

A group of people are gathered outdoors for a social event. In the background, two men are standing and talking; one is holding a beer. In the foreground, a woman with curly hair and sunglasses is smiling, and another woman is partially visible. They are seated at a table with various items like bottles and plates. String lights with colorful paper lanterns hang above them.

In The LOOP

Your Magazine of Personal Finance

July–August 2015

Delight in a Little Downtime—

The benefits of
doing nothing

Urban ‘Farming’:

Sprouting your
own food source

Finding Your Financial Feelings—

What’s really
driving your
spending habits?

Family Safety Apps:

Keep your family
safe when you’re
on-the-go

Home Canning?

Yes you CAN!

Make the most of the days ahead

It's hard to believe that we've already passed the middle of the year, and now peak vacation season is upon us. Although many Americans (42 percent, according to 2014 research) don't take "traditional" leave-the-office-for-a-week vacations anymore, things do tend to slow down just a little, giving us the opportunity to pursue outdoor activities, to spend time with kids and grandkids (who do get vacations), and to explore new hobbies or destinations.

If you are taking some time off over the next few months, this issue has great ideas to help you make the most of it. If you like to spend your vacation days

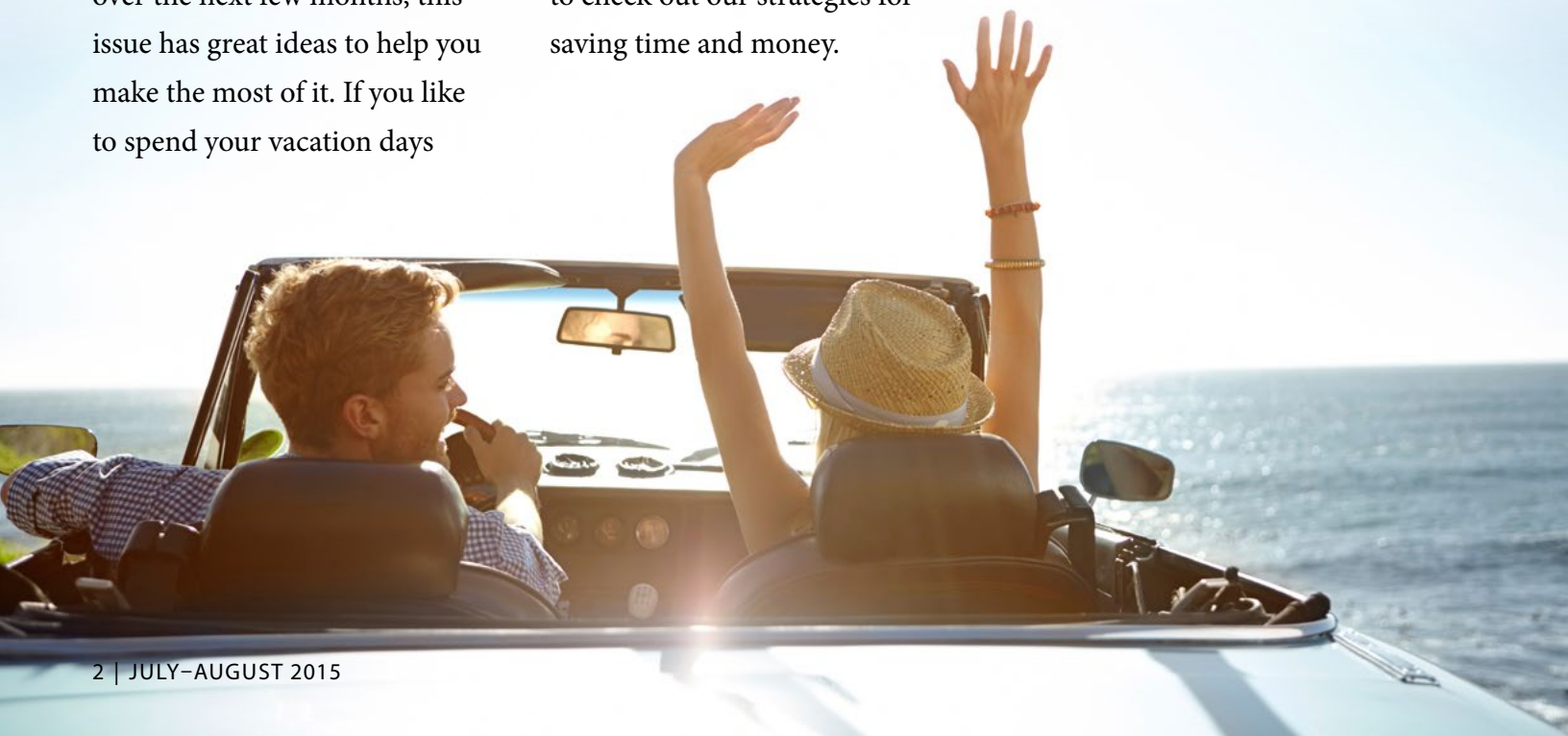
actually relaxing, you might want to consider taking your downtime to a brand new low—in a good way—by reaping the benefits of doing nothing. Read our article on how to perfect the art of being idle. For those of you who just can't bear the thought of "wasting" time—we've also got you covered, with lots of "how-to's" to help you be productive with creative projects including urban gardening and home canning.

Planning a theme park visit in the near future? Yes? Then you'll want to check out our strategies for saving time and money.

You'll also want to download the safety apps featured in this issue—especially if you have young children or teens along with you for some fun adventures. Be sure to pack this magazine for your next road trip, too...reading it from cover to cover is a great way to pass the time as you travel.

Wishing you a happy and safe summer.

Sincerely,
**Your Trusted
Accounting Advisors**



July–August 2015

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The Benefits of Doing Nothing

Delight in a little downtime

When was the last time you did absolutely nothing? Absolutely nothing. If you're like many people, it's probably been a very long time. Yet "doing nothing" is a skill that is worth learning. (Yes...it is a skill, and one that's far easier to think about

doing than actually putting it into practice—especially in our frenetic, overwhelmed, always-connected culture that praises busyness.) In fact, learning how to do nothing might be one of the most vital ways you can thrive in your daily life. Here are five key reasons why:

1. "Doing nothing" isn't really doing nothing—Assuming you're living and breathing, you're always doing something—even if you're just savoring the pleasures of idleness. Psychologists actually consider such savoring a set of skills for relishing the moment,

rather than a waste of time. In this context, “doing nothing” is synonymous with feeling alive.

2. Rest can boost creativity—

There’s good reason why many successful people incorporate exercise or meditation in their daily routines. One is the well-studied “incubation effect”: ceasing to focus on a project seems to give your unconscious permission to get to work. (In one study, people who knew they’d be returning to a creative-thinking task after a break did much better at it when they resumed.)

3. Being too busy can actually be counterproductive—

Our society chronically confuses effort with effectiveness. If we’re not busy doing something, then we’re just completely unproductive—right? In fact, it may be just the opposite, especially when it comes

to being true to our own emotions. Experts agree that constant “busyness” can be a very effective defense mechanism against dis-

*Neuroscientists
are increasingly
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on downtime.*

turbing thoughts and feelings. It’s when doing nothing that we can finally confront what matters.

4. The brain needs down-

time—As humans, we often treat ourselves like machines, assuming that the way to get more done is to push ourselves, or others, to keep going for longer. But neuroscientists are increasingly finding

that our brains depend on downtime. And not just for recharging batteries, but to process that data we’re deluged with, to consolidate memory, and reinforce learning by strengthening the neural pathways that make such feats possible.

5. Doing nothing can improve the quality of your attention—

Doing nothing may not be easy at first—resisting the urge to do things takes willpower—but the good news is that learning to do nothing will actually help you increase and control your attention when you really do need to focus on your to-do list. In order to get your downtime on your schedule, you may need to set aside time each day (or at least weekly) to do nothing, otherwise you may find yourself filling your time rather than creating space to gain the benefits of not doing anything at all. ■





Digging In

Urban 'farming': Sprouting your own food source

Growing your own food is no longer only a “farming” thing. Green thumbs all over the country, including those within big cities, are digging in and cultivating their own gardens. In fact, according to the National Gardening Association, more than 42 million people nationwide grow a garden annually.

With limited space in the larger cities and towns, gardeners have taken to confined spaces between buildings, small lawns, and even rooftops. Those seeking a way to save money by spending less at the grocery store have perpetuated the urban farming trend. It also offers a way to eat healthier foods. Due

to increasing press about nutrition; child obesity; and the use of steroids, fertilizers, herbicides, and insecticides—more people are concerned about genetically modified foods. Homegrown vegetables eliminate many of these concerns.

So, whether you plan to start cultivating your own food source now or next year, the following tips will help you get underway with your own urban garden.

Top tips for starting your new small-space garden

In every lawn lies the potential for a garden. But before you start, make sure you follow a few guidelines to ensure growing success.

1. Finding and sharing land—

Gardening is simple for people who have yards. However, those who are landless can still create a garden when you consider the many options, including community gardens, collective gardens, guerrilla gardening, and container gardening on rooftops and balconies. Many communities have dedicated websites that list shared gardening opportunities. A quick Google search will provide you with a few good leads.

2. Start small and simple—

When you first begin, it's recommended that you speak with a local expert gardener (these

people are closer than you might think...maybe even a neighbor). These folks will also tell you to start small and simple, and as you gain more experience, augment your garden. It's always better to start with small successes than to be overwhelmed by a big project. Depending on your region of the United States, you may wish to start with easy-to-grow plants like radishes, lettuce, beans, tomatoes, and cucumbers.

3. Consider sun exposure—Ideally, you'll want to choose an area that receives full sun, preferably with southern exposure. Watch the path of the sun over the course of a day to see which areas receive the most sun or shade. Remember that the sun's angle is lower in the winter than the summer, and keep in mind that trees will cast a significant shadow once they grow leaves.

For those who don't have access to a sunny venue, you can plant shade-tolerant plants. The following is a list of plants that do exceptionally well in shaded environments: Amaranth, Swiss chard, beets, borage, broccoli, calendula, nasturtium, celery, chervil, red cabbage, green cabbage, Brussel sprouts, kohlrabi, cauliflower, pumpkin, cucumber, squash, cress, endives, spinach, fava beans, kale, lettuce, nettles, parsnips, leeks, peas, beans, po-

tatoes, purslane, turnips, radish, rutabaga, and salsify. As a general rule, root vegetables tend to tolerate shade, as well as plants from the chenopodiaceae family (e.g., spinach, beets, and Swiss chard) and the brassicaceae/cruciferae family (e.g., cabbage, broccoli, and cauliflower)

4. Consider soil types—It is very helpful to understand the characteristics of your soil. The best soils are loams, which are a mixture of sand, silt, and clay, and are rela-

No-till techniques are easy to install and low-maintenance, allowing a simple garden to be planted the first year and a full garden the second.

tively easy to work with and have appropriate levels of nutrients and water retention for most garden plants. If you find yourself with less-than-desirable soil conditions, including sandy soil (presents problems with retaining water and nutrients) or clay soil (does not drain well and hardens when dry), the remedy is to add more organic matter such as compost and decomposing leaves.

You may also want to learn about other aspects of your soil, such as

pH and organic matter content, as it may help you understand how to best interact with your soil. This is where working with a local expert will also come in handy.

5. Preparing the ground—

There is more than one way to prepare the ground for planting. The patient approach involves no-till techniques, where organic matter is built up on top of the lawn without damaging the underlying soil structure. No-till techniques are easy to install and low-maintenance, allowing a simple garden to be planted the first year and a full garden the second. The hurried approach involves digging or tilling, which is initially labor intensive, though it allows a full garden to be planted the first season. You may also consider raised beds, where beds are created above the normal ground level. Talk to your local expert about properly preparing the ground to ensure a successful growth year.

Final gardening words...

While all of these tips will help you navigate the world of self-gardening, the best tip is to stay curious. Be sure to ask questions along the way and seek answers from notable websites and local experts. As a beginner, there is a lot to learn. But if you stick with it, you will literally reap the rewards of what you sow. ■

Source: The Guardian

Apps to Keep Safe When You're On-the-Go

If you are tech savvy and always on-the-go with your family and friends, these safety apps and gadgets will help you avoid mishaps while biking, hiking, swimming, and hitting amusement parks.



1. SunMate UV Ray Detector

It tips you off about UV-ray intensity so you can get to the shade. Since it's small enough to fit in a pocket or a purse, it won't bog you down when you're out and about. SunMate costs about \$10. Find more information at Sunmate.com

2. StreetSafe

It's a mobile safety service—a panic button and GPS tracker all in one that allows you to discreetly send police to your exact location if you feel unsafe. You can even talk with a live safety advisor until you reach your destination. Find more information at Streetsafe.com

3. American Red Cross S.O.S.

There's step-by-step narration by Dr. Oz and follow-along demonstrations to perform CPR, the Heimlich maneuver, and more. It also has a 9-1-1 feature that auto-launches a map to pinpoint your location for you to share with the dispatcher. This app is available for Android and iPhone smartphones.

4. Outdoor Survival

The U.S. Army's field manual may just be the most authoritative guide on survival out there. This

iPhone/iPad app offers tips on first aid, tying knots, finding shelter, dealing with dangerous animals, and more.

5. Stewie the Duck Learns to Swim

This is a pool safety app that makes a great first guide for kids. It teaches children ages 2–6 how to be safe near water with interactive animations, sound effects, a memory game and sing-along. Head to Stewietheduck.com to pick it up for free.

6. Toddler Tracker

This Toddler Tag Child Locator is an unobtrusive device that attaches to your child's clothing or backpack and allows you track them for up to 150 feet. If your little one wanders away from you, just press the button on your receiver and their unit will beep loudly enough for you to find them.

These are just a few of the safety apps and gadgets available. Downloading those that apply to your lifestyle is a good start toward having a safe and happy summer! ■

Source: Yahoo

Don't Miss These Tax Deadlines



Keep these dates handy to avoid paying penalties:

Business Tax Deadlines

- **March 16, 2015**
Filing Deadline
- **Sept. 15, 2015**
Extension Deadline

Estimated Quarterly Tax Payment Deadlines

- 1st Quarter:**
April 15, 2015
- 2nd Quarter:**
June 15, 2015
- 3rd Quarter:**
September 15, 2015
- 4th Quarter:**
January 15, 2016

Individual Tax Deadlines

- April 15, 2015**
Filing Deadline
- Oct. 15, 2015**
Extension Deadline

IRA Contribution Deadline:

April 15, 2015

Please visit
www.tax.gov/calendar
for additional information.



Stewie the Duck

Finding Your Financial Feelings

If you have trouble sticking to a budget or controlling your spending, you may want to examine what's really driving your spending habits.

Many of us try to stick to a monthly budget, which can be a challenge. Sometimes, getting your finances on track takes more than just looking at the dollars and cents of each transaction, requiring us to look at what is really motivating our spending habits. The truth is, most attempts to understand our spending patterns re-

quires a bit of introspection. There can be emotional triggers driving our spending decisions that we may not realize, much less understand. However, unless we make an effort to uncover and modify any negative financial forces, it will be difficult if not impossible to reach our goals. You may wish to spend some time tracking

your purchases—not only from a budgetary standpoint, but to determine if any of the following emotional situations are influencing your buying decisions.

1. Protecting your image. Often, we care what others think of us, so we make purchases to improve our status among others. Designer



clothes, expensive technology, and luxury cars are good examples.

2. Spending because you can.

You may find that you spend money just because it's there. A raise or other unexpected income can trigger a splurge. The telltale sign is not what you buy, but the fact that you always spend money as soon as it's available.

3. Seeking the emotional high of spending.

Many of us get an emotional kick out of spending. We buy because it "feels right" and then question the purchase when we come down from our high.

4. The need to feel powerful.

Being able to make decisions and back them up demonstrates power. This can feel good. Especially when others react and acknowledge our power. If you're buying to demonstrate your power, you'll tend to buy high-end products and services—looking to get something better than the typical consumer.

5. Looking for immediate gratification.

We live in a "now" world. Instant Internet, instant food, and instant credit. So, when we see something that promises to satisfy one of our needs, we want it now. When all purchases were made with cash, scratching this itch was harder. Credit cards have made instant gratification much

easier—which is not necessarily a good thing if you are watching your budget.

6. The desire to protect your standard of living.

Unless you're intentionally trying to simplify your life, you'll assume that any expenses incurred protecting that lifestyle are necessary. But changes in income, age, and family status may suggest a different, more-modest standard of living may be needed. Purchases made just "because I've always done that" are a telltale sign of this pattern of thinking.

7. The need to overcome past problems.

If you were materially deprived early in life, it's natural to want to avoid repeating those times. You might get a candy bar every work break to make up for the ones you didn't have as a child. Or you might only buy new cars because your parents could only afford old beaters. Ask yourself if you really need to continue this pattern, or if you can be satisfied with less.

8. Lack of self-worth. Some people need to spend money in an effort to bolster their self-esteem. Often these items are self-centered (think manicures, fancy jewelry, personal convenience, or care items). One way to identify these purchases is that they're often justified by an "I deserved it" claim.

When reviewing your past purchases, notice if any of these triggers fit into your spending patterns. If you identify with any of these spending triggers, keep in mind that your purchases may only be a symptom and unless you deal with the root cause, it will be more difficult to control your spending. Don't be discouraged though. Often, once you know your emotions are playing a role in your spending, it's easier to overcome them. ■

Source: CreditCards.com



Home Canning? Yes you CAN!

A simple “canning 101” to help you preserve highly nutritional and flavorful edibles

Canning food is a practice with a long history, but only in recent years has it made a major comeback as families choose to bring a little “wholesome” back to their pantries in place of preservative-heavy packaged foods. Home canning is experiencing a modern-day revival—with folks

preserving everything from jams and jellies to pickles and peppers. Not only does canning ensure that you know exactly what is in your food, but it also saves money and yields incredibly flavorful, high-quality goods. For all these reasons, canning is indeed making a comeback. And for those

interested in taking it up, we’ve compiled this simple canning 101 guide to get you started.

Canning basics...

To further your inspiration for canning, the following constitute the basics to get you started and expose you to the fundamentals of good canning practices.



The science—Understanding the science behind canning will make you far more confident in the kitchen. This, of course, is true for all types of meal preparation, but it is especially useful with food preservation. The main objective in canning is to preserve food properly, eliminating bacteria and ensuring an appropriate shelf life. To achieve this, the simplest method is “water bath canning.” In brief, you fill jars with primar-

Use only the freshest, highest-quality, and blemish-free produce, spices and herbs.

ily acidic foods such as tomatoes, berries, or cucumbers (in vinegar), cover with lid, and then boil in an open pan of water until a seal forms under the lid. This forces air out of food and creates a vacuum in an acidic environment where bacteria cannot live.

Tools required—As you can tell by the water bath canning method, you don’t have to spend a fortune on fancy equipment to get started. You can begin with a few widely available basics such as a pot and canning jars. A jar lifter (a kitchen utensil used to safely grasp and lift jars out of

boiling water) is also a helpful tool, though not a necessity. With a little experience under your belt, you can eventually move into “pressure canning,” which is a more advanced method and will require investing in specialized equipment.

What goes in (ingredients)—Use only the freshest, highest-quality, and blemish-free produce, spices and herbs. To ensure the freshest products, buying seasonally and organic is recommended. Be sure to talk to food producers at your local farmers’ markets or locally stocked food co-ops to inquire about what you should buy at what time of year. Also consider going in with fellow canners to make bulk purchases in order to save even more money.

The process—It’s important to preface this section by noting that what is listed is an abbreviated process. That said, be sure to also consult a reliable canning source (book or website) to ensure a successful canning session. The canning process can be fairly simple. With fresh produce washed and ready and your sanitized jars lined up in front of you:

1. Prep your clean ingredients with needed spices and herbs.
2. Fill your jars.

3. Wipe the rims.
4. Screw your lids and bands on tight.
5. Place your jars in your pot (which should be large enough to hold enough water to cover your jars and with a little extra room for boiling water).
6. Boil your produce-filled jars.
7. Remove jars and cool until you hear the pop-pop-pop of the seals forming.

Safety first—Following a safe canning practice is essential, and the best way to ensure your home-canned foods are safe is to use recipes that have been tested and verified to be safe by food scientists. The U.S. Department of Agriculture’s publication, *So Easy to Preserve* offers a multitude of tested recipes, complete with details for safe home canning. The fact is that a lot has changed about (and gotten better with) food preservation over the years, so follow the advice of the experts. If ever in question about the safety of your canning practice, you can also consult the National Center for Home Food Preservation’s website at nchfp.uga.edu.

With a little education prep and a healthy CAN-do attitude, you too can be a canning sage and enjoy the mouth-watering flavors that come with it! ■

Maximize the Fun, Minimize the Cost!

Check out these simple tips for saving time and money on your visit to theme parks and other attractions.



① Look for coupons (online and offline) to get discounts on your admissions for theme parks and other attractions. Coupons can be found in stores, soda cans, newspapers, and memberships with organizations such as AAA. If you (or a family member) are in the military, be sure to inquire about special discounts. In addition, several major theme parks and attractions, like Disney World, offer discounted tickets for groups and guests who are residents of the local area.

② Plan to visit on free days or during reduced admission hours. Many attractions (including America's national parks) will offer free admission on certain days each year or offer reduced admission rates on certain times and days.

③ Buy your tickets for attractions in advance. If you are planning a trip far enough in advance, you may be able to score discounts on tickets if you pre-purchase them. Even if you don't get a discount, buying tickets online before you go will help expedite your park entry.

④ When visiting theme parks, eat off-schedule. If you decide to eat at a busy park, try to eat lunch before 11 am or after 1 pm. Remember that most people eat between 11 am and 1 pm, so food lines will likely be very long and this will eat up your fun time.

⑤ Bring your own food and drinks, if you can. Many theme parks will allow you to bring in your own food and drinks, which of course is a huge money-saver. Check the rules for your destination in advance.

⑥ Stick to a souvenir budget. Allocate a set amount for each child (and adult, if needed) to spend on souvenirs. Wait to purchase items right before you leave, so you don't have to worry about carrying them around with you all day.





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