

Save on Groceries by Growing Your Own Fruits and Veggies

As the price of fresh, unprocessed food continues to rise, you're probably looking for ways to stretch your grocery money. One way to save is to grow some of the fruits and vegetables you love. A small garden can provide fresh food for your family and save you hundreds of dollars each year.

If you've got a sunny spot in your yard and are willing to put a little muscle into the project, you can grow your own produce. A sunny balcony or back patio will also work since a variety of plants grow well in pots and planting boxes. Some of the easiest vegetables to grow in Arizona are green beans, peppers, herbs, garlic, onions, carrots and zucchini. If you feel lucky — try some cherry tomatoes. Tomatoes are notoriously difficult to grow in our summer heat, but give cherry tomatoes a try, they are much more forgiving.

Let's break down the cost of starting your own food garden. Seedlings are about \$4.00 each. Garden soil costs about \$5.00/cubic foot and plant food is about \$10.00 for a 6 lb. bag. Expensive name-brand plant food is not always your best choice; check out the

ingredients on the bag and choose a generic for cost savings.

Say you plant just one tomato plant. You'll pay about \$7.00 for the materials and yield at least 15 lbs. of tomatoes from one plant during the planting season. If you bought 15 lbs. of tomatoes at a grocery, you'd pay about \$2.50/lb., for a total of \$38. That's a savings of \$31.

Lettuce is another easy vegetable to grow. A 10 oz. bag in the grocery will cost about \$2.50. If you purchase 20 bags during the growing season, you'll spend \$50.00. If you grow your lettuce, not only will you be able to pick it fresh from your garden, but you'll save about \$43.

Strawberries are a great fruit to grow. They require full sun and some TLC — most varieties will need extra care and a little shade to survive in the summertime — but the payoff is worth it. Make sure you have some protection from natural predators that will eat your fruit before they have chance to ripen (thinking of dogs here).

And speaking of pets, be mindful of what you plant if you have four-legged furry family members. Grapes are easy to grow in Arizona, but can be lethal to dogs and cats if digested.

For even more cost savings, the newest movement is growing vegetables from scraps. Green onions, garlic and carrots are some of the easiest. Place left over carrot tops, a single clove of garlic or the cuttings of green onions in water to start, then transfer to soil once new roots form.

Let us know how *your* garden grows! We love seeing your pictures on our Facebook page.



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Financial Safeguards for Single Parents

Single parents face the same financial challenges that two-parent families do, but they typically have less time and money to work with. Though the thought of making ends meet and achieving financial goals on one income may be daunting, you can take steps to improve your chances of success.

Start by getting your finances on solid footing as soon as you know you'll become a single parent. That includes

- adjusting your spending to match any changes in income;
- building a substantial emergency fund; and
- starting or continuing your financial education so you'll be prepared to make wise financial decisions for your family.

Child care is often a single parent's biggest expense. If you need financial assistance for it, check out :
ChildCare.gov

<https://childcare.gov/consumer-education/get-help-paying-for-child-care>

to find federal and state resources. You may also be eligible to claim the Child and Dependent Care Credit on your federal income tax. Go to IRS.gov

<https://www.irs.gov/credits-deductions/individuals/child-and-dependent-care-information>

to see if you qualify.

When planning for the future, save for your retirement first and your child's college fund second. You and your child can pay for college through financial aid, student loans, and part-time work instead. Here, too, the government pitches in by allowing credits and deductions for education-related expenses.

All parents should carry disability insurance and life insurance, but this protection is even more crucial when there's only one earner in the home. And you must create a will that names your child's guardian and the person who will manage your child's inheritance to protect your child in the off chance you die before he or she becomes an adult. A



power of attorney/advance directive appoints someone to make decisions for you should you become

incapacitated. Though it may be unpleasant to think about, you will gain peace of mind from having these documents in place. Maricopa County Superior Court has free downloadable documents on their website:

<https://superiorcourt.maricopa.gov/media/3478/gnpoa1z.pdf>

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10 a.m. to 5 p.m.

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2019 Upcoming Holidays

Independence Day:

Thursday, July 4—Closed

Labor Day:

Monday, September 2—Closed.

Columbus Day:

Monday, October 14—Closed.

Veterans Day:

Monday, November 11—Closed.



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