

By Deborah Skolnik

family values

Winter's Cheapest Boredom Busters

Has bad weather got you cooped up? Don't head for the mall! Have fun for free, says family coach Karen

Deerwester, of Parkland, Florida, and Veda Ward, Ph.D., a professor of leisure studies at California State University, in Northridge.

Have a "backwards" day.

Serve dinner foods at breakfast and vice versa, and have a picnic lunch on the floor... Go on vacation in your living room. Make a "hotel" by tenting a blanket over some chairs. Tell your kids to pack small bags with clothes, and give them scrap-paper "tickets" for you to collect... Put on a play.

Let your kids write the script and raid your closet for fun costumes.

Save Your Soles!

Children's footwear costs an arm and a leg. To help shoes and boots go the extra mile:

■ **Waterproof new leather shoes with a silicone-based spray.**

■ **Apply shoe wax once the repellent dries.** Using it helps keep footwear supple.

■ **Don't let your child wear the same pair two days in a row.** Let shoes "breathe" for at least 24 hours between wearings.

■ **Turn damp athletic shoes on their side,** says Alan Miklofsky, a board member of the National Shoe Retailers Association and president of The Shoe House, in Tucson. They'll dry faster, which helps prevent leather-eating bacteria from forming.

■ **Don't put wet pairs next to the radiator.** Hot, dry air turns leather shoes brittle and may make rubber boots develop cracks, says David Cohen, owner of Footprints shoe store, in Newington, Connecticut.

■ **Wipe off shoes after a trek through mud or snow,** to keep salt from eating away at the materials.

■ **Sprinkle a little talcum powder into close-fitting rubber boots.** They'll slip on more easily, preventing tears.

Win a Barbie BONANZA!

Everyone's favorite doll is now the star of her very own fairy-tale movie—and we're giving it away! Twenty-five lucky winners will get both a DVD and a video of *Barbie as Rapunzel*, plus a horse-and-carriage set, a plush dragon (one of Rapunzel's special friends), and of course, Barbie and Ken! Total value: \$130. For entry rules, visit www.parents.com.



HOW TO SAVE ON

Homeowner's Insurance

It takes a little extra work, but you can get a great policy at a bargain-basement price. Just follow these tips from the Independent Insurance Agents and Brokers of America, in Alexandria, Virginia.

RAISE YOUR DEDUCTIBLE. Hiking it from \$250 to \$1,000 can save you about 7 percent. Take care of small losses, like a stolen TV, yourself.

BUNDLE UP. Many companies offer a 10 percent discount if you also let them handle your auto insurance.

PUSH FOR OTHER PRICE BREAKS. If you live in a gated community, there are no smokers in your family, or you've just installed a great home-security system or additional smoke alarms, let your agent know.

PLAY IT SAFE AT HOME. Setting up a trampoline, parking an RV in the yard, or adding a pool can all cause a premium increase.

PAY OFF YOUR PLASTIC PROMPTLY. A poor credit record may mean you'll pay higher premiums—or even get turned down.

