

# MONTHLY MINUTE

JEREMY WALTER OF BARE FINANCIAL SERVICES, INC.  
THOUGHTS? JEREMY@BAREFINANCIAL.COM

## LIST OF 10 - TEN WAYS TO CREATIVELY GIVE

1. Give a "donation loan" in which the recipient repays you by donating the "loan" to someone else
2. Pay for someone's gas next to you at the gas station
3. Loan a family car when it's not being used to a family who needs it
4. Offer to drive people needing transportation to doctor appointments, airports, etc.
5. Donate unused air conditioning window units to a family who needs one
6. Purchase a restaurant gift certificate and offer free babysitting to new parents
7. Give out change at local laundromats and talk to the person while waiting for their clothes to wash/dry
8. Create scholarships to pay for events a family couldn't usually afford (church events, summer camps, mission trips)
9. Spend a Saturday morning looking for a moving van and offer to help the family move their belongings
10. In addition to a monetary gift to a local ministry, offer to volunteer regularly on a fixed day of the week or month either in their office or ministry field



### ESTABLISHMENT OF THE MONTH:

DJ'S TASTE OF THE 50'S  
-SMOKETOWN, PA

### READ OF THE MONTH:

TOTAL MONEY MAKEOVER  
BY DAVE RAMSEY

### RANDOM FACT:

MARS' RED COLOR IS DUE TO IRON OXIDE, ALSO KNOWN AS RUST. LITERALLY, THE METALLIC ROCKS ON MARS ARE RUSTING.

### UPCOMING EVENT:

JUNE 6-9 LANCASTER LIBRARY BOOK SALE  
-F & M COLLEGE

## NEWSMAKERS

GM declared bankruptcy and joined Chrysler, LLC who declared bankruptcy last month (Source: Marketwatch)

The price of crude oil began to climb with news of the economy strengthening. Crude oil traded at over \$66/barrel at the end of May, up from \$39 at the end of 2008 but still less than \$126 from one year ago (Source: JP Morgan)

The S&P 500 Index continued its streak of having a positive gain in eight of the past eleven weeks as of the end of May (Source: Marketwatch)

### QUOTE CORNER:

"IF THERE'S NO CHANCE THAT YOU CAN FAIL YOU HAVE NO REASON TO BE YOUR BEST. FAILURE NEEDS TO BE AN OPTION. A LITTLE DESPERATION IS GOOD FOR THE SOUL."

-DAVE RAMSEY