

\$PREPARE THE YOUNG ADULT IN YOUR LIFE\$

Whether it be a grandchild, neighbor, or friend encouraging good money habits at an early age can benefit throughout his/her life. Here are 6 money lessons to offer:

- 1) Earning money is essential. From chores around the house to neighborhood help & part time jobs. Earning \$\$ teaches more than just financial concepts as teens learn to be diligent, responsible & hard working.
- 2) Start savings habit- getting into the habit of setting money aside can set up a lifetime of healthy saving.
- 3) Credit cards can be weapons of cash destruction. As soon as your teens reach age 18, credit card offers in their names will appear in the mail. You can't prevent your teens' exposure to credit cards, so make sure they are "credit-card-proof." Teach them about the danger of credit card debt. Encourage your college-age teens to wait until they're self-sufficient before applying for a credit card, and they should only use a credit card if they're confident they'll be able to pay the balance in full each month.
- 4) Write down their needs vs wants. Help them prioritize their spending and get closer to their goals. Budget or use a "spending plan" (new generation language!) to get a new pair of shoes or going out for pizza with friends.
- 5) When teens start earning money, they need to learn to keep track of it. Set up joint checking/savings accounts (with parents) for them, & teach them to balance the accounts every month. Explain bank issues such as annual fees, overdraft charges & interest.
- 6) There is no age restriction on giving. Instilling in them to be generous towards others will return blessings!

✓ FALL TUNE-UP
✓ LIST-

HOMEOWNER TIP OF THE MONTH

In preparing for colder weather, here are some tasks that keep you on top of home maintenance!

- Clean Gutters & Downspouts
- Inspect the roof and chimney for cracks & damage, and have them repaired
- Rake and shred leaves to use as mulch or dispose of them
- Close or install storm windows
- Remove hoses from spigots and rain, and store indoors, coiled and flat
- Store outdoor furniture & cushions, clean & store garden tools
- Walk around the house to check for open crawl space vents & close them before cooler temperatures set in.
- Cover your central air conditioning unit and remove and store window air conditioners

1909 Appleyard Dr, Chambersburg PA



OPEN HOUSE THIS SUNDAY 1-3PM



CAPE TRADITIONS!!!...walk through the door...AHHH! Your home, light brick exterior home with huge rooms including 3 bedrooms, 2 1/2 baths. Move in ready. Extra kitchen cabinets-ceramic tile floor, poured concrete foundation. Natural gas heat/central air. Close to Lowes & Walmart/I-81! \$179,900

See additional photos & all of our listings: www.TheBRGhomes.com

FEATURED PROPERTY OF THE MONTH

HALLOWEEN CANDY CORN COOKIE BARK

Ingredients

- 14 whole Oreos, broken up (Halloween variety if avail)
- 1 1/2 cups pretzels - any shape, broken into pieces
- 16 ounces almond bark or white chocolate melts
- 1 cup candy corn
- brown and orange colored sprinkles



Instructions

1. Cover a large cookie sheet with wax paper. Spread broken cookies, pretzels & about 3/4 cup of the candy corn onto the prepared cookie sheet in a 9x13 shape. Place almond bark in a container & microwave for 1 1/2 minutes. Stir and then microwave for another 30 seconds until melted & smooth.
2. Drizzle the melted chocolate over the cookie mixture, spreading with spatula to coat evenly. It may seem like it's not enough but just try to evenly spread it. The ratio of chocolate to toppings will be off if you add more almond bark/white chocolate. Sprinkle remaining candy corn and colored sprinkles over the almond bark/white chocolate while it is still wet. Place cookie tray into refrigerator until set and firm. Remove and gently break bark into small pieces - it's really rich. Makes around 20-24 pieces.



Wayne & Jackie Berkstresser The Berkstresser Realty Group

"Fall" in love with a new home...Call Wayne & Jackie Today!

717.264-7080

Wayne Direct: 709-7241 Jackie Direct: 709-7240

Web: www.TheBRGhomes.com

E-mail: Berk@TheBRGhomes.com



Kiwanis Rose Day Sale Thursday, Nov 5th Pick up at Plasterer's Florist

*Accepting Orders
through October 29th
\$18.00 Per Dozen*

*Call 709-7245 or
order online at
chambersburgkiwanis.org!*

*Thanks for your support!
All profits go to Kiwanis projects,
primarily benefiting
young people.*



Franklin County, PA - August 2015 Statistics

Average Sold Price: \$168,717 vs \$158,783
the year before

Average Days on Market: 109 vs 115 the year before

Average List Price for Solds: \$174,306 vs \$165,920
the year before

Local Events

Franklin Co Historical Society Murder Mystery Oct 16 & 17

The Franklin County Historical Society will host its annual murder mystery on October 16 & 17 from 6:00pm-10:00pm. This year's event is set in the 1920's. Meet gangsters, flappers, and suffragettes as you are led through the historic Old Jail. Can you figure out whodunit before the final reveal? Tickets are \$8.00 at the door or can be purchased at the Old Jail, 157 East King Street. For more info call 717.264.1667

Chambersburg Apple Fest- October 17th

Downtown Chambersburg, this Annual AppleFest is a free festival and has something for everyone: art, craft and food vendors, community groups, live music in several locations, plus rides & other kids activities.



Capitol Theatre Movie- October 30th-Hotel Transylvania

(PG) 6:00pm showing. All tickets \$5.00. Order tickets online at capitoltheatre.org

71st Annual Mercersburg Halloween Parade Nov 2nd

(rain date Nov 3rd) Starts at 7pm.



The Chambersburg Community Theatre presents The Wizard of Oz at the Capitol Theatre Nov 6, 7, 13 & 14 at 7 pm and Nov 7, 8, 14 & 15 at 2 pm. Seating is limited, visit capitoltheatre.org for tickets or call the box office at 263-0202

Menno Haven- 5K Fun Run/Walk for Alzheimer's Nov 7th

Registration Begins at 7:30 AM Northgate at Menno Haven, 1500 Northgate Drive. 1mile Kids Fun Run Start-8:30 AM 5K Race Start: 9:00 AM (event held Rain or Shine)

All pre-registrants (before 10/14) are guaranteed a short-sleeve t-shirt. Stay after the race for door prizes and refreshments! Course -Menno Haven campuses of Menno Village and Northfield. Any questions, call Helen at 262-2373 or register online: mennohaven.org/5k/



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Call on Wayne & Jackie...We Can Get You Moving!



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