

THE SAVVY SENIOR

Toys For Tots And Tips For Grandparents

Dear Savvy Senior,

With Christmas right around the corner, I'm looking for some new toys for my grandkids but could use some help. First, where can I go to get some good toy/gift ideas? Second, how can I find out if the toys are good quality and safe? And third, what toys or games can you recommend that are fun to do together?

Playful Grandma

Dear Playful:

With more than 300,000 toys and children's products on the market, the process of finding the right toys or games for your grandkids can be challenging. Here are some tips that can help.

Toy Selecting

To help you narrow your search and ensure you buy the right toy(s), you need to keep three basic things in mind: your

grandchild's age, interest and skill level. While this may seem like a no-brainer, many toy-buying grandparents, especially those who aren't around their grandkids on a regular basis, tend to forget them.

Looking for toy/gift ideas? The best place to browse is online at toy stores sites like Etoys.com, Toysrus.com and Kbttoys.com. These sites are organized so you can search by age, gender, toy category, price range, new items and even best sellers—much easier than walking into a toy store and sorting through their massive display of inventory. Another great resource is The Toy Insider (www.thetoyinsider.com), a panel of toy experts that offers a list of their top 20 age-appropriate toys and gifts for the holidays.

After you find a few toys you like, you can check their safety at Toyinfo.org, where you can see a list of toys that have

been recalled. Some other good resources to visit are Toyportfolio.com, Toytips.com and Drtoy.com. These are sites that actually test and evaluate new toys and games, check their durability, ease of use, safety, sensibility and value, and offer unbiased reviews and ratings based on their findings.

Fun for All

If you're in the market for toys that you and your grandkids can play with together, the Toy Industry Association has a resource you need to check out. At www.playisforever.com (click on "Intergenerational Play"), you can find dozens of suggested toys and games that promote intergenerational play.

In the meantime, some good categories to focus on are arts and crafts, learning and building and puzzles and games. Toys that facilitate these types of activities are not only fun to do together, but also can greatly benefit your grandchild, both mentally and socially. Here are some examples to get you started:

Arts and crafts: There are literally hundreds of products and kits that offer painting, drawing, coloring, jewelry making, clay molding and more that can promote your grandchild's creativity, besides being fun, simple and affordable.

Puzzles and games: Putting a puzzle together or playing a game (board games, card games, educational games and even backyard games) is a fun way to get your grandkids thinking and problem solving. It's good for you, too.

Learning and building: There are books you can read together; Legos, blocks, and model cars you can build together; science, magic, and invention kits you can work on together, and easy-bake snacks you can bake together. All are great ways to spend fun and productive time together.

Electronics: For school-age kids and beyond, the Nintendo Wii (wii.com) gets top marks for intergenerational play, especially the Wii Sports and Wii Music games. These are fun interactive games that will get you and your grandkids both up and moving. Younger kids will find that a karaoke system can be fun for them and for the whole family.

Savvy Tip: Grandparents who don't live near their grandchildren will find a Web service called MyGrandchild.com a great way to connect during the holidays and beyond. It's a savvy new site that for \$5 (or \$95 per year) lets you read interactive books, play games and do activities with your grandchild in real time from anywhere in the world.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a contributor to "The NBC Today Show" and author of *The Savvy Senior* books.

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LANDLORD ADVISOR

Central Astoria LDC
204-1056

I am a new owner. I need your help to untangle when the new rent guidelines increases start for rent-stabilized apartments.

Nancy L. Ridgewood

The new rent guidelines have been posted and are as follows:

When heat and hot water is provided by the landlord, following are the rent guidelines:

For a **one-year** renewal lease commencing on or after October 1, 2008 and on or before September 30, 2009: **4.5%**

For a **two-year** renewal lease commencing on or after October 1, 2008 and on or before September 30, 2009: **8.5%**

However, when the most recent vacancy lease was executed six years or more prior to the date of the renewal lease under this Order, the following shall instead apply:

For a **one-year** renewal lease commencing on or after October 1, 2008 and on or before September 30, 2009: **4.5% or \$45, whichever is greater.**

For a **two-year** renewal lease commencing on or after October 1, 2008 and on or before September 30, 2009: **8.5% or \$85, whichever is greater.**

Where heat and hot water is neither provided nor required to be provided by the landlord, following are the rent guidelines:

For a **one-year** renewal lease commencing on or after October 1, 2008 and on or before September 30, 2009: **4.0%**

For a **two-year** renewal lease commencing on or after October 1, 2008 and on or before September 30, 2009: **8.0%**

However, when the most recent vacancy lease was executed six years or more prior to the date of the renewal lease under this Order, the following shall instead apply:

For a **one-year** renewal lease commencing on or after October 1, 2008 and on or before September 30, 2009: **4.0% or \$40, whichever is greater.**

For a **two-year** renewal lease commencing on or after October 1, 2008 and on or

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