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October 2022 Newsletter

Offering support, care, and hope...*right here at home!*

We are continuing to work in the office to make sure the telephone calls, emails, and office needs are being handled. If you are in need of an in person meeting, please call the office and we will be glad to make arrangements to meet with you. It is important to us that we provide up-to-date information on our website and Facebook page for you.

To receive newsletters, send your email address to: officemanager@tristatems.org

**The mission of the Tri-State Multiple Sclerosis Association
is to enhance the quality of life for individuals living with MS & their families in
Southern IN, Southern IL & Western KY**



Stretching Your Dollars



We are headed into the Fall season, and before you know it the holidays will be here!

It can be an exciting and busy time, but it can also be a financial struggle!

Maybe every month is a financial challenge for you or your loved ones.

Would you be interested in attending a free class on gaining control of your finances?

Hopefully, we can show you ways to stretch your dollars.

If so, contact the TSMMSA office: 812-423-5943, and let us know if you would be interested in attending a small group class or a one-on-one meeting with **BEN JOERGENS | FINANCIAL EMPOWERMENT DIR, VP, ONB**

We also found several articles to share with you that have helpful tips for making simple changes around your home and setting up a budget.

Catholic Charities Diocese of Evansville - Neighbor to Neighbor Program



Are you a working person who just can't seem to get ahead? Try something new!

Catholic Charities offers the Neighbor to Neighbor program, a free faith-based life-skills-education program to help families move toward self-sufficiency.

The program teaches goal-setting for finance and health, and other life-skills. Upon successful completion, participants earn assistance with rent, utilities or other appropriate expenses.

Call Catholic Charities at 812-423-5456 today for information or to sign up for the program!

Saving Energy Helps You Save Money



As the months start to cool off, here are a few things to do around the house to save energy.

- 1) **Thermostat.** Put a timer on your thermostat. Turn the temperature cooler while you are sleeping and at hours you are not home.
- 2) **Sunlight.** Open and close window treatments at appropriate times. While the sun is out, open the drapes to let the sun in. The sun will heat the house, especially as the afternoon sun comes through the windows. Close your drapes at night, to keep the warmth in.
- 3) **Windows.** Windows and doors may let cold air drafts come through. In cases like this, there are many types of insulator products to use as easy fixes. You can place a draft keeper under your doors, or you can simply cover your windows with a plastic sealant. All of these products can be found at your local home improvement stores.
- 4) **Fire.** Light a fire in your fireplace. If you have a fireplace or if you have space to install a fireplace, heating a room you spend a lot of time in will save you tons of energy as the fire heats the house. It is a lot cheaper to buy wood than it is to crank up the heat in your house. Make sure to have your fireplace checked regularly to prevent build up, which can cause house fires.
- 5) **Ceiling Fans.** Ceiling fans are extremely useful in the warm and cold months of the year. Ceiling fans have a switch to push the rising warm air down. This is useful during cold months. During warmer months, switch it back, and it cools by producing cool air.

The use of blankets and extra clothing during the colder months is always highly suggested. These tips can be useful, but don't freeze yourself out!

How to Boost Your Holiday Budget . . . Starting Now! By Rachel Cruze



I know, it may feel a little early to be talking about Christmas. But hear me out! While you might not be ready to hang the mistletoe, it's *never* too early to save money for the holidays. In fact, the sooner you start saving up, the better (and less stressful) the season will be.

Too many people find themselves in mid-November with nothing saved, so they turn to credit cards in a panic and end up paying for Christmas until April of the next year. Not good. That's why I like to put aside a little money each month starting in January. But if you're just now thinking about saving, don't worry. There's still plenty of time to save up some cash between now and the most magical time of year. You just need a plan.

Start by creating a holiday savings fund

Think of a holiday fund like a savings account that you set up for your holiday needs. This is where you'll stash money you're saving and watch it grow as the season (finally!) gets closer.

To set your fund goal, look at how much you spent on Christmas gifts last year. Where did you overspend? Do you need to increase or lower your budget? Then, think about what you've got on your plate this year. How much will you be able to spend on each person at Christmas? What about parties or gatherings? Compare your projection with last year's number and set your goal! Once you've figured out the total you want to spend, divide it by the number of months or weeks left until Christmas. Let's say your budget is \$900 and you're just now getting started. That means you'll need to save \$300 a month over these next three months. Make sense?

Next, boost your holiday budget

Now, the easiest way to boost your holiday budget is to cut back on spending. Way too many people think it takes a ton of money to have memorable holiday fun. What that *really* means, though, is your bank account will be hurting when January rolls around. Go for a cheaper celebration that helps you keep more cash in your pocket.

Here are some of my favorite ways to get the most out of that holiday budget:

1. *Skip some of your traditions* - Guess what? You don't *have* to do Elf on the Shelf or an expensive Christmas card photo session. Save money by skipping out on traditions that you don't truly have to do. Just look at your budget and be open and honest with your family as you decide what to cut and what to keep.
2. *Cut down on the cost of gifts* - You can save serious cash on presents this year—without being a Grinch. Shop sales. Use coupons. Give out baked goods. Skip the random gift exchanges. And instead of buying presents for every extended family member, have each person draw a name and buy just one gift for the person they get.
3. *Turn overblown holiday feasts into a potluck* - I love hosting family dinners and parties with friends, but I could easily blow half my holiday budget on one gathering. If you like to host, you can cook the main course and ask your guests to bring the sides. That way, you're not stuck with the entire bill, *and* everyone feels good because they helped out.

I promise your holiday season will be much happier when you can check everything off while sticking to your budget—instead of spending first and worrying about the fallout later. And planning ahead, having a budget, and being mindful of your spending are how you make your money goals a reality this year. You'll be amazed at how a few small, intentional changes can impact your holiday budget with tidings of great joy!

* **Rachel Cruze** is a two-time #1 national best-selling author, financial expert and host of *The Rachel Cruze Show*. She has appeared on *Good Morning America*, *TODAY Show* and *Live! With Kelly & Ryan*, among others. Since 2010, Rachel has served at Ramsey Solutions, where she teaches people to avoid debt, save money, budget and how to win with money at any stage in life. Follow Rachel on Twitter, Instagram, Facebook and YouTube or online at rachelcruze.com.





Susan's Highlights



I would like to highlight resources for individuals living with multiple sclerosis and their families. Tri-State MS Association is a great local resource but it is important that we continue to educate ourselves and utilize all current information.

Multiple Sclerosis Foundation – MS Focus

www.msfocus.org

1-800-225-6495

MS Foundation offers several programs that offer assistance: Cooling program, Health and Wellness Grant, Healthcare Assistance Grant, assistive Technology Program, MS Focus Lending Library, and the Emergency assistance Grant.

They also offer a magazine, a radio program (Focus Radio), and teleconferences with MS Specialist. You can also find Wellness events including General Exercise, Chair Yoga, Dance4MS and Tai Chi.

You can access them at any time on www.msfocusradio.org or on the MS Focus YouTube channel. To find it on YouTube, go to www.youtube.com/c/MultipleSclerosisFoundation.

We're Updating Our Mailing and Contact Lists

Once again, we are asking for your help in updating our mailing and contact lists! We have heard from some but there are HUNDREDS that we have not!

So if you would like to be added to or removed from our mailing list, please complete the information below. If you are currently subscribed to the newsletter, we want to know if you wish to continue receiving the newsletter. We have a volunteer who will also be helping us by reaching out to you! *Mail or email your response as indicated below.*

New Subscriber: I would like to receive the newsletter by email

New Subscriber: I would like to receive the newsletter by US mail

Already Subscribed: I would like to continue receiving the newsletter by email

Already Subscribed: I would like to continue receiving the newsletter by US mail

Please remove me from the mailing list(s).

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Address

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