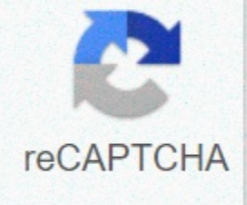




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Rutherford public schools

Schools come in many forms -- from traditional K-12 education to college and pursuing advanced diplomas. Know all about school here. August 4, 2009 2 minutes read Brought to you with Touring and Tasting Grosscao Cellars Hopland, California Not long after the Brutocao family released their first wine in 1980, they chose the Lion of St. Mark, modeled after the lion afield above St. Mark's Cathedral in Venice, Italy, as their symbol Today, the family combines their Italian heritage with a 400-acre vineyard south of Mendocino County. Winemaker David Brutocao follows a respected, minimally invasive method of producing complex and ines forgettable wines. Taste is most important with Brutocao's who believe in producing wine with food in mind. Their restaurant, right next to hopland's feel room, proves this. The demolished Grape Grille offers a palette full of delicious food to enjoy. From wood oven pizza to freshly made pasta, Grape Dihancurkan has great Italian cuisine and an interesting special evening. Guests can entertain their taste buds inside, or on the outdoor deck, which overlooks the six original wine court bocce. The restaurant and rooms are part of the seven-acre Brutocao Cellars Schoolhouse Plaza, which was originally Hopland High School from 1922 to 1963. The historical drawings on display in the booth pay homage to the school, which leonard brutocao converted into a complex dedicated to wine and food. Typical events take place here regularly. The former high school gymnasium has been converted into bliss room, banquet room/conference center for up to 200 guests. A popular venue for spring and summer weddings and winter trials, the venue recently hosted the California Winegrowing Alliance Conference presented by UC-Davis. The building now holds dedicated shops and office buildings on the first floor, and two rooms for conferences and special events on the second floor. From one table in Italy, to the many tables found at Brutocao Cellars today, the Brutocao family tradition of good friends, good food, and excellent wine lives on. It is a tradition that they like to share with everyone who visits Brutocao Cellars. What to Buy: Adunan Quadriga Classic Italian Sangiovese/Primitivo/Barbera/Dolcetto \$24 Coro Mendocino Collaborative blend Zinfandel, Sangiovese, Barbera, Syrah \$37 Anderson Valley Pinot Black Cherries, fresh earth, smoked oak \$26 Zinfandel Port Black cherries, currant, brown spices \$34 Contact: 800.433.3689; Fax: 707.744.1046 www.brutocaozellars.com 13500 S. Hwy 101 Hopland, CA 95449 Cubicle Open Daily 10-5 Getting There: Hopland Feel Booth Located at the intersection of Hwy 175 and Hwy 101. Anderson Valley Feel Room Located on Hwy 128 west of Philo; 707.895.2152. One of the largest shopping malls for many mid-middle class is the cost of school for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those living in areas where public schools are of low quality. A 2014 comparison by the Trulian property site found that in ZIP code with top public schools, only 4% of children went to private schools, compared with 19% of children in ZIP code with low-class public schools. However, that doesn't mean that parents living in good school districts spend less overall. Houses in prestigious high-school districts are usually more expensive than other homes in the same area - about 32% more, according to a Trulian study. So for many families, the extra cost of housing adds up to more than what they will be paid for private schools. This means that parents who want the best education for their children have a difficult choice to make: pay directly for private schools, or pay indirectly for homes near good public schools. To find out which is best, they need to know how these two costs compare, and what options they have to keep costs down. Private School Costs According to figures from the National Center for Education Statistics (NCES), about 4.5 million American children were enrolled in private schools in 2011-2012. More than 80% of these students are in schools with some kind of religious affiliation. About 43% are in Catholic schools, and another 37% go to schools identified as generally Christian, Jewish, or certain Christian denominations. About 68% of all private schools have religious orientation, while 32% are ineligible. On average, the cost of private school tuition for the 2011-2012 school year was \$10,740 per child, according to NCES. That's a significant burden for middle-class families. In 2014, the national median household income in the United States was \$53,657, according to the U.S. Census Bureau This means that families making median income should spend about 20% of its income to send only one child to a private school, and 40% for two children. However, tuition costs vary significantly depending on the type of school. The average tuition cost is \$6,890 a year for Catholic schools, \$8,690 for other religious schools, and \$21,510 for non-sectorative schools. So families with average income will pay less than 13% of its income to send children to Catholic schools, but more than 40% for unqualified schools. Public School Costs private schools are easy to identify -- only a large number of dollars a year, the cost of public schools is much more complicated. You need to know which neighborhoods parents choose for their school, how much does it cost to live in that neighborhood, and how that costs compared to the cost of living in neighbourhoods nearby. A good place to start is with Niche, a website that evaluates and compares U.S. school districts based on factors such as student test scores, graduation rates, health and safety ratings, and reviews from parents and students. Every year, Niche lists 10 school districts it rates as the best in America. For 2016, the number one school district on the Niche list is the Tredyffrin-Easttown School District. Based in Tredyffrin Township, Pennsylvania -- a suburb of Philadelphia -- this district gets an A-plus rating for academic performance, teachers, co-curricular activities, and more. According to Trulia, the median selling price for homes in the area is \$532,500. This adds up to a monthly mortgage payment of about \$2,610, based on a 30-year loan, 20% down payment, and a 4% interest rate. For buyers who can only afford a 10% down payment, the monthly payment jumped to \$3,072. In nearby Paoli, on the other hand, Trulia said the median house price was only \$287,000, or \$1,407 a month. That's a difference of \$14,436 a year - about 34% more than the average cost of private school tuition for a child. So families with a child will be less spending by living in Paoli and sending children to private schools. However, families with two or more children will spend less by living in Tredyffrin Township, where extra money paid for housing will cover school costs for all their children. A 2014 article on school costs in Money reached a similar conclusion. It compares private costs compared to public schools for two fictional families living in eastern Massachusetts: One family spends \$2,120 a month on median-priced homes in the village of Auburndale, which has some of the best public schools in the country; Others spend \$998 a month on homes in neighborhoods with average schools, plus an average of \$782 a month for private school tuition. Adding both costs together, private schooling families come out in front by \$340 a month. However, the math changes completely if both families have two children. In that case, public school families save a total of \$70,000 over their children's school years. Keeping School Costs Under Control In general, it seems that public schools - even those in neighborhoods are expensive - are better deals for families with some children, while private schools tend to be better value for children alone. However, this rule does not hold true for everyone. Parents choosing the right private schools can bring tuition costs to an affordable level, with some children in school at once. And, on the other hand, making intelligent choices about housing can make life in a great school district a great affordable choice, even with only one child. Private School Choice One way to make private schools more affordable is to choose schools lower As mentioned above, religious schools - especially catholic ones - tend to be far more affordable than non-sectarian private schools. Based on NCES figures, a family can send two children to a Catholic school at an average cost of \$13,780 a year. That's quite less than an extra \$14,436 a year it costs to stay in Tredyffrin Township rather than Paoli. Another private school choice is the Montessori school. These schools take an educational approach focused on letting children learn at their own pace, using all five senses. Most of the Montessori programs are for younger children, but some extend into early teens. According to a 2009 survey by the Montessori Teachers Association of North America, the cost of a year in Montessori school varies, but the median price for primary school students is around \$8,600. That makes Montessori schools more expensive than regular Catholic schools, but about the equivalent of other religious schools. Parents can also save money by starting their children in public primary schools, then moving them to a private high school. According to article Wang, if their hypothetical private schooling family did this with two children, they would eventually save a total of \$71,000 compared to families in expensive school districts. Families of Private School Scholarships who have trouble buying private school tuition can sometimes bring it into their financial reach through scholarships and other forms of financial aid. Some schools have their own financial aid programs, and others participate in national, regional, or state scholarship programs. Sources of financing include: Children's Scholarship Fund. Originally started as the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) now provides semi-tuition scholarships for low-income families nationwide. Scholarships cover up to 75% of tuition costs, with the average amount coming to \$1,700 per child. They can be used for any kind of school - religion, secularism, or even home schooling. In order to qualify for a scholarship, families should meet with children in primary schools and meet income guidelines for the National School Lunch Programme. In 2015-2016, the fund provided scholarships to more than 24,000 students. To apply for a scholarship, parents should contact one of the CSF's partner programs in 16 states; the amount of time the process takes depends on the specific program. Bachelor Programme. Run by the Jack Kent Cooke Foundation, the Bachelor Program provides scholarships for high school and secondary school students with the highest grades. About 60 students received every year, which can be used for boarding schools, daily schools, or paquial schools (religion). In addition to financial support, young students get academic advice, access to enrichment programs, and other resources. Families with incomes of up to \$95,000 can apply, but most Bachelor comes from families with incomes below \$60,000. The application period runs from January to April, and students know by September whether they are eligible for help. Better chances. The programme is aimed at students of color in grades 4-9 who are gaining good overall grade and are active in co-curricular activities. The program doesn't actually provide scholarship funding, but it refers eligible students to more than 300 secondary and high schools nationwide - both religious and secular - and helps them apply for financial assistance from those schools. A Better Chance said most students who apply through its program receive financial assistance, but it does not provide a certain percentage. The application process starts in February for the school year which begins 18 months later. There are many other school scholarship and voucher programs operating in certain states or areas of the country. Parents can learn about programs in their area via the Private Schools website. Being able to Afford Homes Near Best Public Schools In general, neighborhoods with great public schools are more expensive than other neighborhoods in the same common area. However, there are some notable exceptions to this rule. Neighbourhood Scouts have compiled a list of neighborhoods in the country's 20 largest metropolitan areas that combine good schools with affordable house prices. For each neighborhood, the site lists the median house prices and the rating of school districts on a 100-point scale, based on factors such as class sizes and state test scores. For the 10 largest metro areas in the United States, the top neighborhoods are: Metro Area Neighbourhood Median House Nilai Public School Rating New York, NY Queens, NY\$234,924 922 Los Angeles, CA Los Alamitos, CA\$411,225 87 Chicago, IL Elmhurst, IL \$260,105 86 Dallas, TX Richardson, TX \$259,597 90 Philadelphia, PA Narberth, PA \$274,086 96 Houston, TX Friendswood, TX \$218,832 94 Washington , DC Laurel, MD\$279,307 88 Miami, FL Hallandale Beach, FL \$184,819 52 Atlanta, GA Fayetteville, GA \$202,980 65 Boston, MA Brookline, MA\$390,447 98 If the area you live in - or wants to stay in - not part of the main metropolitan area, Neighborhood Scouts can still help you find affordable areas with affordable areas You can enter your state and region into the site's state and region , then choose your criteria for the quality of school, price, and other features that are important to you, such as crime rates or feasibility. However, to use This, you have to subscribe to the site, which costs \$40 a month, \$90 per quarter, or \$192 a year. Another way to buy a house in a top school district is to knowingly choose to stay in a smaller house. In Tredyffrin Township, PA, for example, three-bedroom house for as little as \$390,000. Mortgage payments at home like this will come to about \$1,912 a month - savings of \$698 a month, or \$8,376 a year, compared with the median house price. Final Word When choosing a place to live, the school district is not the only factor to consider. For starters, you want to find a home close to your workplace, so you don't have to face a long journey every day -- maybe even a close enough one to allow you to walk or cycle to work. Ideally, you also want to be close to friends and family. And finally, you want to stay in a comfortable neighborhood for you, with access to all the facilities you care about - from local businesses to good public libraries. So, if the neighborhood you like isn't the best with the best schools, don't give up. Instead, crank some numbers and see how much you can save by combining affordable homes with private schools. Or, on the other hand, if the place you love has a great school district and sky-high housing prices, find a way to find affordable homes in that neighborhood. Do you attend public schools or private schools? Who are you going to choose for your kids? Son?