

Here is the speaker schedule:						
1:00-1:05 Gather Folks/ Announcements						
1:05-1:20 "Raising Your Credit Score" - Christopher Cruise						
(1:20-1:25 switch out speakers)						
1:25-1:40 " The Eco-Friendly Kitty: How to Reduce Your Cat's Carbon Footprint " - Tanya DeKona						
(1:40-1:45 switch out speakers)						
1:45-2:00 "Yoga for Healthy Aging and Strong Bones" - Debbie Helfeld						
(2:00-2:05 switch out speakers)						
2:05-2:20 "Making a Living Working Remotely" - Michaela Pacesova						
(2:20-2:25 switch out speakers)						
2:25-2:40 "Create a Tribute Video on YouTube" - Phil Shapiro						
(2:40-2:45 switch out speakers)						
2:45-3:00 "Making Effective Infographics" - Natasha Isler - CANCELLED on account of Flu						

Table Topics			
- 10 Budget-friendly Ways to Give Your Room a Facelift			
- Helping the Elderly: Ask the Social Worker			
- Career Counseling			
- Handmade Photo Collages			
- Travel in the Developing World			
- Mindfulness through Gardening			
- Smart Money Matters			
- SoulCollage(R)			
- Your Next Car			
- Aura Readings			
- Ask a Recycling Expert			
- Silver Spring Timebank Help Desk:			

Your Next Car?



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What car do you want?

What do you want to pay for it?

What do you need the car to do?

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Your Next Car . .

What kind of car do you want?

New or Used

Hybrid, Electric or traditional

What do you plan to use the car for?

Do you need cargo space?

Do you need lots of seating?

Do you need to go off road?

Sources to help you narrow your focus:

- Consumer Reports
- KBB (Kelly Blue Book)
- Edmunds.com
- US News and World Report

Once you have a target car:

- Get brochure PDF from manufacturers site
- Do you have a preference for a specific trim level?
- Do you have a color preference – interior or exterior

What is your budget?

- Do you have a trade-in?
- Do you need to arrange financing?
- Consider additional Fees: Excise tax, Registration, tags, title

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Your Next Car . . .

Once you have decided on car details and your budget, the search is easy.

Use the Car buying web site you prefer:
We generally use

- Cars.Com
- CarGurus.com
- TrueCar.com
- Autotrader.com
- The Manufacturers site

Set up your search criteria, if allowed. The more specific you are, the fewer matches you will find.

If seeking a used car, be aware that sellers may not record the details accurately – or even know them at the time of the posting. Pay attention to the pictures to determine details.

We recommend setting up “alerts” for each web site and creating a tracking sheet (we used a spreadsheet)

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Your Next Car . . .

Things to consider:

How far from the DMV area are you willing to go for the best deal? (pricing often better away from this high cost of living area.)

Are you willing to manage an out-of-state purchase? (MVA and Documentation, inspection issues)

How soon do you need the next car?

Are you seeking a second car? Consider the Montgomery County Auto Trade Foundation as a great way to buy older cars

Foundation as a great way to buy older cars
& trucks ([https://
www.montgomeryschoolsmd.org/
curriculum/foundations/automotive/
about.aspx](https://www.montgomeryschoolsmd.org/curriculum/foundations/automotive/about.aspx))

Do you want to test drive with a friend?
(helps give a second opinion, takes notes)

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Your Next Car . . .

WHEN READY TO PURCHASE:

Now you have a feel for what price is a good price.

Contact the owner/dealer. Negotiate over the phone. Avoid going to the showroom/lot until you have the terms you want.

Be willing to walk away.

If you get the terms you wish, you can usually place a 24 hour hold on the car (may require a refundable fee).

Have the dealer/owner fax you the purchase order (which details all the elements of the car and the deal).

1. **Sign Purchase Order/Invoice**
2. **Return,**
3. **Go to the sales site with your financing/payment.**
4. **Drive away a happy owner.**

WHAT AFFECTS YOUR PERSONAL CREDIT SCORE?



PAYMENT HISTORY

Do you always pay your bills on time? If not, how many late payments appear on your personal credit history and how late are they?



LENGTH OF CREDIT HISTORY

How long have your accounts been open? When was your most recent account opened?



AMOUNT OWED COMPARED TO TOTAL CREDIT LIMIT

How much money do you owe on each account? Are you maintaining a healthy credit utilization ratio?



TYPES OF CREDIT

What kind of debts do you have?



NEW ACCOUNTS

How many accounts have you recently opened?



CREDIT INQUIRIES

How many credit inquiries were recently performed on your credit report?

www.FTC.gov (blog, publications, education)

www.Consumerfinance.gov (CFPB) (blog, courses, publications)

www.MyFICO.com (education about FICO score)

www.AnnualCreditReport.com (legit free credit reports)

<https://greenlivingideas.com/2015/08/13/how-cat-litter-is-made/>

10 Ways to Reduce Your Plastic Footprint

Just like everyone has a carbon footprint, people also have a plastic footprint -- the amount of plastic a person uses during a given time period.

While it is impossible -- and arguably impractical -- to entirely eliminate plastic from your life, you can take steps to cut out "unnecessary" plastics.

Here are 10 easy ways to reduce your plastic footprint. If this is overwhelming, pick one area at a time. Keep this document and review it now and then to see how you're progressing. Give yourself a pat on the back while there.

Stop using single-use plastic water bottles. The water out of your tap is highly regulated, unlike the water in single-use plastic bottles. Instead, keep refilling a bottle you have or buy a reusable bottle.

Replace plastic grocery bags with reusable bags. Each year over one trillion plastic bags are used worldwide. Because these bags are so light and thin, they are easily carried into the environment by the wind. Instead, clip a reusable bag to your backpack or put a compacted reusable bag in your purse.

Say "no" to products that are individually wrapped. These products are among the worst when it comes to excess packaging. Examples include single-use juice pouches, small bags of chips, tea bags, yogurt sticks.

Buy items in large portions. Buying foods in large portions reduces the total amount of packaging materials consumed. For example, buy a big bag of potato chips instead of small, individually wrapped bags. Our local Silver Spring/Takoma Park Food Coop saves tons of waste by buying in bulk and allowing

Replace disposable sandwich and drink bags with sturdy containers. When it comes to lunch and leftovers, ditch the plastic sandwich bags and use reusable containers instead. Reusable containers are just as easy to use and far less harmful to the planet. Wash them over and over again.

Carry your travel mug, utensils set, and/or cloth napkin in its own bag. That way, they are assembled to be popped into your daily carrying bag. Bringing any of these items with you reduces grabbing disposable utensils at the last minute, say with carryout foods, and reduces waste at holiday events, etc.

Acquire secondhand items and discard them for reuse. Many consumer items can be found through secondhand and free sources, items such as clothing, furniture, household supplies, toys, sporting goods, etc. Also, acquiring items through the sharing economy (such as free exchanges) reduces the amount of

Buy items based on packaging. Many items are sold in unnecessary layers or heavier packaging than is needed. Discarded packaging makes up one-third of what goes to municipal landfills. Choose the item with little or no packaging and avoid the worst packaging, such as heavy plastic.

Contact companies to make them aware of their wasteful practices. Companies exist to serve you, the customers. Get more of them to use more environmentally-friendly solutions. There is a customer service phone number on product packages or you can post your comment on their website. Once you receive or buy your item, give the company feedback.

Look to the DUC: ReDUce, ReUse, then ReCYcle, then ReCYcle, then ReCYcle. In those instances where you must use plastic, always recycle whenever possible. If you can't recycle at the moment, carry the item home with you. There are many resources on-line for routing a variety of plastics. Before buying new items, consider item 7, above. Also, offer or donate still usable plastic

Use the sharing economy and other resources to consume less "new" stuff:

to join the Silver Spring Timebank! <https://www.sstimebank.org/>

to join local freecycle! <https://groups.io/join/Freecycle-SilverSpringMD>

Facebook page! <https://buynothingproject.org/>

pick up of donated goods at your home! <https://www.lupus.org/ways-to-give/donate-household-goods>

post items on your neighborhood e-mail list (ex: North Takoma Park)

donate to local thrift shops or causes! <https://weidencircle.org/get-involved/>

---based on Burfielder Foundation document, edited for Green EIT use (Tanya DeKosar), 2020

Yoga for Healthy Aging and Strong Bones

When practicing, keep in mind 3 yoga principles

· Ahimsa or non-harming

· Tapas or effort or heat

· Svadyaya or self-study. Learn the poses and then study yourself in each pose.

Three important factors for your body:

· Good alignment, which starts by rooting evenly through all 4 corners of the feet

· Keeping the spine long and strong, not rounding

· Action through both strength and effort, compression and tension, which stimulates the bones

Always have awareness of the 4 corners of the feet. The 2 most important are the big toe mound and outer heel which helps give you more strength in the middle of the foot and with proprioception.

Do gentle warm ups.

Twisting is good as long as the spine is long and well aligned, and you are warmed up.

Keep your breath flowing smoothly, deeply and quietly.

Try to practice at least 4 times a week, even if only for 10 minutes. That is better than once a week for an hour.

Make sure to include a relaxation pose, called corpse or savasana, at the end of practicing. Reducing stress in your life is beneficial for your bones and nervous system.

What to avoid:

· Sit ups and any forward bends with a curved spine.

· Fast paced vinyasa flow classes.

· Balancing without proper protection, use the wall or chair for support when needed.

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Websites
Linkedin.com
Upwork.com
Indeed.com

Phil Shapiro's Resources	
Tunestotube.com	
Audacity	
Libre Office	