



CLOCKTOWER CHRONICLE



How to establish a budget for the new year

METRO CREATIVE CONNECTION

Resolutions about come the dawn of a new year. Fitness and finances tend to dominate many people's resolutions, with the goals of shedding a few pounds and saving more money both being popular resolutions.

For those whose focus will be on finances in the coming year, establishing a budget for the new year is a good place to start.

The following are a few tips for men and women that should help them plan budgets for the new year and reach their financial goals over the next 12 months:

- Start with your income. How much money is being brought into the household will go a long way toward determining your budget. The first month of the year, when people will receive their earnings statements from the previous year, should provide a clear-cut picture of just how much income the household is generating. Once you have that information, you can begin to establish a budget.

- Make a list of your bills. Knowing what's coming in is important when establishing a budget, but so is having a firm grasp of what's going out. Make a list of all of your monthly expenses, from the big ones like a mortgage payment to the smaller ones like how much you spend on a cup of coffee each day. When making a list of these expenses, make note of the day bills are due each month. This can help you determine which weeks of each month you'll be able to save more money and which weeks you will need to tighten your belt and pay existing bills. Such knowledge will help you establish a budget.

- Make a list of anticipated expenses. Some expenses are there every month. Others are those you expect, such as home improvement projects you plan to finance in the coming year. Make a list of these anticipated expenses. This may involve taking some inventory of things around the house, such as any appliances that may be on their last legs, bigger issues like a roof that may need to be replaced or a bathroom you finally plan to remodel. Once you have compiled this list, research how much each project figures to cost you. This should give you an idea of how realistic each project is for you, and whether or not you will be able to tackle multiple projects in the coming year.

- Don't forget about debts. Many people plan a budget more to get out of debt than to save for a rainy day. When establishing a budget for the year ahead, calculate how much debt you're currently carrying. Though you can do so if you prefer, it's best to exclude existing installment loans like a mortgage or a car note from your list of debts. Though those can be considered money you owe, they are more in line with the monthly expenses you need to live than credit card debts you simply need to get rid of. If your debt is considerable or even small, see if there is anything you can remove from your list of monthly expenses (i.e., cable television or streaming video subscription) so you can devote that money to eliminating your debt. In addition, those with considerable debt should prioritize ending that debt over projects you want to tackle that aren't exactly necessities. For example, if your kitchen is out-

dated but still safe and functional, postpone the kitchen remodel until you have eliminated your debt.

- Decide where you can cut costs. Chances are you're establishing a budget because you have a specific financial goal in mind or because you examined last year's financial statements and realized you fell short of your savings goals. So you likely know you need to cut some costs, and part of establishing a budget is deciding which costs you can cut. Some of the more common ways people cut costs at the dawn of a new year includes deciding to dine out less, canceling a cable television subscription or removing premium channels from their package, driving less to save money on fuel and forgoing store-bought coffee for java they make at home. Each of these budget cuts can lead to substantial savings over a full year, and none of them are life-altering to the point of lowering a person's quality of life.

- Include savings into your budget. Living on a budget is not always easy, especially for those people who are not used to doing so. When establishing your budget, include weekly, bi-weekly and monthly savings goals into the budget. If you stick to this plan, you will have something to show for your financial discipline at the end of each month, and light at the end of the tunnel can be a motivating factor as you adapt to living on a budget.

The new year is a great time to turn over a new financial leaf, and establishing a budget is a great way to get started on a path to a brighter financial future.

Movies for the new year

METRO CREATIVE CONNECTION

Film fans often embrace the new year as they draw closer and closer to the coming year's most anticipated flicks. Echoing a trend of years past, many of the most anticipated films of 2013 are sequels, prequels and reboots of classic films and stories. Expect some blockbuster action flicks and favorite heroes to once again enchant the masses. Here are some of the films that figure to garner audience attention in 2013.

- Texas Chainsaw 3D: Leatherface will once again grace the big screen, this time displaying his standard gore and violence in 3D. Hundreds of miles away from the original massacre, a young woman learns she has inherited a Texas estate from a grandmother she never knew. When she goes to collect her wealth, she discovers horror in the Victorian mansion that is now hers.

- Iron Man 3: Tony Stark is forced to go up against his most powerful enemy yet. Will he be able to conquer the Mandarin?

- A Good Day to Die Hard: John McClane is back in a new adventure when he travels to Russia to help out his son who seems to have gone astray. But Jack is really a CIA operative working to prevent a nuclear weapons heist. Father and son must team up to prevail.

- Hansel & Gretel: Witch Hunters: Those who enjoyed the classic children's tale of Hansel and Gretel are in for a surprise when the story is turned on its head. Hansel and Gretel are now 15 years older and are specialized bounty hunters looking to annihilate witches.

- Man of Steel: Followers of the Superman franchise will no doubt tune in to watch this new take on the well-known tale of

an alien baby who grows up with super-human powers.

- The Hunger Games: Catching Fire: The popular follow-up to one of last year's biggest hits is slated for late 2013. Heroine Katniss faces the anger of the Capitol after her rebellion and defiance helped her win the annual Hunger Games.

- Jack the Giant Slayer: This drama takes an adult perspective of the "Jack and the Beanstalk" legend. After a princess is captured, the long-standing peace between humans and giants is altered. Jack, a young farmer, is given the chance to enter the giants' kingdom in hopes of a rescue.

- Oz: The Great and Powerful: Another children's tale to be revamped, this movie focuses on the wizard from "The Wizard of Oz," telling the story of how a Kansas charlatan became the Great and Powerful Wizard.

- Star Trek Into Darkness: The USS Enterprise's crew is thrown into another chapter of space exploration.

- The Wolverine: Logan must confront a mysterious figure from his past

and wage an epic battle that could change his life forever. This film loosely follows the early 1980s comic book miniseries.

- The Smurfs 2: The little blue guys are back, and this time they're up against evil wizard Gargamel's newest threat: mischievous Smurf-like creatures called the Naughties.

- Safe Haven: A young woman arrives in North Carolina, where she develops a bond with a widower. The relationship could reveal the dark secret that haunts her mysterious past.

- The Hobbit: The Desolation of Smaug: This movie will tell the story of Hobbit Bilbo Baggins and the scary adventure he takes with 13 dwarves.



RLC LPN Scholarship



Pictured are, FROM LEFT, Rend Lake College LPN scholarship donor Kim Robert and Tina Welch (Bonnie), Jamie Bain (Bluford) and Lindsey Furlow (Christopher), recipients of the RLC LPN Scholarship.

Continental Tire the Americas Scholarship



Pictured are, FROM LEFT, Joseph Marlo (Sesser), Cheyenne Morgan (Mt. Vernon) and Emma Moreton (Dahlgren), recipients of the Continental Tire the Americas Scholarship; and scholarship representative Monica Young.

State Bank of Whittington Scholarship



Pictured are State Bank of Whittington Scholarship recipient Rachelle Dodd (Zeigler) and scholarship representatives Sharon Rogers, LEFT, and JoEllen Bauer, RIGHT.

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Clifford A. & Mary E. Gunter Memorial Scholarship



Pictured are, FROM LEFT, scholarship representative John Gunter and Kirsti Auten (McLeansboro), recipient of the Clifford A. & Mary E. Gunter Memorial Scholarship.

Willard & Brandon Dame Memorial Scholarship



Pictured are, FROM LEFT Timothy Witcher (Mulkeytown), recipient of the Willard & Brandon Dame Memorial Scholarship, and RLC Foundation CEO Shawna Hall.

F.W. Electric Scholarship



Pictured are, FROM LEFT, RLC Foundation CEO Shawna Hall, and Steven Crawford (Benton), recipient of the F.W. Electric Scholarship.

Dr. Allen Y. Baker Scholarship



Pictured are, FROM LEFT, Pat Kern of the RLC Foundation and Hunter Queen (Pinckneyville), recipient of the Dr. Allen Y. Baker Scholarship.

Delta Theta Tau/ Vermadel M. Wood Scholarship



Pictured are, FROM LEFT, Cory Capps (Belle Rive), Delta Theta Tau/Vermadel M. Wood Scholarship, and scholarship representative Del Hill.

C.H. Reed Memorial Scholarship



Pictured are, FROM LEFT, C.H. Reed Memorial Scholarship donor Diann Fowler and Aaron Green (Texico), recipient of the C.H. Reed Memorial Scholarship.

Wayne Fitzgerald Memorial Scholarship



Pictured are, FROM LEFT, Kiley Kelly (Scheller), recipient of the Wayne Fitzgerald Memorial Scholarship, and RLC Foundation CEO Shawna Hall.

Andrea Bradlkey Memorial Scholarship



Pictured are, FROM LEFT, RLC Foundation CEO Shawna Hall, and Shelby Taylor (Pinckneyville), recipient of the Andrea Bradley Memorial Scholarship.

Stella M. Baker Scholarship



Pictured are, FROM LEFT, Pat Kern of the RLC Foundation and Emma Opp (Pinckneyville), recipient of the Stella M. Baker Scholarship.

Dallas Carl & Anna Mae Bargesser Nursing Scholarship



Pictured are, FROM LEFT, scholarship representative Carrie Peacock, Dallas Carl & Anna Mae Bargesser Nursing Scholarship recipient Emmalee Jones (Mt. Vernon), and scholarship representative Mark Smith.

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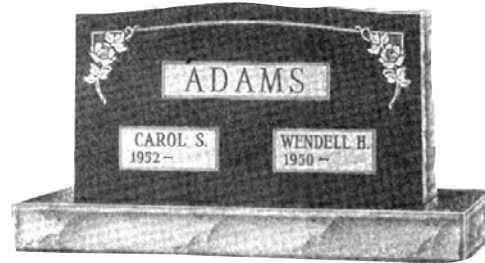
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**David E. Hill, M.D.
Memorial Scholarship**



Pictured are, FROM LEFT, Sydney Morris (Benton), recipient of the David E. Hill, M.D. Memorial Scholarship, and scholarship representative Del Hill.

**George Cybulski
Memorial Scholarship**



Pictured are, FROM LEFT, RLC Foundation CEO Shawna Hall, and Kaira James (Mt. Vernon), recipient of the George Cybulski Memorial Scholarship.

**Coyne Mateer
Memorial Scholarship**



Pictured are, FROM LEFT, Coyne Mateer Memorial Scholarship recipient Matt Hamilton (Mt. Vernon) and scholarship representative Sam Mateer.

**RLC Rita Busby
Memorial Scholarship**



Pictured are, FROM LEFT, Rachel Bennett (Xenia), recipient of the RLC Rita Busby Memorial Scholarship, and scholarship representative Stephanie McKinney.

**Norma Harrell RN
Scholarship**



Pictured are, FROM LEFT, Jennifer Vosburgh (Mt. Vernon), recipient of the Norma Harrell RN Scholarship, and RLC Foundation CEO Shawna Hall.

**Franklin County Medical
Society Scholarship**



Pictured are, FROM LEFT, RLC Foundation CEO Shawna Hall, and Sierra Fornear (Sesser), recipient of the Franklin County Medical Society Scholarship.

**John D. & Ada D.
Whittington Scholarship**



Pictured are, FROM LEFT, RLC Foundation CEO Shawna Hall and Maci Endicott (McLeansboro), recipient of the John D. & Ada D. Whittington Scholarship.

**Jerry & Shirley Jenkins
Nursing Scholarship**



Pictured are, FROM LEFT, Stephanie Moore (Dix), recipient of the Jerry & Shirley Jenkins Memorial Nursing Scholarship, and RLC Foundation CEO Shawna Hall.

Brown Family Scholarship



Pictured are, FROM LEFT, Angela Gunter (Scheller), recipient of the Brown Family Scholarship, and scholarship donor Joyce Gunter.

**Delta Theta Tau/Boyle Family/
John & Cookie Drew Scholarships**



Pictured are, FROM LEFT, RLC Foundation CEO Shawna Hall and Cory Capps (Belle Rive), recipient of the Joe P. Boyle & Lois Ferne Boyle & His Ancestors Who Lived in Belle Rive Scholarship.

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