



GET WITH THE TIMES #5: Economy

Introduction

Onto the page: Economy

1. Vacation/Holiday
2. Career
3. Cost of a product
4. Money saving choices
5. Present day economy

Triggers

I have just received nearly twenty pounds myself on the second edition of Sense and Sensibility which gives me fine flow of literary ardour.

Letter to Caroline Austen, 14 March 1817

INTRODUCTION

I sometimes wonder what it would be like to not feel like I have to have daily financial awareness, to have enough money so that I don't have to be knowing where the pennies are going or how we're going to pay for the next family reunion or wedding.

But, in truth, even if we had a larger cash flow, economics surround us and affect our daily choices and lifestyle. There isn't any escaping that on any pay scale. Our lives are filled with economic choices and the results of those choices.

Whether you're frugal, a penny pincher, frivolous or have no money worries at all – there are bits of economic interests to include on your pages. Let me show you how!

WAYS TO INCLUDE THE ECONOMY ON YOUR LAYOUTS

1. Include financial choices in your vacation layouts.

Whether we save for years for a dream vacation, borrow the family cabin, use a time-share, or have a fund created for our time off – there are economic choices made when it comes to our vacations.

We stayed home several times this past year when we would have otherwise gone, strictly because gas prices were so high. I've nodded my head 'yes' when reading about the newly coined term, staycation. That's us!

We've also appreciated the fact that we invested in a time share when we did, because now when we take a vacation using it, it's like a gift. No food costs as they have full kitchens; no need to spend extra money since the resorts have plenty of entertainment; and no nightly reservation costs since we paid those years ago.

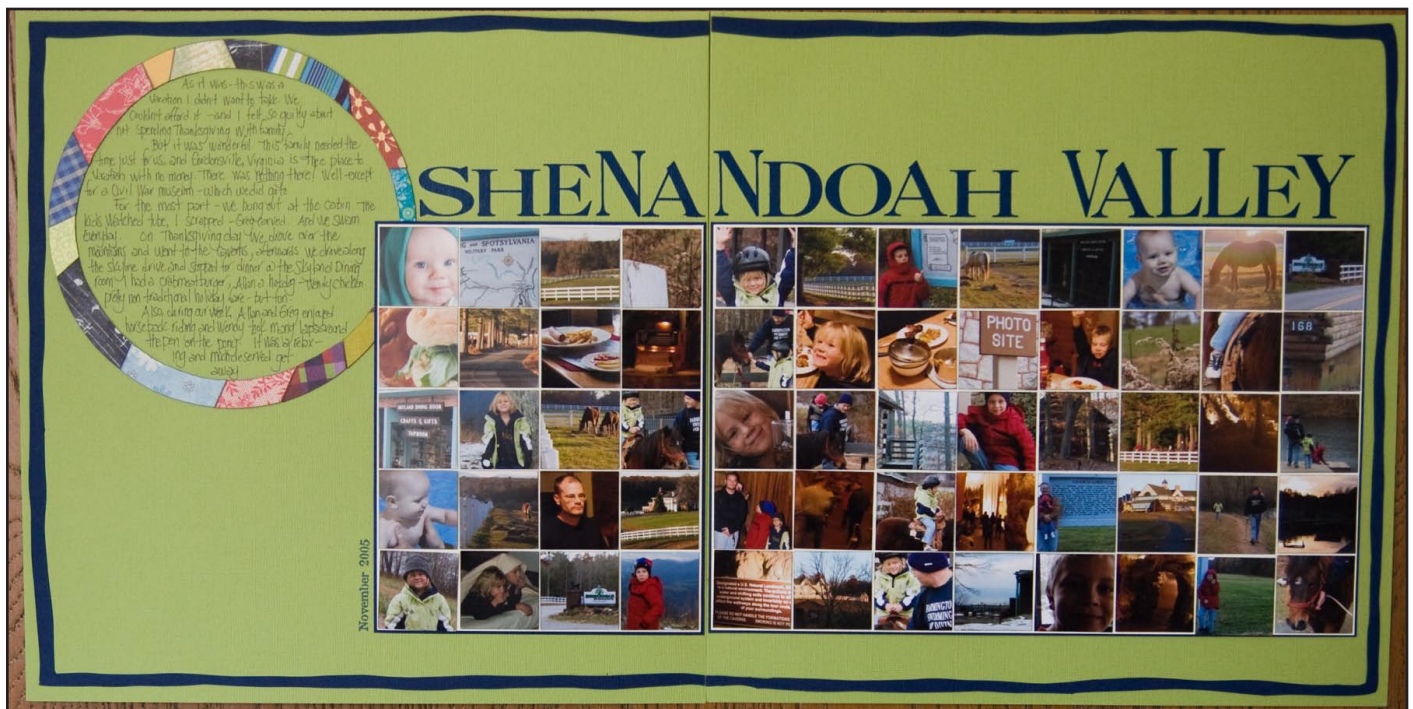
However you choose your getaways—or staycations—there are financial decisions involved. Don't be afraid to get those choices on your pages.

How I included the economic considerations of a vacation in "Shenandoah Valley:"

- ◇ Design. I knew that for the amount of photos that I wanted to include, this one needed to be a two-pager. After discerning how many squares I would use, and how they would lay best visually, I pulled everything else together around it.
- ◇ Photos. For this particular vacation I had a zillion photos, and I wanted to include them all, but didn't want to have page upon page in my album. Tip: Order your pictures in wallet size. After receiving my order of wallet-sized vacation photos, I set to work with my square punch. I managed to include every bit of our 10-day vacation on these two pages. While I went in deeper on a few portions, creating additional pages—this page works well as an overall summary.

- ◇ Embellishments. My embellishment is my frame around the journaling. I was looking to bring in some color, and this worked perfectly. I applied many different patterned papers and brought it together.
- ◇ Journaling. I made reference to the fact that I hadn't really wanted to take this vacation because I felt we couldn't afford it, but as far as vacation spots went, this was perfect as it was a quiet place and didn't require a lot of additional opportunities to spend money.
- ◇ Title. This one's to the point with the name of our vacation spot and spanning both pages.

JOURNALING for "Shenandoah Valley:" As it was – this was a vacation I didn't want to take. We couldn't afford it – and I felt so guilty about not spending Thanksgiving with family. But it was wonderful. This family needed the time just for us, and Gordonsville, Virginia is the place to vacation with no money. There was nothing there! Well – except for a small Civil War museum, which we did get to. For the most part – we hung out at the cabin. The kids watched tube, I scrapped and Greg carved. And we swam everyday. On Thanksgiving Day we drove over the mountains and went to the caverns. Afterwards we drove along the skyline drive and stopped for dinner at the Skyland Dining room. I had a crabmeat burger, Allan a hotdog, and Wendy had chicken. Pretty non-traditional holiday fare – but fun. Also, during our week, Allan and Greg enjoyed horseback riding and Wendy took many laps around the pen on the pony. It was a relaxing and much deserved getaway.



2. Document a career choice or first job.

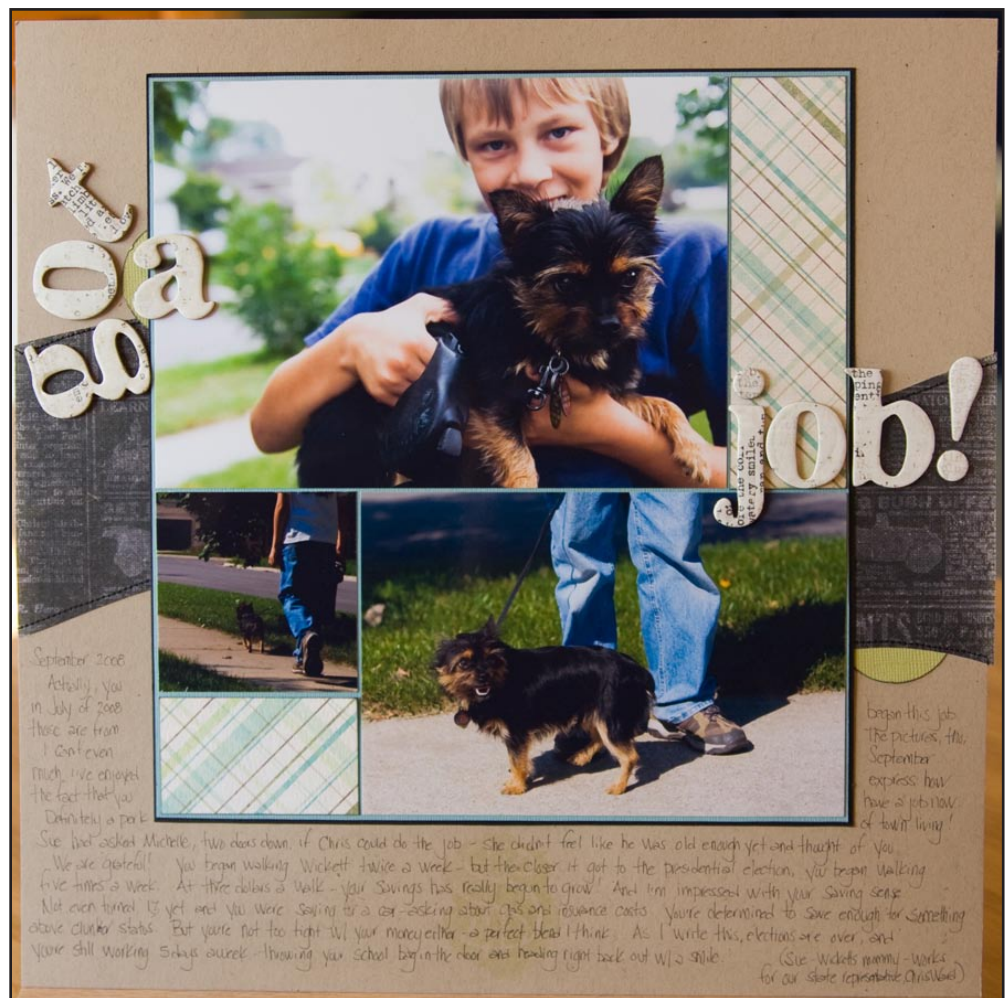
I remember in the mid 1980's when I was finally of age to get a job, it wasn't easy. I applied at no less than fifty retail stores and restaurants. I followed up on many of them and became quite savvy at interviewing in the process.

Just as it is with current economic conditions, jobs were not easy to come by at that time. I actually kept a list of all those places I applied at—many of them no longer in existence—and if I ever find it in the box of interesting papers down in my basement, I'll have to put it to a layout because I think it provides an interesting bit of history for my own children.

We're also living in a time where many of our friends and family are suffering lay-offs, taking 10% pay cuts, going down to 32-hour work weeks, and thankful that they have a job at all.

History, experiences, choices, they aren't always easy.

Consider documenting bits of work history for your family. Examples include telling about your first job (McDonalds for me, at the then minimum wage of \$3.35 an hour); how much your child makes babysitting (I made a \$1 an hour – my son makes \$4 or \$5); or a comparison of your wages then and now.



How I included details about the economy and work in "Got a Job!:"

- ◇ Design. I'm a fan of the center block. After arranging my photos onto a square, I filled in the empty spots with patterned paper. I included the black wavy piece behind the block to help ground that piece.
- ◇ Photos. These photos came from two different happenstance shots. The topic allowed me to easily bring both sets together.
- ◇ Embellishments. I very subtly included two green circles—both under the "a" in the title and below the black paper on the right side. I did this to provide contrast and to help create movement through the page.
- ◇ Journaling. I loaded this journaling with details while keeping it conversational and light. I managed to include who our neighbors were, that my son is a saver, how much he made and that his hours increased during election year. I included why his hours went up during that time, mentioning that his boss works at our capital for our State Representative and even who that Representative is. These are all details my son can look back on some day and get a good grasp of the time frame and lifestyle we were living in those days.
- ◇ Title. I used the title as an opportunity to create flow through the page. I find that I sometimes have to play around with my letters and choices until I get the best fit, and that the best fit is often not what I started with. By laying the word 'got' on its side, I created a bit more interest and gave my layout a visual starting point.

JOURNALING for "Got a Job:"

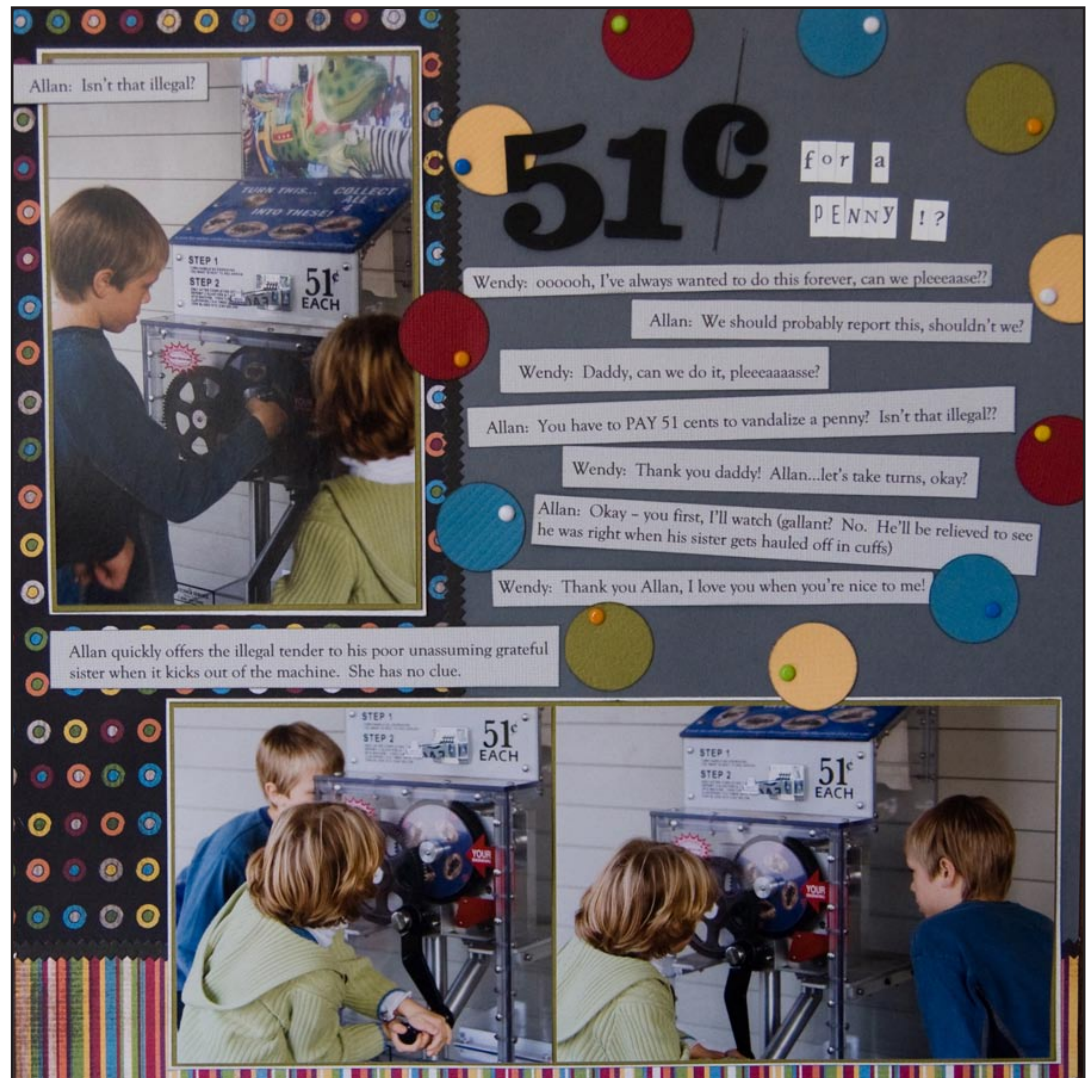
September 2008. Actually, you began this job in July of 2008. The pictures, however, are from September. I can't even express how much I've enjoyed the fact that you have a job now. Definitely a perk of town living! Sue had asked Michelle, two doors down, if Chris could do the job – she, however, didn't feel like he was old enough yet and thought of you. We are grateful! You began walking Wicket twice a week – but the closer it got to the presidential election; you began walking five times a week. At three dollars a walk – your savings has really begun to grow! And I'm impressed with your saving sense. Not even turned 13 yet and you were saving for a car – asking about gas and insurance costs. You're determined to save enough for something above clunker status. But you're not too tight with your money either – a perfect blend, I think. As I write this, elections are over, and you're still working five days a week, throwing your school bag in the door and heading right back out to your job with a smile. (Sue works for our State Representative, Chris Ward.)

3. Include the cost of a product or service on your page.

I find the cost of products and services to be fascinating, and I love looking back throughout history to see how those costs compared to what my parents paid.

Sometimes the cost is the story itself. I recalled a childhood memory not too long ago where I had to go to the corner store on a regular basis to buy cigarettes for my parents (that would never happen now, would it?) and I distinctly remember that those packs cost 75 cents each, because the arrangement was that if I received a 50 cent piece as change, I got to keep it. The price of that purchase is a huge part of this memory.

And I think we all remember when gasoline went over \$4.00 a gallon this past summer. How many of you took a picture of those signs (I did) and how many of you changed plans based on that cost?



How about the cost of milk, or of your extracurricular outings? What sales have you enjoyed as stores slash their prices in an attempt to move product? How much do you pay for music now compared to when you were a teenager? Do you download by the song or do you buy the whole CD?

Cost surrounds us.

How I included the cost of a service in "51 cents:"

While this layout isn't so much about an everyday product, it's about a service offered and one that my children were and are very aware of. When I was a kid, that same type of machine cost half that much. Will they still be around when my kids have kids, and how much will it cost to squish a penny at that time? Will pennies even exist anymore?

- ◇ Photos. I love these photos simply because of the story and the interaction shared here. This exchange was so typical of them at that time, and the candid showcase their personalities.
- ◇ Embellishments. My embellishments are the colored circles with the brads that are holding in the journaling. I chose colors that worked well with the patterned papers, and I purposely rotated/off set my brads in an attempt to show movement, much like the crank in the photos.
- ◇ Journaling. I included the journaling word for word as I remembered it. By cutting it into strips, I made it part of a design element as well.
- ◇ Title. 51 cents for a penny?? Again, I used words directly from their conversation.

4. Share a way that you save/conserves money in your everyday life.

So many of the things we do in our daily life are done subconsciously. We hardly even stand back to think of some of them anymore. Take a moment to go through your day and consider the different routines and habits that make up your hours. How many of them are economically driven?

In our house, for instance, I'm constantly reminding the kids to turn out the lights. If they leave the side door open in the winter I'm heard yelling: 'What, do you think we live in a barn?' And I'm constantly trying to teach the children not to waste product/food/paper and the like. Be conservative, waste not want not.

JOURNALING for "Laundry on the Line:" There's something about laundry and hanging clothes on the line that I just love – I don't think I could ever give it up – the line drying, that is. There's something about using the resources we have on hand that satisfies me. And, of course, it doesn't get much better than line-dried sheets! In the winter, I use drying racks and a rod in the laundry room. It adds just a bit more humidity into the air and in this tough economical stage in our lives, I like to think it's saving us a penny or two – but I'd do it anyway. I enjoy it.



On a more conscious level, I teach the kids about money when we go shopping or garage sale-ing, teaching them choices and financial savvy. I buy in bulk and then break packages down to put in the freezer or cupboard. We purchase full cows and pigs for our freezer both for the health benefits and the financial sense. I line-dry my clothes because it saves a few pennies and because I enjoy it.

How I included a routine that saves money in "Laundry on the Line:"

- ◇ Design. I find that I'm either very linear or very whimsical or a combination of both. I didn't quite escape linear here, my photos are lined up and I have a straight frame around the page, but I added a few clouds and things to appeal to my whimsical nature. The layout began with the frame, which helped me hold everything together.
- ◇ Photos. These photos are a collection of line-drying photos from throughout several years. I've always enjoyed line drying, and they always make an enjoyable photo.
- ◇ Embellishments. I had a bit of an empty spot on the lower right corner, so I brought in three colors of flowers which adds to the whimsical nature of my page and ties in with the color tone.
- ◇ Journaling. My journaling is focused on my love for line drying laundry, noting that while I think it saves us a penny or two during tough economic times but that's secondary—I'd be doing it anyway. Remember – a page doesn't have to be exactly about the economy (or trend, or behavior...) for you to work those aspects into your journaling. Broaden your journaling to include bits and pieces of today's history.
- ◇ Title. My title, again, is not large, but it's enough to let you know that it's the starting point for the journaling and story.

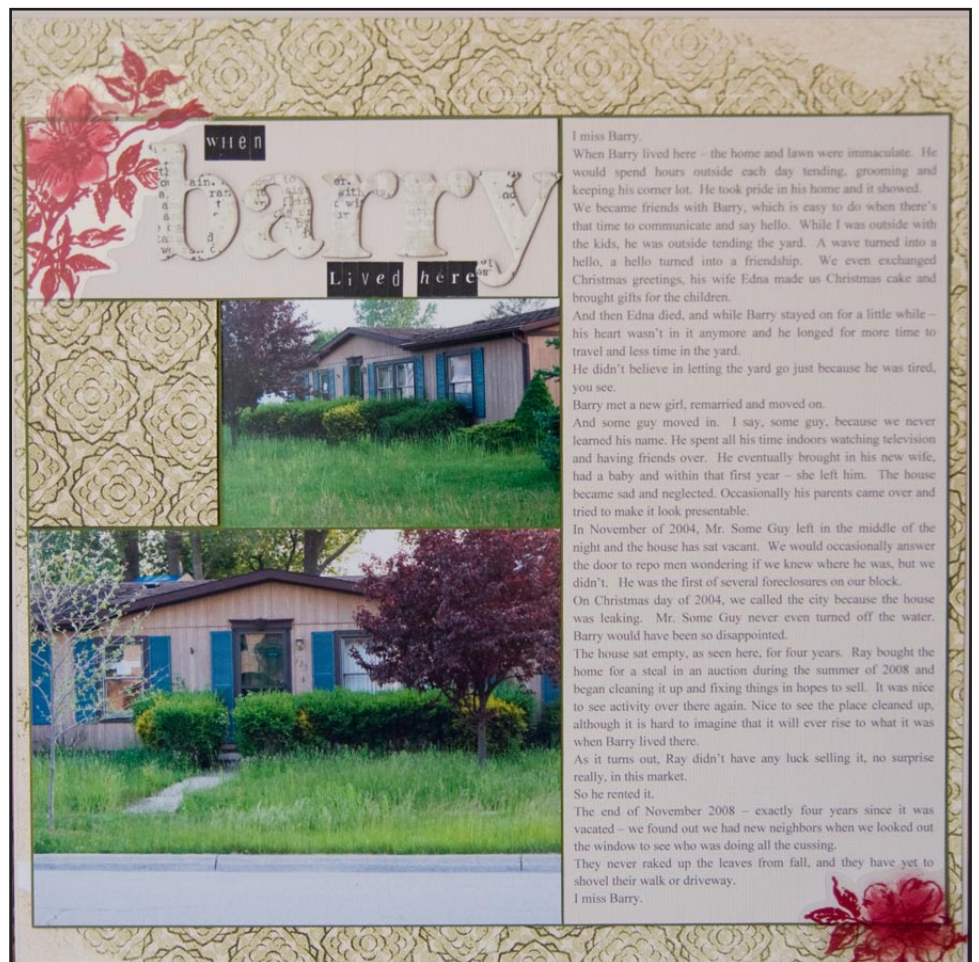
5. Include insight into the present day economy on your layout.

As I've already mentioned, the economy impacts so much of our daily lives, but never more so than right now, in our current times. It's in the paper every day about how tough the economy is. On a personal level, I hear of friends and family losing their jobs daily. I can see four foreclosed homes from my window as I'm typing. We're in our present too-small home because houses aren't selling and haven't been for nearly four years.

By documenting how we prevail and cope we give future generations lessons and hope (hey – that rhymed). I can't tell you how many times it's comforted me and these words have left my mouth, "Well, Granny survived the depression and was all that much tougher for it."

What changes are you making? Do they have an impact on your everyday life? What lesson would you give to future generations?

Share it.



How I included the state of our present-day economy in "When Barry Lived Here:"

- ◇ Design. When I have a layout with a lot of journaling, I begin there. I type up my journaling, size and format and then print it out. That's my starting point.
- ◇ Photos. I took these pictures a few years ago. My intention at the time was to actually bring them over to the city, as it had become such an eyesore. It was when I took the photos that the journaling came to mind and I realized this would be a good addition to our scrapbook, a definite sign of our times.
- ◇ Embellishments. Often my embellishments are led by the need to add another color into my layout, such as here. I

JOURNALING for "When Barry Lived Here:" I miss Barry.

When Barry lived here – the home and lawn were immaculate. He would spend hours outside each day tending, grooming and keeping his corner lot. He took pride in his home and it showed.

We became friends with Barry, which is easy to do when there's that time to communicate and say hello. While I was outside with the kids, he was outside tending the yard. A wave turned into a hello, a hello turned into a friendship. We even exchanged Christmas greetings, his wife Edna made us Christmas cake and brought gifts for the children. And then Edna died, and while Barry stayed on for a little while – his heart wasn't in it anymore and he longed for more time to travel and less time in the yard.

He didn't believe in letting the yard go just because he was tired, you see.

Barry met a new girl, remarried and moved on.

And some guy moved in. I say, some guy, because we never learned his name. He spent all his time indoors watching television and having friends over. He eventually brought in his new wife, had a baby and within that first year – she left him. The house became sad and neglected. Occasionally his parents came over and tried to make it look presentable.

In November of 2004, Mr. Some Guy left in the middle of the night and the house has sat vacant. We would occasionally answer the door to repo men wondering if we knew where he was, but we didn't. He was the first of several foreclosures on our block.

On Christmas day of 2004, we called the city because the house was leaking. Mr. Some Guy never even turned off the water. Barry would have been so disappointed.

The house sat empty, as seen here, for four years. Ray bought the home for a steal in an auction during the summer of 2008 and began cleaning it up and fixing things in hopes to sell. It was nice to see activity over there again. Nice to see the place cleaned up, although it is hard to imagine that it will ever rise to what it was when Barry lived there.

As it turns out, Ray didn't have any luck selling it, no surprise really, in this market.

So he rented it.

The end of November 2008 – exactly four years since it was vacated – we found out we had new neighbors when we looked out the window to see who was doing all the cussing.

They never raked up the leaves from fall, and they have yet to shovel their walk or driveway.

I miss Barry.

wanted to play on the red in the trees, while also hinting that this home used to be so much more – thus, the red flowers at the upper right and lower left.

- ◇ Journaling. I included, again, a lot of details. When I journal, I often find myself trying to include things that will trigger the children's memories when they are older. Will they remember the cussing? Will my oldest two remember when Barry was outside all the time? Will my oldest remember when Ray bought the house as he gave him an opportunity to earn some money? I include these details for them.

- ◇ Title. I chose to focus on the name/word, Barry, as all of our happy memories of this neighbor's home came from him, and he was the starting point for this page. I worked his name large, and let the other words fall around it.

TRIGGERS

In your next vacation layout, include how a financial choice led you to that destination. Years of saving? An economy-driven staycation? A family cabin for which you share costs?

Consider including some budget details in your layouts. Do you cut coupons? Are you down to one car? Are you making a conscious effort to spend less and save more? And why?

What ways do you save money? How are you teaching your children to save?

What was your minimum wage compared to anyone who might be making minimum wage now?

Think about how many changes you've made in the past year due to the economy alone – make a list and use that for a page.

If you had five dollars, what would you buy? How about \$100, \$1000, or \$5000?

What is your favorite simple/non-money-spending pleasure?

Are you actively working towards debt-free living? Consider documenting your progress.

**** Note. I know that many of these topics are maybe of a more personal nature, but I still do believe they are important to get down. I don't keep all my layouts in the 'anyone can grab and look at' albums – I have other, more personal, layouts that I create with my kids in mind. Layouts that share our trials, our choices, our journey to debt-free living, our hurdles; those pages are documented for my children only. Just because the audience is smaller, doesn't mean that they are any less worthwhile.

*** Exercise – With your focus on an everyday layout, say – a holiday, a birthday, the first day of school – see if you can journal in such a way as to subtly weave in something about the economy without that being the focus of your page.