



# Christian Neighbors

Serving Martin, Otsego and Plainwell

HOURS: Monday 10-12 and 4-6pm (food only), Tuesday 10-12 and 1-4pm, Wednesday Closed  
Thursday 3-5pm, and Friday 9:30-11:30am

## In the Neighborhood

Volume 5, Issue 9

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### SPENDING PLANS

Make life calmer and can help you prepare for the “emergencies” that are bound to happen to anyone.

Getting control of your money will help you to set a good example for your children. Help your children get a handle on their money now and in the future they will not struggle with money issues. When WISE decisions are being made GOOD examples are being shown.

Take action today and get a spending plan developed. Ask a caseworker for paperwork on spending plans and how to develop one that works for you and your family.

Join us for our next Take Control (Financial) Class

Class will be on Tuesday & Thursday starting Oct 2nd through Oct 18th

Time: 5:30-7:00pm

At Plainwell Community Center, 798 E. Bridge St Plainwell. To register call 685-4166 ext. 103



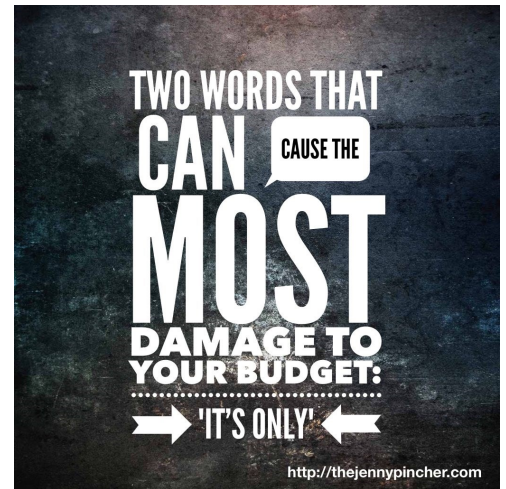
“It’s only”. This is the phrase that is going to get you in trouble.

I have found in my experience teaching budgeting and also doing one on one budget counseling that people who say this the most during our conversations have the most trouble.

I had a situation where I was doing one on one counseling with a couple. I was going through the budget with this couple and they were really struggling.

When we got done going through their monthly expenses, I started looking over the numbers. I said “are you sure this is all you spend each month?” “yes, yes” they said “that’s it”. I sat there looking at them. The husband had a McDonalds cup and a pack of cigarettes in front of him. These things, as insignificant as they may be, were not accounted for in the budget. I brought this up. Then I heard the phrase that makes me cringe. “it’s only \$x.xx”.

This is how people get in trouble!!! Buying the small dollar things here and there throughout the day. Those days turn into weeks and the weeks turn into months.



8 things to remember when going through tough times.

1. Everything can—and will—change.
2. You've overcome challenges before.
3. It's a learning experience.
4. Not getting what you want can be a blessing.
5. Allow yourself to have some fun.
6. Being kind to yourself is the best medicine.
7. Other people's negativity isn't worth worrying about.
8. And there is always, always, always, something to be thankful for.

## Tortellini Bake

### Ingredients:

- 4 C tortellini (can be frozen or refrigerated)
- 1 1/2 C spaghetti sauce
- 1 1/2 C of shredded mozzarella cheese
- 2-3 Tbsp grated parmesan cheese
- Mushrooms, Red & Yellow peppers, and Onion

### Directions:

- Cook the tortellini according to package directions 8-10 min
- Sauté onions, red/yellow pepper, and mushrooms for 5 min
- Toss with spaghetti sauce
- Place in a 1 1/2 baking dish and top with shredded mozzarella cheese.
- Bake at 350 for 8-10 min. During the last couple minutes, turn on browned.



# DIY SWIFFER WETJET SOLUTION



## Homemade Refill Solution:



**50% water**  
**50% vinegar**  
**2-3 drops of dish soap**



Home Heating Credit is due by September 30th

You may be eligible for a credit on your heating/propane bill up to 500.00 dollars.

Ask a case manager today if you qualify and how to apply.

## Are expecting a new baby?

Do you need help getting basic supplies for the baby? If so there is a resource near by. Church of the Good Shepherd has a baby closet.

A good telephone number to obtain more information is: 269-673-2254

Items can be picked up at the church location at 101 North Walnut St in Allegan.

If you haven't applied for Women Infant & Children (WIC) services you should. Did you know you can begin getting WIC as soon as your pregnant. Services are granted for mothers, fathers, and children.



The nearest WIC office is 132 W. Allegan St Otsego, MI

The phone number is: 269-692-3058 get enrolled today if you are eligible.

## HOW TO SAVE MONEY WHEN YOU'RE BARELY SURVIVING....

### Increase your income

- When was the last time you asked for a raise? This is one of the easiest ways to immediately increase your income.
- Can you reduce your tax withholdings or drop unnecessary deductions?
- Can you sell some items on Craigslist or eBay? Or start a sideline business.

### Decrease your expenses

- Can you decrease any of your utilities?
- Find creative ways to lower your food budget.
- Keep track of what you are spending.

### Start small and make it automatic

- Treat your savings like you would a utility bill and make it non-negotiable. Even if it's only 5 dollars a week or month. It will grow give it time.

## Helping Others Help Themselves.



Are you in need of legal help? Did you know that Allegan County has a Legal Assistance Center? They provide tools, resources, and information to aid in competent self-representation in civil court matters.

All Allegan County Legal Assistance Center (ACLAC) services are free, but patrons may be charged fees for materials.

Hours of operation are:

Monday-Thursday 8:30am-5:00pm

Located in the lower level of the Allegan County Courthouse. 113 Chestnut St Allegan, MI 49010

Phone # 269-686-5221