## Focus Finance

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## **About Us**

DFS Publications -A non advisory service, providing resources, links & information to help you reach financial solutions.

## Focus on the Customer...

Our goal is to meet and exceed customer expectations, to give lasting value to the customer. Our first step will be to provide everyone in the business with a clear understanding of what our customers want.

#### **Editors view**

There are certain days like Mother's Day, Father's Day, and Valentine's Day that will continue being popular gift-giving events. For retailers they are all a part of big marketing gimmick. With tear-jerking advertisements they morph the minds of consumers into believing that the only way to express gratitude for someone you love is to buy them a gift.

Although the money spent on Father's Day doesn't stack up with what's spent on Mother's Day, yet accounted for a total retail spend of 684 million pounds last year. Father's Day is expected to become an ever more competitive market for retailers. After spending on Mother's Day which precedes Father's Day, this event sure can pack an unexpected financial punch.

In this edition of FocusFinance, we've mustered an array of tips for you to celebrate the most important man in your life without blowing your budget.

Write or contact us on info@focusfinance.co.uk www.focusfinance.co.uk

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## Our Message

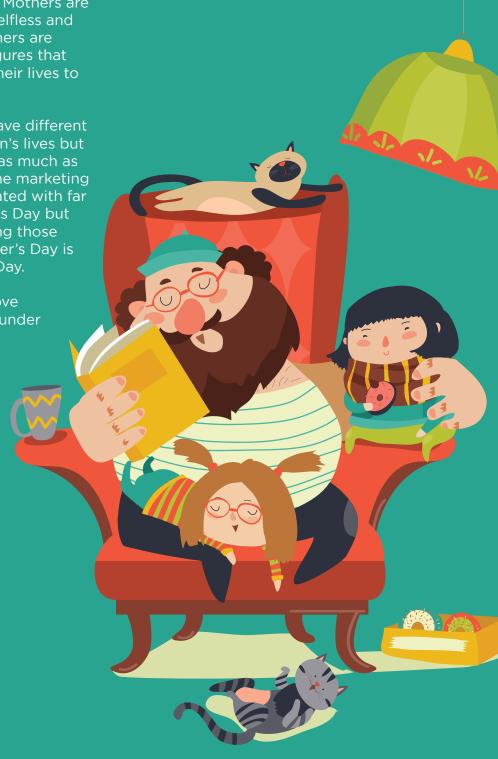
Traditionally, mothers are regarded as the sole nurturer of the children while fathers are regarded as the breadwinners of the family. Mothers are portrayed as all-knowing, selfless and saintly caregivers while fathers are presented as the lovable figures that sacrifice many aspects of their lives to bring a paycheck home.

Mothers and fathers may have different roles to play in their children's lives but children need their fathers as much as they need their mothers. The marketing of Father's Day may be treated with far less reverence than Mother's Day but when it comes to celebrating those who have nurtured us, Father's Day is just as special as Mother's Day.

This Father's day express love and gratitude for the most under appreciated mother on this planet, dad.

Appreciate him for the roof over your head, for the food on your table, for the countless times he carried you on his shoulders, for his unconditional love and great care.

**Happy Father's Day!** 







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## Father's Day is no less special than **Mother's Day**

T A W S B D F B N

Just because dads are Okay without purchased gifts doesn't mean Father's Day is any less special day than mother's day. In terms of spending, Father's Day may be a runner up to Mother's Day but that doesn't make it any less special.

Observance of Father's Day gives fathers an acknowledgement of their contributions being appreciated by their children as well as the society.





Here are some of the reasons that explain the apparent inequity as to why the two holidays are treated differently. The difference isn't just reflected in attitudes but in spending as well.

## Father's day hasn't occupied its plum spot

Every year, Mother's Day takes place at the near pinnacle of the seasonal transition when spring is at its peak. Mother's get an annual salute in the month of March when the season is changing, school term holidays are about to begin and schedules are clearing up.

The season of spring welcomes us with fresh blooms; the grass gets greener, making it a fantastic time for the restaurants and stores to use their savvy marketing strategies. Bouquets, a dinner out and potted plants are popular treats among mums on Mother's day.

Father's Day not only follows Mother's Day but it also follows the Easter holiday which makes it hard for people to spend more money, especially those who are frugal with their budget. Father's day takes place at the busier and costlier time of the year, late June.

It marks the start of the summer that lacks commercial support. This strange and unfortunate timing contribute to making it a less commercial holiday.

## HAPPY FATHER'S DAY O



## Father's Day shopping is trickier than Mother's Day

Without a shadow of doubt, dads are the hardest people to shop for. It's a daunting challenge to get gifts for Dads than for mums therefore they get the short end of the stick. Traditionally ties and cufflinks are considered to be the most popular gifts for dads on Father's Day.

Since not every dad wears a tie or cufflinks. It's a struggle to find something dad loves to enjoy. When it comes to mum, they enjoy being treated with a cake, a card, a bouquet, a nice brunch or dinner out and a gift. Dads usually have an expensive taste and they don't speak up.

Mums keep dropping hints as to what they want on their big day while dads never give a hint which makes it trickier to buy for them, hence Father's Day spending can't quite match the peak retail season of Mother's Day.



## Dads don't mind being shortchanged on gifts

It's no surprise that dads are okay with receiving smaller gifts or absolutely nothing on their designated holiday. According to a recent survey 83% of the respondents said they consider it important to acknowledge their Father's role in their lives by wishing them Father's Day. They are probably Okay without receiving a purchased gift.

This is one of many reasons why Father's Day doesn't have the same commercial significance of Mother's Day. Dads really don't want their children to be spending money on them. It's either because dads have expensive taste or they already have everything they want.

They really don't care about a gift. Being acknowledged on their designated holiday is usually more than enough for them.

## Father's Day Clichés are the worst

The common perception about fathers is that there's nothing objectively essential about their contribution and we've gotten used to it. We go to our mums when we need love or emotional support while fathers get our attention only when we need financial support, free transportation or anything else related to money.

The clichés of fatherhood can be found in great abundance in Father's Day greeting cards. Cards are loaded with the images of ties and matching shirts suggesting that fatherhood is all about being a man in motion, masculine, strong and confident. They don't need love as much as mothers do. This makes Father's day a less commercial holiday than Mother's Day.





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## Father's Day isn't about shopping but honoring dads

It goes without saying that dads are the unsung heroes of our whole lives. We look forward to celebrating them on Father's Day each year. They proudly take active roles in raising their children. Father's day is a holiday, genuinely designed to honor dads.

However, with Father's day shopping trends, the day has just become another spot on the country's retail calendar for retailers to exploit the consumer.

Father's Day is a big payday for the necktie industry. The day gives a bump to tie makers. It's no surprise that ties are the traditional Father's Day gift.

For retailers, it's the best day to wrest money from guilt-ridden children who think honoring dad with some sort of gift is the only best way to acknowledge his contributions on this day.

Retailers do their best to exploit the beauty of fatherhood by using Father's Day for their commercial advantage. Each year, plenty of retailers use this day for special promotions so that they can wrest money from consumers who like to buy gifts for their dads.

The significance of this day gets lost in the spending frenzy for Father's Day. Dads are prepared to unwrap neckties and drilling tools. The holiday is a huge commercial hit. Buying gifts isn't the only way to celebrate Father's Day. There's more to this day than just shopping. The day isn't about shopping for dad but for honoring dads.



## Dad already has everything he wants

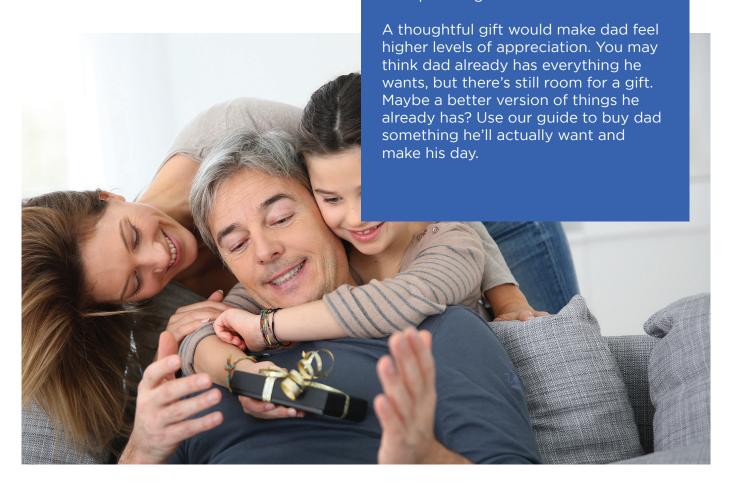
Do you know a man who already has everything he wants? It's probably your dad. This is why dads are notoriously tough to shop for. They already have everything they really need. You can spend hours searching online or looking for a gift in store for your dear old dad but chances are he's already got everything. Fathers are the providers, they simple have everything.

Whether it's the car accessories, neckties, a latest tech gadget or tools, if your dad loves enjoying any of these things, he probably already has them. If you're into gift-giving and dad is looking forward to receiving a gift, just because he seemingly has everything he needs, you can't skip a gift altogether.

## The thought is a true representation of affordability

It's a daunting challenge to buy for someone who already has everything. If you're on a budget but you still want to celebrate the man who already has everything by giving him a gift, know that the best gift is the one that comes truly from the heart. It's the thought that counts. The most meaningful and unique gifts are often the ones that cost less money.

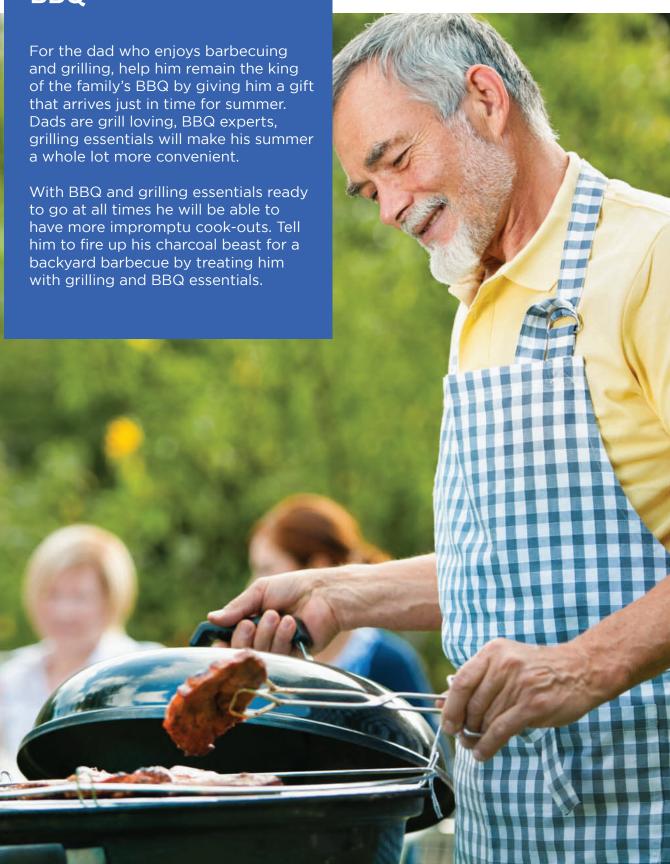
You don't need to part with a hefty sum of cash to express your gratitude for the man who taught you how to live on the lighter side of your wallet. There's an old adage that holds true till today and it's that money can't buy you love. Thoughts count for more than price tags.



## Know what kind of a dad you have

The first step in finding the perfect gift for your dad is to recognize him as more than just someone who brings home a paycheck. Dads are the people with interests all their own. They are more than just someone who will dive into your silly stories, listening to your dreams. Just because they take time away from their own interests to help you pursue yours, doesn't mean they don't have their own hobbies and pastimes. They work hard, they can probably have anything they want. There's no feeling better than settling on a perfect gift for your loved ones. The best way to find dad the right and perfect gift is to know what kind of a dad you have. Figure out his interests to find the gift best suited for him. For a little inspiration, we've rounded up ten types of dads with a gift idea to match. From the stylish dad to the master chef dad, we're full to the brim with some of the great ideas in helping you get the right gift for your dad, without having to break the bank.

## The dad who loves to BBQ



#### A cookbook on BBQ

Give dad a BBQ bible to get him grilling and smoking like a pro so he can grill and smoke and pair with sauces, sides and home-brews like a pro.

#### **Our Top Pick**

Get "Jamie's Food Tube" The BBQ Book by DJ BBQ for just £6.39 at foyles.co.uk

#### • "Kiss the chef" Apron

Tell dad to whip up tasty vegetables and grill selections in charming style courtesy of a kiss the chef apron.

#### **Our Top Pick**

Get Kiss the Chef Apron Cooking Baking Barbecue BBQ Kitchen Novelty for just £8.99 at ebay.co.uk

JAMIE OLIVERS FOOD Tube

Presents

BBC BOOK

THE ULTIMATE 50 RECIPES TO CHANGE THE WAY YOU BARBECUE

• A bottle of Maple-Bourbon Barbecue Sauce

If dad takes barbecue and grilling seriously, make him a BBQ sauce at home using kitchen staples.

#### Our Top Pick Maple-Bourbon Barbecue Sauce

#### Ingredients

2, 12-oz cans Tomato Paste

2 Cups Bourbon

1 Cup apple cider vinegar

1 Cup packed Dark Brown Sugar

1/2 Cup Soy Sauce

1/4 cup Molasses

1/4 cup Worcestershire sauce

1/4 cup Frank's Red Hot sauce

1/4 cup smoked paprika

1/4 cup garlic powder,

1/4 cup onion powder

1 tsp. ground cumin

2 tsp. ground mustard and

1 Cup Maple syrup

#### **Preparation**

#### Step 1

Whisk all the ingredients together in saucepan over medium heat.

#### Step 2

Bring to a simmer, and then lower the heat to just maintain a gentle simmer.

#### Step 3

Cook until thickened and reduced by half, about 20 minutes.

#### Step 4

Use Mason jar to store your sauce.



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#### The tech savvy dad

Tech savvy dads aren't really that hard to shop for. Those with tech savvy dads don't find it a trouble to hop for dad since the smart world is full of edge-cutting gadgets everyone can be nefit from.

• A premium pair of headphones Whether dad is commuting or is on a lengthy flight, a premium pair of headphones would be a godsend.

#### **Our Top Pick**

Get Monster Adidas Performance Response Headphones for just £9.99 at currys.co.uk

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#### Portable charger

Give dad a potable charger so he can keep his vital tech alive with a reliable, reviving power pack.

#### **Our Top Pick**

Get Lumsing Grand Series A1 plus 13,400 mAh for just £13 at amazon.com

#### USB cufflinks

Help dad prepare for the unexpected by keeping his all must-have-presentations and data in his emergency USB, which double up as stylish James Bond styled cuff links.

#### **Our Top Pick**

Get Techy Faux USB Cufflinks for just £7.99 at amazon.co.uk



#### The sentimental dad

What's the best gift you can give a man who gave you everything you have? Well you could give him a big "Thank you" for everything he did for you and it still won't be enough. If you're wondering what in the world could be so special that you can give this guy, get an idea from our list.

#### Write him a letter

It might seem a little too old fashioned but penning down your sentiments is the most beautiful way to express your gratitude. Write him a heartfelt letter.

#### A handmade card

Express your appreciation by hand making a card. He'll absolutely love it.



#### Our Top Pick 🔀



#### **Folded Shirt Card**

#### **Materials**

8 1/2-by-14-inch decorative paper Glue

#### **Procedure**

#### Step 1

Place paper facedown. Fold in half vertically; unfold. Line up left edge with centerline fold, and crease; repeat with right edge. Unfold, and lay flat.

#### Step 2

Fold top-left corner in to line up with outermost crease, forming a triangle. Repeat on top-right corner. Using index fingers and thumbs pinch together outside points of each triangle so they meet, and crease.

#### Step 3

While still pinching triangles, fold down top edge

#### Step 4

Turn paper upside down, and flip it over. Fold down top edge 3/4 inch.

#### Step 5

Flip paper over. Fold top left and right corners so tips meet at centerline.

#### Step 6

Tuck bottom edge under collar, and flatten by creasing. For the tie, cut out an 8-by-1/2-inch strip of decorative paper. Knot paper. Snip close to knot on one side; trim other to a point. Glue to shirt.

#### **Our Top Pick**



#### Picture collage

Making a picture collage for your dad is one of the best ways you can flaunt your love for your sentimental day. Make him a collage as a special gift.

#### **Materials**

Construction Paper or Cardstock **Photos** Glue Stick or Zip Dry Glue Scissors

#### **Procedure**

#### Step 1

Pick and choose the photos you want to use.

#### Step 2

Lay them out and play around with different shapes and sizes to create your design.

#### Step 3

Start gluing them in place on your paper.

#### Step 4

Use a stretched canvas instead of paper for a collage you can hang up and display.



## The extreme sports lover dad

Is dad obsessed with sports? Regardless of his sport choice or the team he supports, there are plenty of gifts you can give to a sports-fanatic dad and he will truly appreciate it.

#### Wall Art

Give dad something he can hang on his wall, it will not only remind him of the thought, creativity and time you're going to put into it while making it, it will also remind him of his passion for sports.



#### **Running shoes**

Contribute to dad's good health by giving him running shoes as a father's day present. You can still take care of him no matter how far you are. Running shoes will do the job for you.

#### **Our Top Pick**

Get MIZUNO SPARK RUNNING SHOES FOR just £24.99 at sportsshoes.com

#### His favorite team t-shirt

If you know what your dad's favorite sports are and what team does he support for those sports, show support for his team by giving him his favorite team t-shirt.

#### **Our Top Pick**

Get sports team T-shirts for less than £5 at sportsdirect.com

#### **Our Top Pick**

#### **Burner Covers**

#### **Materials**

Burner Covers Spray Paint Marker or paint pen Magnets

#### **Procedure**

#### Step 1

Cover the desired number of Burner covers with spray paint and let dry.

#### Step 2

Add the details as necessary with a marker or paint pen or paint brush.

#### Step 3

Hang on your wall for a fun functional art piece



#### The bookworm dad

#### • A book (Depending on the type of book he'd like to read)

Ask dad what sort of book he'd like to get as a present, once you know his choice, Visit your nearest bookshop or buy online.

#### Personalized bookmarks

Surprise Dad with a stylish shirt-and-tie combination for the books he reads. Secured with a couple of magnets, the fold-over page holder surely will put a smile on your dad's face.



#### **Our Top Pick**



#### **Magnet Bookmarks**

#### **Materials**

Heavyweight paper Scissors Self-healing mat Straightedge Craft knife Bone folder Self-adhesive magnets

#### **Procedure**

#### Step 1

Print any of our bookmark templates. Cut out image, and make slits along solid black lines for collar. Fold along dotted lines.

#### Step 2

Unfold, and place wrong side up.

#### Step 3

Adhere magnet to one end.

#### Step 4

Adhere a second to opposite end, so magnets will align when the bookmark is folded over.



## The dad who loves to work

If dad works long hours at the office and enjoys his work, buy him something that shows the importance of work and also helps him with professional needs. The best gift you can give someone is something that can be of some practical use. Workaholics get stressed out sometimes. Help dad refresh, recharge and relax

#### Stress ball key ring

Dads work hard; they get stressed out easily, get dad a stress ball this Father's Day to for a quick stress release.

#### **Our Top Pick**

Get Novelty Stress Ball Key ring for just £5.00 at ebay.co.uk

#### A coffee mug

Dads love caffeine, they spend nights working and reading. Even when they are travelling they are either working or reading. Give him a coffee mug so he can take a sip of coffee whenever he wants.

#### **Our Top Pick**

Get Dad Alpha Mug for just £2.99 at findmeagift.co.uk





#### The extra stylish and classy dad

If dad is a real dapper gent, ptime to treat him with something he wouldn't even think of receiving. Treat him to a better version of the items he already owns. Don't forget to ask him about his size and style before snapping up something to his liking.

A better pair of jeans

Jeans is a must-have for every stylish dad. It makes them look and feel comfortable. If dad prefers his denim, get him a better pair of jeans to add to his style.

#### **Our Top Pick**

Everything5pounds.com offers a variety of jeans in just £5. Pick two for dad.

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#### A pair of sunglasses

Not only are sunglasses a great way to keep your vision safe, they also solidify your overall look. An addition of a pair of sunglasses to your dad's accessories will help him establish his signature style.

#### Our top pick

Get Aviator Polarized Sunglasses for just £17.99 at amazon.co.uk

..... A bottle of perfume

 A pair of driving shoes For men, perfume is more than just an Get dad a pair of driving shoes. They accessory. It's more of a necessity. If will not only make him look stylish budad already owns too many perfumes, also help him get extra grip while add to his collection by giving him a perfume.

driving.

Get Slip on Canvas Espadrilles for just £5 at matalan.co.uk

t David Beckham Instinct Spray for just £9.95 at halfpriceperfumes.co.uk



## The super organized dad

If you have a super organized dad, give him something that adds value to his life. Give him something that will make him wonder how you even knew he needed it. Help him streamline, organize and simplify his life a bit more.

#### A wallet

There are accessory n can afford to leave home but wallet is one accessory men can't forget to take with them while leaving house. It's a status symbol, it carries the wealth of a man. Give dad a wallet.

#### **Our Top Pick**

Get Linea Wallet & Cufflink Set for just £12.00 at houseoffraser.co.uk

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#### • A trendy barrel's bag

The days of cramming all your stuff into pants pockets are over. Give dad a barrel's bag that will come in handy no matter where he goes.

#### **Our Top Pick**

Get SoulCal Cal H Bone Barrel for just £13 at usc.co.uk

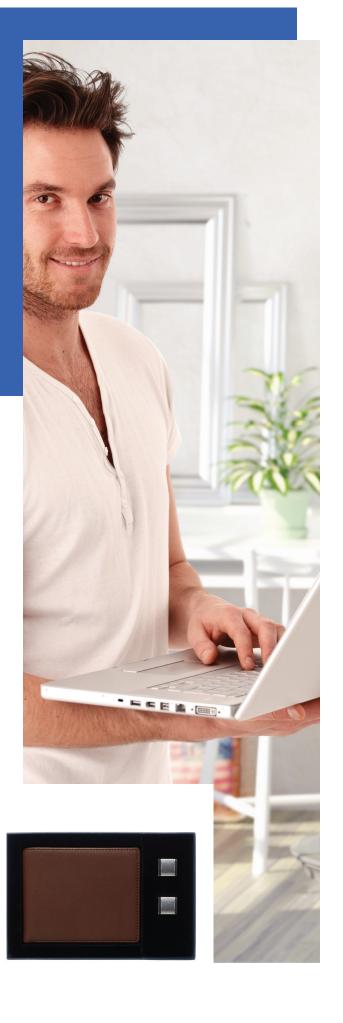
#### Notebook

Only a dad who is super organized knows the power of keeping a notebook. Help dad boost his creativity and productivity by giving him a notebook.

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#### **Our Top Pick**

Get Vintage Travels notebook for just £6.99 at gettingpersonal.co.uk



## The dad who's always on the road

If your dad loves to travel or is always on the road travelling from one place to another, ignite his travelling spirits by giving him a gift he'll take along on all his adventures. Something he can put to use. Whether he's a frequent flyer or an outdoorsman, giving him something he can use while travelling which will always remind him of you, no matter how far he goes.

#### Cufflinks and a tie

Men have a habit of noticing details. A tie and cufflinks are traditionally associated with men's formal wear. Get dad a tie and cufflinks so he can work them just about into any outfit.

#### **Our Top Pick**

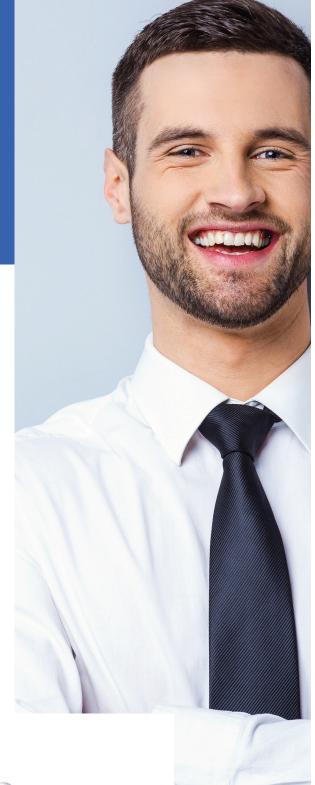
Get Blue with Silver Vertical Striped Vintage Tie for just £6.99 and Golf Stick Style Cufflinks for just £6.99 at tiesnsuch.co.uk

#### Travel document wallet

An important pick that will help dad carry his important documents anywhere, anytime.

#### **Our Top Pick**

Get Travel Document Wallet for just £10.50 at etsy.com



#### The beer fan dad

If you have a dad who loves beer, he will always sip a perfectly cold brew regardless of the weather! For your beer fan dad this year, give him something he can put good use for years to come, something that's perfect for both outdoor and indoor events. Get inspiration from our list. Your dad is guaranteed to love these gifts.

#### An oversized beer mug

There's no better feeling for a dad who loves beer than coming home at the end of a long day and grabbing a beer mug to take a sip. Give dad an oversized beer mug.

#### **Our Top Pick**

Get Personalized Beer Glasses for just £8.99 at findmeagift.co.uk

#### Homebrew handbook

Give dad the best gift for his beer enthusiasm. The homebrew handbook will provide him knowledge on how to make his own.

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#### **Our Top Pick**

Get The Homebrew Handbook, Law, Dave Book the Cheap Fast Free Post for just £3.49 at ebay.ie

#### A bottle opener

A bottle opener is a beer lover's most important necessity. Give him one.

#### **Our Top Pick**

Get Retro Wall Mounted Bottle Opener for just £4.99 at findmeagift.co.uk



## URGENTI

For everyone who's had a loan, credit or store card, catalogue account or car finance between 1985–2010.

The regulators announced plans for a time-bar on claims, so check NOW if you were flogged worthless PPI – and if you were rejected before and didn't go to the Ombudsman, try again.



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# Father's Day on a budget

Of all the things we inherit from our fathers, the number one trait is our attitude towards money. It's a trait with powerful parental impact and our dads are our greatest financial influence. It's our dads that teach us there's nothing wrong with being frugal and living on the lighter side of your wallet. They stress the value of hard-earned money.





When it comes to celebrating that one man who taught us how to live day to day and penny to penny, there's no shame in being frugal with your budget. Dads don't like their children spending money on them anyway but they deserve their day. Treat him with an affordable gift that he'll like without blowing your budget.

Set out a budget in advance for this day, in our Mother's Day edition, we've explained how to set out a budget for special occasions like this. If you're on a budget, extravagant and expensive are two things you don't need to comply with. Make sure to stay within your means, having a set out budget will help you stick to how much you need to spend.

#### Fund his dream

Though dads are the men who already have everything they really want even then, we all want something we can't afford. It's usually called a dream. Something you dream to have. This Father's Day, fund his dream. This is the best way to show your support for the man who sacrifices his own dreams to let you pursue yours.

Show him your support either by placing a few pounds into his savings account or by filling a jar with change. Although the money you're going to contribute really wouldn't be the most of what is required, but it will be significant and can make all the difference. Ask your mum or siblings to pool in some money along with you to fund dad's dream.

Father's Day on a budget

#### Don't buy another tie

This father's day, don't buy dad another tie. Ties and cufflinks are an easy pick for anyone who wants to celebrate Father's Day like everybody else does. Put some thought into buying him something he wouldn't buy himself.

## There's a magazine for every dad

Treat dad with a gift that lasts the rest of the year; a subscription to his favorite magazine. It's the gift he'll love all year round. You don't need to spend a fortune to buy dad a subscription to his favorite magazine. If you know your dad's interests, it's pretty easy to find the right magazine for him. Giving a magazine subscription as a gift is practically a religion for too many of us. Magazines can be chosen depending on the interests of your dad.

No hobby is off the map, there's a magazine available for every dad. If dad loves gardening, there's a magazine for that. If dad loves to cook, there's a magazine for that and if dad loves history and geography, there are magazines for that too.



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#### Add to his collection

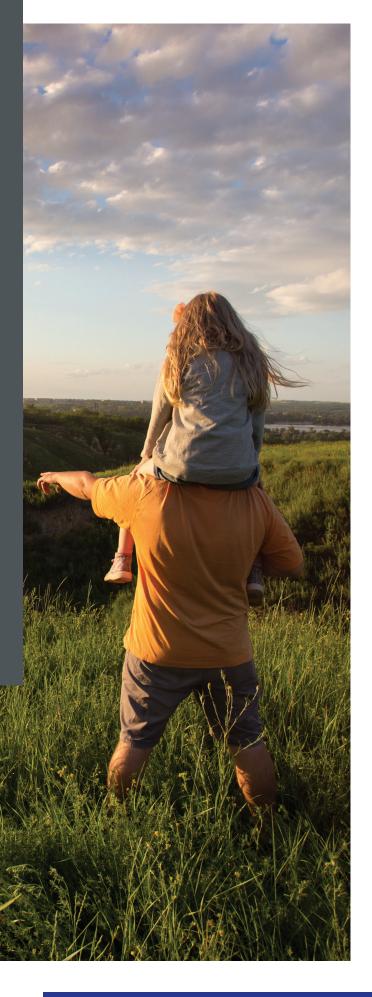
If dad has a hobby of collecting coins, paintings, figurines, vintage stocks or tickets, the best Father's Day present you can give him is to add to his collection.

Not only is it a way of letting him know that you take interest in his hobbies but it is also a sentimental gift that would remind him of your love forever.

## Spend quality time with him

Dads work hard and they never get to spend quality time with their children. This father's day set that anomaly right by spending some quality time with him. The thought might be a morbid one but we all know our dads aren't going to be around forever.

Make him breakfast in bed, give him a day off everything. The biggest gift you can give your dad on Father's Day is to give him a break from his work. Sometimes they just need their stress to be relieved by enjoying a day off with completely nothing to do at all. Set up table for his favorite game, whip up some easy to make snacks and let the game begin.



## Buy him a ticket to his favorite sport

There's no better way for father and child to bond than over sports. Make all the arrangements beforehand. Arrange a jersey for him, drop him off at the venue and pick him up to make the trip easy for him. Or better still, if your budget allows you to stretch to two tickets. Go with him.

A ticket is more than just a barcode when given as a gift. For a man, it's a passport to an amazing time. This father's day give dad an opportunity to enjoy some amazing time. Tickets make an awesome gift; get creative while giving them as a gift. Use our step by step guide to make it a memorable gift.

#### Step 1 Wrap it up

Pick a gift paper that fits your dads personality. Wrap it up. Get creative and thoughtful while wrapping it up.

#### Step 2 Stash it in the most unexpected place

Up the wow factor by placing the ticket somewhere your dad would least expect to discover. Let dad stumble upon it by giving him a hint. Your ticket would already be an unexpected gift, nothing beats an unexpected gift.

#### Step 3 Watch him as he unwraps it

Sit back and watch the happiness as dad unwraps your gift

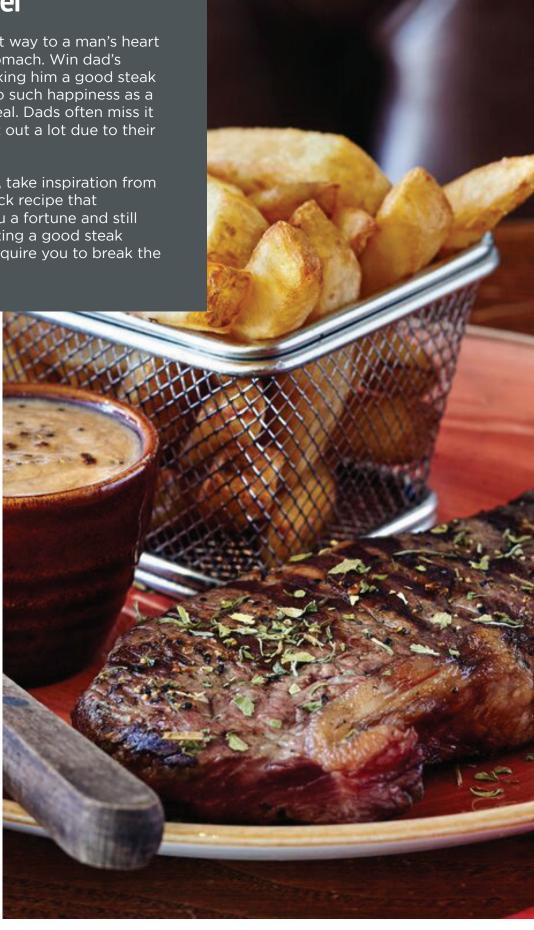


Father's Day on a budget

#### Treat him with a good steak dinner

They say the best way to a man's heart is through his stomach. Win dad's affection by cooking him a good steak dinner. There's no such happiness as a home cooked meal. Dads often miss it because they eat out a lot due to their working hours.

Dads love steaks, take inspiration from our easy and quick recipe that wouldn't cost you a fortune and still taste great. Cooking a good steak dinner doesn't require you to break the bank



## Flank Steak with Tomato Bruschetta

#### Serving: 4

#### **Ingredients**

2 teaspoons canola oil
1/2 teaspoon smoked paprika
1/2 teaspoon kosher salt, divided
1/2 teaspoon freshly ground black
pepper, divided
1/4 teaspoon Creole seasoning
1 (1-pound) flank steak, trimmed
Cooking spray
2 cups cherry tomatoes
4 teaspoons olive oil, divided
2 tablespoons chopped fresh basil
1 small shallot, chopped
4 (1-ounce) slices whole-wheat French
bread baguette
1 garlic clove, halved



#### **Preparation**

#### Step 1

Preheat grill to medium-high heat.

#### Step 2

Combine canola oil, paprika, 1/4 teaspoon salt, 1/4 teaspoon pepper, and Creole seasoning in a small bowl.

#### Step 3

Rub spice mixture evenly over steak.

#### Step 4

Place steak on grill rack coated with cooking spray; grill 4 minutes on each side or until desired degree of doneness.

#### Step 5

Place steak on a cutting board; let stand 5 minutes. Cut across the grain into thin slices.

#### Step 6

Thread tomatoes evenly onto 4 skewers; grill 5 minutes, turning once after 3 minutes. Remove tomatoes from grill.

#### Step 7

Remove tomatoes from skewers; coarsely chop. Place tomatoes, 2 teaspoons olive oil, remaining 1/4 teaspoon salt, remaining 1/4 teaspoon pepper, basil, and shallot in a small bowl, stirring to combine.

#### Step 8

Drizzle bread slices evenly with remaining 2 teaspoons olive oil. Grill 30 seconds on each side or until toasted.

#### Step 9

Rub cut sides of garlic over one side of bread slices; top evenly with tomato mixture.

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## Cast Iron-Roasted Potatoes with Rosemary and Onion

Serve steak with roasted potatoes to make dinner more delicious.

Serving: 4-6 people

#### **Ingredients**

1½ pounds red potatoes, quartered1 large sweet onion, chopped2 Tbsp. olive oil1 tsp. fresh rosemary leaves1 tsp. saltFreshly ground black pepper

#### **Preparation**

#### Step 1

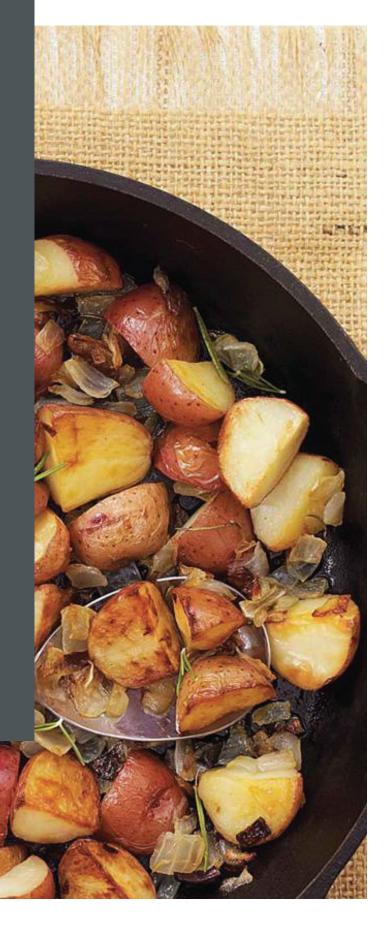
Place a 12-inch cast iron skillet in the oven and preheat oven to 350°.

#### Step 2

When the skillet is hot, add the potatoes and onion and drizzle with the oil.

#### Step 3

Add the rosemary, salt, and pepper to taste, and roast until the potatoes are browned and tender when tested with a knife, stirring occasionally, about 45 minutes.



## Surprise him with a clean garage

There's one particular spot in every house, reserved specifically for dads. We call it the garage. It's a wonderful world full of dad's tools, sports equipment and car related tools. Show dad you appreciate him by taking interest in his natural environment and organizing his man cave.

That's one of the few spots in the house where a little improvement can make a huge difference.

This will also save your dad the time and frustration it takes to make improvements around that area. Surprise your dad by decluttering and organizing the garage. Follow our step by step guide to get the job done easily.

#### Step 1 Get everything out

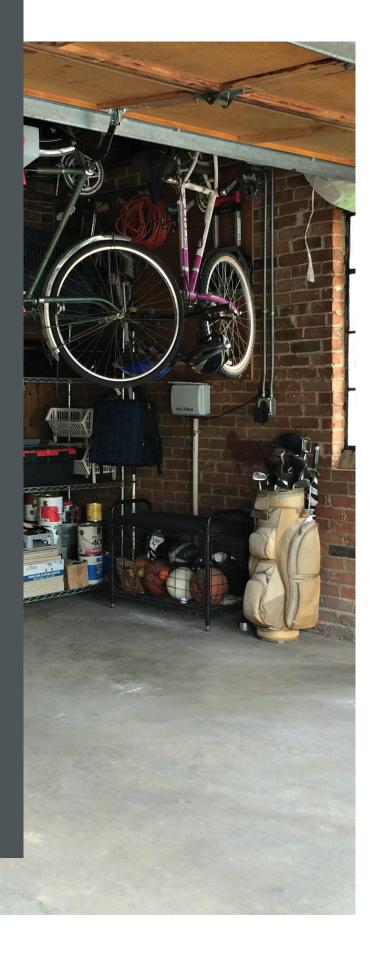
Remove the clutter, donate and recycle all those things dad doesn't need anymore. Separate items and store seasonal items in one place.

#### Step 2 Clean, wash and dust

Scrub a combination of baking soda and dishwasher liquid to remove the garage floor stains. Wash your garage floor to give it a clean look.

#### Step 3 Install a pegboard

For organization of tools, a pegboard is a great idea. Install a pegboard and place and hang items on pegboard.



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you could
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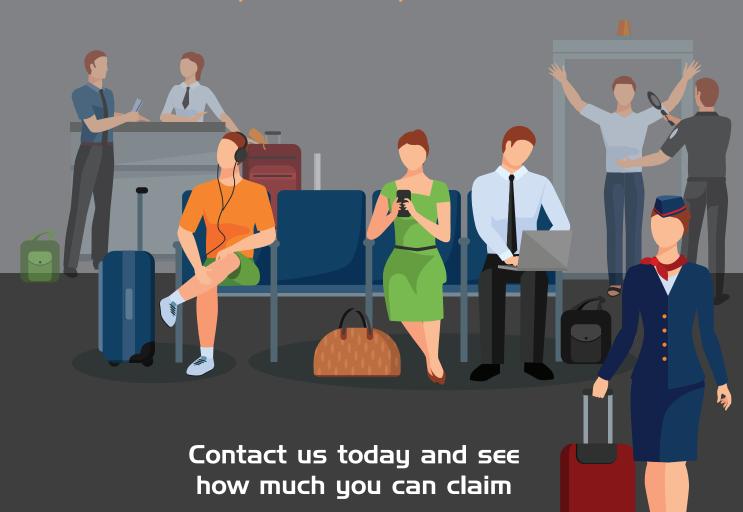
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## About us. Focus on the customer. Editors view. Our Message

There are certain days like Mother's Day, Father's Day, and Valentine's Day that will continue being popular gift-giving events. For retailers they are all a part of big marketing gimmick. With tear-jerking advertisements they morph the minds of consumers into believing that the only way to express gratitude for someone you love is to buy them a gift.

Although the money spent on Father's Day doesn't stack up with what's spent on Mother's Day, yet accounted for a total retail spend of 684 million pounds last year. Father's Day is expected to become an ever more competitive market for retailers. After spending on Mother's Day which precedes Father's Day, this event sure can pack an unexpected financial punch.

In this edition of FocusFinance, we've mustered an array of tips for you to celebrate the most important man in your life without blowing your budget.

#### **Our Message**

Traditionally, mothers are regarded as the sole nurturer of the children while fathers are regarded as the breadwinners of the family. Mothers are portrayed as all-knowing, selfless and saintly caregivers while fathers are presented as the lovable figures that sacrifice many aspects of their lives to bring a paycheck home.

Mothers and fathers may have different roles to play in their children's lives but children need their fathers as much as they need their mothers. The marketing of Father's Day may be treated with far less reverence than Mother's Day but when it comes to celebrating those who have nurtured us, Father's Day is just as special as Mother's Day.

This Father's day express love and gratitude for the most under-appreciated mother on this planet, dad. Appreciate him for the roof over your head, for the food on your table, for the countless times he carried you on his shoulders, for his unconditional love and great care



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#### Father's day is no less special than Mother's Day

Father's day hasn't occupied its plum spot

Father's Day shopping is trickier than Mother's Day

Dads don't mind being shortchanged on gifts

Father's Day isn't about shopping but honoring dads

Dad already has everything he wants The thought is a true representation of affordability

Know what kind of a dad you have

#### Father's Day on budget

Fund a dream
Don't buy another tie
There's a magazine for every dad
Add to his collection
Spend quality time with him
Buy him a ticket to his favorite
sporting event
Treat him with a good steak dinner
Surprise him with a clean garage

