



By Suze Orman

**Do you have any steps to prepare our 18-year-old for taking financial responsibility for himself? (We also have a 14-year-old son.)**

Raising a child to be financially responsible is not something that occurs with one lesson at the age of 18. Parents need to teach strong money values and practical money skills from a very early age. And so much of the learning is by example.

I hope that your children have watched you live your life with financial honesty. Examples might be that you do not have credit card debt, that you have set aside money in an emergency fund, that you are

saving today so you will be able to retire comfortably. If you are living below your means but within your needs, you are setting a strong example. If the pleasure of saving money is equal to the pleasure of spending, you are instilling the right money values.

As a practical matter, the biggest mistake young adults make is not understanding how credit cards work. Please take the time to sit down with your kids and go through your credit card statement. Focus on information that is now included in every statement: The total cost and time it will take to pay off the debt if you were to make just the

*(Continued on Page 2)*

## TRIVIA QUESTION

### Question:

Which of the following conditions would help sound travel further and sound clearer?

- a) Just before it snows
- b) When the snow is fresh and fluffy
- c) When the snow is actually falling
- d) When the snow surface becomes smooth and hard from time or strong winds

**If you know the answer call for a chance to win!**

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November 23, 2010

#### 'Contractor of the Year' awarded to Franklin Square remodeler



Vita and Jerome Burdi, Certified Remodeler and Certified Kitchen and Bath Designer of DJ's Home Improvements in Franklin Square, won the Platinum Contractor of the Year Award for 2010 at the Evening of Excellence award ceremony on Wednesday, Nov. 17.

The awards dinner was held at the Venetian Yacht Club overlooking the Great South Bay in Babylon Village, attended by 250 NARI members and hosted by NARI, the National Association of the Remodeling Industry. Members of NARI are pledged to observe the highest standards of honesty, integrity and responsibility in the conduct of business. Winners will have their work displayed in local and national publications in the coming months.

Vita and Jerry have been staples of the Franklin Square community for 30 years. They are members of the Franklin Square Kiwanis, Chamber of Commerce and Sons of Italy. Since 2006, DJ's Home Improvements, a husband-and-wife design and remodeling duo, have submitted various entries to the CotY awards. This is their fifth annual consecutive win!

Vita and Jerome Burdi



## CotY 2010 Win

**More Photos and Details about DJ's Home Improvements' most recent Contractor of the Year Platinum Award...**

"We have worked so hard and are very grateful for this award..." - Vita and Jerry & the DJ's Crew

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## FISCAL PRUDENCE 101

by Suze Orman

(Continued from Page 1)

Minimum payment due. That is an opening to discuss the dangers of credit card debt.

If your credit score is at least 700 I would add your child to your card: he will begin to build his own credit history piggybacking on yours, and you can help him develop good charging habits. A new law prevents those under 21 from getting their own credit card unless they have proven income or an adult co-signs. Do not be a co-signer. Keep your son on your card or let him wait until he has the income to get his own card.



The other big lesson is to teach your children the value of saving money. I think parents can make this a fun learning experience by agreeing to offer a matching contribution for any money that goes into a savings account – allowance, money from a part-time job or monetary gifts. A 25-cent match for every dollar saved can be a great incentive.

And I would introduce the "vesting" principle used by employers that offer a matching contribution on 401(k)s: Agree that your match vests one-third every year. So if your children make a withdrawal after one year they are entitled to only one-third of your match; after two years they are entitled to two-thirds, and if they leave their money in the account for three years they have 100 percent control of your matching contribution.

Recipe (from Dr. Weil's recipes)

### Pickled Carrots

Pickled vegetables are wonderful because they can be prepared in advance and keep well in the refrigerator. These pickled carrots are like an Italian antipasto. In fact, they can be used as a vegetable, salad or appetizer. Pair them with a mild-flavored entrée like Potato-crustured Fish. Round out the colors on the plate with sautéed greens. If you like the recipe, try the same pickling marinade for other vegetables like zucchini or cauliflower.

### Food as Medicine

Carrots are a rich source of beta-carotene, which offers numerous health benefits. Beta-carotene is particularly helpful in preserving night vision - the compound is converted to vitamin A in the liver; then it travels to the eye and is converted to rhodopsin, a pigment that is essential for low-light vision.



### Ingredients

- 3 cloves garlic, minced
- 1 tablespoon onion, coarsely chopped
- 3 tablespoons extra-virgin olive oil
- 1/4 cup wine vinegar
- 1/2 teaspoon dry mustard powder
- 1 tablespoon whole mixed pickling spices, tied in cheesecloth
- Salt and black pepper to taste
- 1 pound carrots, peeled and cut into matchsticks
- 1 small onion, thinly sliced

### Instructions

1. Sauté the garlic and chopped onion in the olive oil in a skillet until just tender, about 5 minutes.
2. Stir in the wine vinegar, dry mustard, pickling spices, salt, pepper, and carrots. Cover and simmer for 5 minutes. The carrots should still be crunchy. Remove from heat.
3. Remove the cheesecloth with the spices. Transfer the carrot mixture to a shallow dish. Top with the thinly sliced onion. Cover and refrigerate until served, stirring occasionally.

## ... Continued CotY 2010 Win Project Highlights



- Glass tile, brick pattern
- New humidically controlled ventilation system
- Extra drawer storage
- Custom storage with fitted glass shelving



- Site built corner cabinet add'l storage
- Flush mirrored medicine cabinet
- Hi-hat lighting
- New countertop



- Plenty of shower lighting
- New corner shelves match new countertop
- Frameless glass enclosure
- Low profile shower pan in cast iron

\* **DJ's Home Improvements** is a design and build remodeling company. Please visit [www.djshome.com](http://www.djshome.com) or call (516) 775-8696 for more information on remodeling your home to fit your needs.



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**NEW** CotY Award  
2010 Winners!



Jerry & Vita Burdi,  
Designer,  
Remodeler  
has WON  
AGAIN!!  
Contractor  
of the Year  
Platinum  
Award!



DJ'S CotY 2010 Platinum Winner Residential  
Bath by DJ's Home Improvements

DJ'S  
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As Well As...

- ✓ Upgrades to your kitchen and bath, i.e.
  - Flooring
  - Countertops
  - Vanities, etc.