

activities, birthdays scaled back

By Kamala Lane
Associated Press

GREENBELT, Md. — Jarratt Hughes and Marcia Harris splurged last year on a birthday party for one of their eight children. A show at Medieval Times dinner theater — complete with a four-course meal, Hollywood special effects and a jousting tournament — cost \$500 for the whole family.

On Sunday, another daughter will turn 13, but the festivities will be more reminiscent of the 1930s than the 11th century.

"She won't get much," said Hughes, who lost his job as a courier for a doctor's office last year. "We might just sing 'Happy Birthday' and have cake and ice cream with just the family."

As the recession drags on, moms and dads are finding ways to dole out their kids without opening their wallets. Fancy birthday parties, music lessons, sports leagues and gifts are being scaled back or eliminated. Even the Tooth Fairy has been put on a budget.

The pain is not limited to the kids. Businesses are also feeling the pinch. And even parents with reliable incomes are saying no more often.

"Parents are cutting back across the board," said BMO Capital Markets analyst Gerrick Johnson.

Hughes said his family began trimming costs after he lost his job.

Then their situation worsened after the recent death of a generous family member who had helped with mortgage payments. The couple decided Harris would support the family



Jacquelyn Martin / Associated Press

A.J. Wynne, 3, of Chevy Chase, Md., loads groceries onto the belt as his mother, Becky Wynne, holds Henry Wynne, 11 months, at a store in Silver Spring, Md.

through her job as a maintenance worker for the federal government while Hughes stayed home with the kids, avoiding child care costs.

"It's a big change," Hughes said at a Target in Greenbelt, Va. Sons Jonathan and Joshua pointed to toys; daughter Ashley begged for a doll.

It's a change for corporate America, too. In 2008, sales of toys fell 3 percent to \$21.6 billion from the previous year.

Children's clothing sales fell 2.2 percent to \$36.8 billion, according to the research firm NPD Group.

At RockNFun Music in Falls Church, Va., the number of people, mostly children, taking guitar, piano and other lessons has fallen 5 to 10 percent in the past four months; co-owner Kevin Glass said.

Paul Feciura, owner of Youth Sports, Virginia Training Center Inc. in Woodbridge, Va., said business has dropped 15 to 20 percent since last summer — even though the Beijing Olympics should have provided a boost. The company is trying to accommodate

some hard-hit parents by reducing rates.

"Things are pretty tight lately," Feciura said.

For some families, the belt-tightening is needed for survival.

Heather Parrott, a stay-at-home mother of three sons in Portland, Ore., said her family cut spending after her husband was laid off in January from a software company.

The Parrotts have yet to have a birthday party this year for son Zachary, who turned 8 in February. The boys are also sitting out extracurricular sports because they cannot afford the fees.

For Suzanna Tegegne, the lowest point came when she and her husband could not buy Christmas gifts for their three children. The family has struggled since she left her job as a caretaker for mentally disabled people in 2007 so she could watch her daughter. She's working now as a house cleaner, but the bad economy means less business.

"I feel like sometimes I cry by myself," Tegegne said.

Winners

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honored at a May 14 luncheon that's organized by the local SBA office, SCORE and the El Paso Small Business Consortium.

Each year, successful small businesses are singled out for their achievements in cities across the country as a way to acknowledge their impact on the national and local economy, said Phillip Silva, the SBA's El Paso District director.

"Small businesses create 70 percent of all new jobs nationwide with a similar impact to the local community," Silva said. "They contribute significantly to new ideas and innovation and represent the majority of all new patent filings."

Twenty-nine years ago, Eisen said, she had a golden opportunity to have her own business. She was offered the chance to take over Tiara Jewelry, which was going out of business after one year. Eisen took over the lease and operated the business for about 10 years but with her own spin on it. She changed the company's name to Susan Eisen Fine Jewelry & Watches in 1990.

"It was an opportunity that fell into my lap," said Eisen, who employs 10 people. "It was a golden opportunity to

Small Business Week winners

Local Small Business Week award winners:

- ▶ **El Paso District Small Business Person of the Year:** Susan Eisen, chief executive officer and chief designer, Susan Eisen Fine Jewelry & Watches.
- ▶ **Region 6 Home-Based Business Champion of the Year:** Susan Mucha, president and owner, Powell-Mucha Consulting Inc.
- ▶ **El Paso District Women in Business Champion of the Year:** Laura Sanchez-Miramontez, president, Access Remodeling & Construction Co.
- ▶ **El Paso District Financial Services Champion of the Year:** Joseph D. Feldman, certified public ac-

countant.

- ▶ **El Paso District Small Business Journalist of the Year:** Thomas Fenton, publisher, El Paso Inc.
- ▶ **El Paso District Veteran Small Business Champion of the Year:** Carlos Rivera, president, Veterans Business Association.
- ▶ **El Paso District Jeffrey Butland Family Owned Business of the Year:** Filbert Candelaria, president, Three C's Contractors Inc.
- ▶ **El Paso District Minority Small Business Champion of the Year:** Terri Reed, project director, Minority Business Enterprise Center, which is run by the Hispanic Chamber of Commerce.

start a business without any major financial backing. I did borrow \$1,000 from my maternal grandmother and started making jewelry, doing repairs and selling art."

Eisen has been located at 5857 N. Mesa, Suite 19, in the Century Plaza shopping center, for about seven years.

The SBA's other major award winner is Susan Mucha, who is the SBA's Region 6 winner of the Home-Based Business Champion of the Year. Mucha, president and owner of Powell-Mucha Consulting Inc. in El Paso, beat out other home-based businesses in five states — Texas, New

Mexico, Oklahoma, Arkansas and Louisiana — for the honor.

Mucha's consulting business serves the electronics contract manufacturing industry, and she has a clientele of U.S. multinational companies and some in Singapore. She declined to name any clients.

She describes her home-based business as being "non-traditional" in that it's broken away from the usual business plan of serving a small group of local clients or working as a freelancer.

"To the world, my business is a leading consultancy. If you walk into an electronics

show, people know the name of my company," she said. "The only difference is I operate out of my home instead of a brick-and-mortar office."

Mucha started her consulting company in 2001 after working in the electronics contract manufacturing industry for about 20 years. She was vice president of sales and marketing and a corporate officer for Elamex S.A. de C.V. in Juárez for four years.

"The model I'm using is becoming more interesting to people who always thought that they'd stay in corporations but are now seeing corporations downsizing and consolidating," Mucha said. "They ask me, 'How can I do what you're doing?' When I can, I try to help them. I used to look down on people who do what I do. I thought they couldn't cut it (in corporate business). But the reality is changing. There are fewer jobs out there."

Running a home-based business offers a lot of advantages, she said.

"I bought a new car two years ago; it has 8,000 miles on it," she said. "I don't have a commute; I just go to the airport."

Having her office in her home also allows her to stay in contact with her clients in Singapore without having to stay late at the office, she said.

Having a home-based business is also more energy efficient, she said.

"It's essentially a dual-use building," she said.

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up in a jar or piggy bank, or accumulating beneath the couch cushions. But \$7,000 worth?

That's how much Clark Pellington's family has collected in coins the past five years. It's a windfall from life's little transactions — change from that cup of coffee bought on the way to work, or a few dimes back from the toll booth clerk.

"I bring home every penny that lands in my pocket," said Pellington, 46, a married financial services professional from Wayne, N.J.

Pellington's 9-year-old son and 5-year-old daughter split the proceeds from the family's coin stash, but they don't blow it on toys or candy. Once a month, the kids round up their piggy banks and join Mom and Dad on a trip to a Penny Arcade machine at a local TD Bank branch.

There, they get a penny-for-penny return on their coin exchanges. The money goes into the kids' savings accounts. Each time one of the accounts hits \$1,000, they move the cash into certificates of deposit that earn higher interest than savings accounts.

It's a way to feed the kids' college savings funds and to teach a lesson.

"In a few years, I'll teach them the virtues of compound interest," Pellington said. "A lot of parents sock away money for their kids. But if their kids don't learn how to manage money and save, the message doesn't get through."

It's an opportunity that many parents can take advantage of: The average U.S. household has about \$90 in coins sitting idle, according to coin-counting machine operator Coinstar Inc.

Some people hold on to coin stashes for years and turn them in when a rainy day arrives. But for many people, that rainy day is here, in the form of a recession.

However, if you do turn your coins in, don't necessarily expect an even exchange. Usually, it depends on how much you're willing to pay for convenience. Here are some options:

▶ **Bank:** Coin exchange policies vary from bank to bank and sometimes from branch to branch. Generally, banks will give you back a full return in bills or a credit to your account if you bring in coins sorted in paper rolls. But the policy may not be so generous if you

some tips:

▶ **Coinstar:** The site www.coinstar.com features a locator to find a nearby machine. Icons indicate which additional services are offered at each machine.

▶ **Give to charity:** Any number of charities take coins — such as the Salvation Army coin kettles during the holidays, and school fundraising drives.

haven't sorted the coins, or aren't a customer of the bank. So you may want to call or check the bank's Web site before you load up on coins to drop off.

For people on the East Coast — particularly in the Mid-Atlantic states — you may be near one of TD Bank's Penny Arcade machines, situated inside bank branches. The machines are the legacy of TD Bank Financial Group's acquisition last year of Commerce Bancorp. Commerce introduced the machines in New Jersey and eastern Pennsylvania in 1999. Since the acquisition, TD Bank has been adding Penny Arcades to new regions, including New England.

The machines are popular because you don't have to sort coins, and there's no fee whether you're a TD Bank customer or not. It's a way for the bank to introduce its services to non-customers — especially younger ones who might become lifetime clients.

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