

A Financial Workout Regimen for the New Year

This is the time of year that many people re-evaluate themselves and adopt resolutions for self-improvement. While improved physical fitness usually tops the list, one of the most important resolutions that an individual can undertake is fiscal fitness. It's estimated that the average American adult is carrying \$4,208 in revolving debt (mainly credit card debt) and the average American household is carrying \$8,188 in such debt. If you've relied on credit cards in the past, don't despair. It's never too late to start developing good financial habits, and even simple steps can lead to big improvements. Springboard Nonprofit Consumer Credit Management has been helping people get into better financial shape for more than 30 years. Springboard recommends the following resolutions for those who are serious about becoming fiscally fit in 2009:

- (1) Consider the difference between your needs and wants. Don't base your buying decisions on emotions. Spend money only on things you need as opposed to things that you want.
- (2) Create a spending plan to map your income and expenses. Setting up a household budget will help guide you down the path of financial freedom. Implementing a budget can help you avoid dependence on credit cards that can over extend your household budget.
- (3) Commit to personal education about financial health, budgeting, credit and personal debt. The more you understand about your finances, the more you'll be able to manage them effectively. Springboard offers free educational seminars, tools, and materials to help you better manage your personal finances. Please visit the "Resources" section of our website at www.credit.org or for those without internet access please call 1-800-947-3752 for printed copies of our educational materials.

The quest to become fiscally fit can be compared to that of a world-class athlete preparing for competition. Dedication and discipline will be required to reach your goal. Take one day at a time. Focus on the bigger picture and don't quit.

Todd Emerson, President and Chief Executive Officer

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From the Editor's Desk: Falling Gas Prices

by Gary Foreman, editor

I guess everyone has noticed how much gas prices have fallen. Seems only yesterday that the media was screaming about \$4 a gallon gas. Now that gas is back in the \$2 a gallon range you don't hear much about it. And, that's a shame. Because lower gas prices create an opportunity for consumers.

When prices were high, we all made adjustments to our lifestyle to handle the extra money that was going to the oil companies. We drove fewer miles and paid attention to auto maintenance. We cut back on other expenses. We did whatever we needed to do to solve the problem.

But, now the problem is gone. We can go back to our old ways of doing things or we

can take the money that's not going into our gas tank and put it to better use.

If you go back to your old ways there's a good chance that you'll waste the money. On the other hand, you could continue with the changes that you made when gas prices were higher. If you're the average driver you'll be saving about \$880 per year. What to do with that extra \$70 a month? Here are some options.

You could apply it to your credit card debt. Not only would you reduce your balance by \$70, but you'd also reduce the amount of interest that you owed for this month.

Or you could add it to your mortgage payment. More of every future mortgage payment will go to reducing principal so you'll have more equity. If things get really tough and house prices continue to slide you'll be in better shape.

You could invest it in your future. Take some classes that will make you more valuable in the job market. If unemployment increases you'll be happy to have more skills to offer potential employers.

How about accumulating an emergency fund? We all know that we're going to have 'unexpected' expenses. We just don't know when they'll occur. Without an emergency fund they end up on your credit card.

Or perhaps you have an even better way to use the money that's been freed up when gas prices fell. If so, we'd love to hear your ideas. After all the pain that higher gas prices caused, it only seems fitting that we turn lower prices into something good!

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The light at the end of the tunnel isn't fluorescent

CFs vs. LEDs

by Rich Finzer

As we seek new and innovative ways to cut our energy costs, many folks are turning to compact fluorescent lights (CF) as an alternative to traditional incandescent bulbs. And, to a point, this is a good idea. A CF uses about 1/4 the electricity required to power an equivalent tungsten filament bulb and they last about five times longer. That's great, but there are several problems associated with CFs, namely that they contain mercury, are extremely fragile, perform poorly in cold locations, and are nearly impossible to recycle. A smarter choice is the LED.

LEDs (light emitting diodes) are really not "bulbs" at all. Rather they are semiconductors that glow when electricity passes through them. Best of all, LEDs consume roughly 1/4 the electricity needed to fire up a CF. And unlike a CF, an LED doesn't require a warm-up period before reaching full illumination. When you switch one on, it produces 100% of its rated output from the get go. Additionally, LEDs are resistant to breakage, generate no heat, contain no mercury, and have a lifespan as high as 60,000 hours. That's about five to six times the lifespan of a typical CF! Newer LED styles are even available with standard (Edison) bases, which will fit conventional light sockets. Unfortunately, most retailers presently stock very few LEDs. But, if you Google(tm) "LED lights", you'll generate dozens of hits from sites selling them over the web.

All CF bulbs generate some heat, which impacts your air conditioning costs. During the hot summer months, you'll spend additional money cooling down your home that you've warmed up with the heat from your CF bulbs. Some might argue that the heat signature of a CF is significantly lower than incandescent lights and they'd be correct. However, LEDs

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CFs vs. LEDs cont...

generate no heat whatsoever, and it's pretty hard to generate less heat than no heat.

Additionally, unlike most CFs, LED lights are available in a rainbow of colors ranging from pure cool white to pink and even purple. Newer designs can even mimic the yellow-white light generated by an incandescent bulb.

If you drop a CF bulb, most likely it will shatter on impact, scattering shards of mercury coated glass all over the place. Cleaning up this mess can be problematic. Safety experts warn that you should not even attempt sweeping up the pieces, as this may expose you to the mercury. Instead, they recommend picking up the bits with sticky tape. Sounds like fun, doesn't it? Conversely, if you drop an LED, most likely it won't break, but even if it does, the fragments are benign.

Recycling LEDs is easier, too. They can be accepted at virtually every landfill. On the other hand, CF bulbs can only be recycled at a handful of locations across the entire country. The shipping costs to get them there will easily exceed the cost of the CF. And, because LEDs last five to six times longer than CFs, using them instead will reduce your landfill waste by up to 80%.

If there is a downside to LEDs, it is that their light is directional. But, for any ceiling fixture or when installed under cabinets to illuminate the counter below, they can't be beat. Finally, there is some evidence that the ultraviolet free light of an LED doesn't attract night flying insects making them a great choice for the post light in your front yard.

LEDs cost more initially than CFs, but they last longer and can be installed where CF bulbs are

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CFs vs. LEDs cont...

either inappropriate or will be inconvenient to replace (like in a recessed fixture in a room with a vaulted ceiling). With a lifespan of 60,000 hours, an LED may never wear out during your lifetime. Remember that 60,000 hours equates to leaving the LED on continuously for nearly 7 years. Nobody is going to do that in his/her home. But that's not why an LED outshines the competition.

Face it. Because of escalating fuel costs and pending environmental regulations, the cost of electricity will continue to rise for at least the foreseeable future. LEDs use roughly 1/4 the power needed to light up a CF. That's where the real savings lie. Once LED production ramps up, the economies of scale will drive their prices down much as it did with CFs. As an example, I purchased my first CF bulbs in 1991 at a cost of \$14 each. These days that same CF bulb sells for just \$3 to \$4.

The LED is the wave of the future. They're environmentally benign, stingy in power consumption, durable and safe, meaning that the light at the end of the tunnel is not fluorescent.



Could their family go an entire month without spending money?

My Story: No Spend Month

contributed by SMT

In our household of two adults and two teenagers, we are getting ready for February or, as it is being called in our home, “No Spend Month.” In other words, other than paying our utility bills, we are not going to spend any cash or add anything to our credit cards during the month. We have done this before and the lessons learned were immense. We chose February as (for us) it is relatively quiet time socially, the January bills (and sales) have come and gone, and it is a time of the year where we need the excitement of a challenge. Believe me, it can be challenging. This means no purchased lunches at school and work, no suppers out, no impulsive purchases, and basically living on what we currently have.

I have to admit that we do have a couple of exceptions. We learned previously that two tanks of gas (we have two cars) is not enough to get us to and from work and to all the kids’ activities, and that some people in our house love fresh milk. However, we are fortunate in that our gas station gives cash value coupons to use in their store, so we do exchange these for milk. Another important exception that we have built in (but did not have to use) was, of course, an emergency situation (car accident, illness or death, etc.) where we would obviously give up the plan to take care of the emergency.

Because it is a “No Spend Month,” we found that we tend to be creative in using what we currently have, but generally take for granted. For example, we make meals from scratch and do use the stuff at the bottom of the freezer or back of the cupboards that often get overlooked. The kids make do with what they already have and are more likely to use the library, their bartering skills, and rediscover previously enjoyed activities (snow shoeing, board games, etc.). They can use gift cards or “previously paid for” coupons that, too, often get overlooked. Also, in preparing for a month like this, we tend to look in advance at things we might need, but would normally just go out to purchase if we ran out, such as light bulbs, fuses, cleansers, computer paper, etc. We plan ahead for this by stocking up on staples, but in our previous experience, we did not spend more at the end of January or in early March stocking up than we usually would. In fact, our financial expenditures dropped drastically overall. An additional challenge that we have done is to try to add to our income by selling unneeded items, taking our recyclables in, and doing additional work projects.

What have we learned from this? We have learned more creative recipes and more careful meal, activity and resource planning. We learned the difference between frivolous expenditures and necessities, and now we tend to consider our purchases in this context. During

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My Story cont...

this month, we do not accumulate a credit card bill (except for gas), have reduced packaging and waste production, and tend to eat more nutritious foods. We also have increased family communication and problem solving as we attempt to manage this challenge. Most importantly, we learn gratitude for what we have. (As a nurse, I know people living in poverty often live this existence every month.)

I am looking forward to this next month. The last time we did this was three years ago. Our children were much younger then (one now a teenager). Because they know it is hard, my children have already been grumbling about the upcoming month, but the lessons learned in resource and financial planning and usage, ecology awareness, and gratitude are tremendous. Try it out!

My Story is a regular feature of The Dollar Stretcher. If you have information that can help others save time or money, please send it to: My Story c/o The Dollar Stretcher, PO Box 14160, Bradenton FL 34280.

Enjoy warm and satisfying meals
Souper-Saver Winter Soups
by Linda Shapiro



There's a serious chill in the air, which means it's time to start thinking about cold weather meals that you and your family can look forward to at the end of a cold blustery day.

One idea that comes to mind is delicious, hearty soup. It's warming and satisfying; it's the perfect one-dish comfort meal. The possibilities are endless with all kinds of vegetables, beans, pastas and meats from which to choose. And it's fun to let your imagination run wild and use your creativity in the kitchen.

Here are a few tips on how your soup entrée can save you money while also using what's already in your refrigerator and pantry.

First, look in your vegetable bin. You probably have the usual assortment of fresh vegetables, such as celery, carrots, tomatoes, mushrooms, etc. You may even have some that are no longer in pristine condition. As a soup ingredient, that's not an issue. If your celery is limp or carrots starting to look dry, just

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Winter Soups cont...

wash, peel, chop and throw them into the pot. No one will know the difference when the soup is done. They will be cooked and not expected to be crisp.

Next, what do you have in the way of broth? Is there leftover chicken broth from another recipe sitting on a refrigerator shelf or in the freezer? Or do you have chicken, beef, or vegetable bouillon cubes in your pantry? Good. Make use of those in your soup. Why buy the cans of broth when just two large ones will cost approximately \$5? Another good choice for broth is the water in which you cook vegetables. You can even freeze it and leftover vegetables and pull it out when it's time to make soup. And water used to cook potatoes should never be thrown away; it has the added benefit of being a thickener for your soup.

As for beans, we all know they are excellent sources of protein and fiber, and you can use either canned or dried. There is a huge variety from kidney to butter to garbanzo and more. Just remember, if using dried, which are less expensive, you must allow sufficient time for them to soak before they cook. Overnight is the easiest way to get them started.

And don't overlook pastas. Many of the smaller variety, even elbow macaroni or farfel, are perfect. You can add them uncooked while the soup is simmering, or if they are left over from another meal, throw them in closer to the end of the cooking time to heat through.

Meanwhile, check and see what leftover meat or poultry is lurking in your refrigerator. Leftover beef roast, chicken, pork or turkey can be chopped up and added for body and flavor. You can even use fish or seafood if you're planning on making a chowder or bouillabaisse.

When it comes to herbs, experiment. You just may come up with something new that becomes a family favorite. Either fresh or dried herbs will do. (Think basil and oregano for tomato-based soups and dill and parsley for chicken-based, but there are really no rules.) Adjust amounts to suit your taste, but remember dried herbs are more potent than fresh so taste as you season.

To have soup star as a main course, all you need to do is add a salad, warm up a crusty loaf of bread or some biscuits, and maybe include a fruit cobbler for dessert. And if you cook the soup the day before, it will be even better as all the flavors will have blended together.

Now that you're inspired, see what you can do to delight your family while cleaning out your refrigerator and cabinets. And since you're so smart now, you'll double the recipe and freeze some so you can pull it out on a hectic day when you have no time to think about dinner.

Best of all, your soup won't break the bank. So put your imagination to work, then sit back and wait for your rave reviews.

Maybe you don't want to exchange it

The Rules of Re-gifting

by Shaunna Privratsky

Consider this scenario: your family is cuddled around the Christmas tree. Your Aunt Molly, who visits every year, picks up a present from you. The paper and bow are tattered, and one end looks like it has been hastily mended with about two rolls of tape. She gets it open, and gasps fill the room. It is the scarf with the anorexic penguins she knitted for you last year!

If you haven't heard of re-gifting, you are either a saint or you live in the North Pole and get your presents hand delivered by the jolly old elf himself. Re-gifting is the process of giving one of your unwanted gifts to someone else. Do it wrong, and you could be humiliated for life. When you get it right, however, re-gifting can benefit you and the new recipient.

Why re-gift at all? Here are some good reasons to ponder:

- ~ You can't use it. Remember that Christmas where you received an electric shaver? And you were only eight? Or that time someone gave you a bottle of expensive wine, but you are a teetotaler?
- ~ You dislike it. Okay, there may not be anything wrong with it, but you simply don't care for it. Garish sweaters, strange decorative items or funny hats all fall into this category.

- ~ Someone else on your list would love it. Say you received a very nice fishing pole, but the last time you went fishing was in 1978. Your sports-enthusiast uncle would love it.
- ~ You just can't face the return lines at the store. This could be construed as laziness, but I like to think of it as constructive thinking. Time equals money, after all.
- ~ You get to cross another gift off next year's list. One less present to worry about. Hooray! Your wallet will cheer.
- ~ You are being eco-friendly. Reuse and recycle applies here.
- ~ It saves you money. We could all use a little more of the green stuff, especially during the holidays.
- ~ Re-gifting saves time. You won't have to think of the perfect gift, shop for it, pay for it or wrap it.

Now that we've thoroughly justified the practice of responsible re-gifting, there are some do's and don't we should address:

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Re-gifting cont...

- ~ Know who you plan on saving the gift for. Now is the time to put the gift away for a future birthday or Christmas in a way that will preserve its new appearance.
- ~ Item must be in new or mint condition. Anything that is obviously worn or damaged is out of the question.
- ~ This one is a biggie. The original giver will not miss the item. Family heirlooms and anything handmade (like the knitted scarf) or extremely unique are no-nos.
- ~ Whenever you receive gifts throughout the year look for regifting opportunities. Whenever you receive something that's not quite your taste or style, think of regifting.
- ~ The new recipient should live a good distance away. Anything you have to ship to another state should be safe.
- ~ Consider re-gifting to someone on the other side of the family tree. For example, don't give a re-gift to your brother's wife, since you frequently get together. Instead, find someone on your spouse's side of the family so that the original giver won't be as likely to run across the gift.
- ~ The gift should be something the new recipient will really enjoy.

Wouldn't it be tragic if they decided to re-gift the item? It makes you think of the six-year-old fruitcake that keeps getting bequeathed to various unfortunate friends and family.

- ~ Make sure you re-wrap the gift and put on new tags. There is nothing more disconcerting than to find the old tag under your name. This actually happened to me once. My mother-in-law gave me a purse that I had given her about two years previously! She had merely inked out her name and wrote mine in.

Keep the thought of re-gifting in the back of your mind. By following these do's and don'ts, you could take that humdrum gift and re-gift it to someone who would love it. It all boils down to responsible re-gifting.



Shaunna Privratsky is a financially savvy Mom and fulltime caregiver for her disabled husband. They live in North Dakota with their two teens and three spoiled cats. Shaunna is also a full-time author with many dollar-stretching e-books at The Discount Diva. Please visit and sign up for the free newsletter.

When there's more month than money

I'm Out of Money

by Gary Foreman

I already buy items on sale. I don't make extra trips in the car. I do two or more errands during the same trip. I don't eat out, go to movies, rent movies, travel, etc. I can barely pay my current bills and have medical expenses as well. What help is there for folks like me?

Frustrated

Like so many of us, Frustrated watches how he spends money. He even makes sacrifices. Yet, at the end of the month, there still doesn't seem to be enough money.

How can he decide what to do about it? He won't know until he determines what is causing the problem. And, the best way to do that is to get an idea of where his money is going. We'll start by looking at two areas that can unbalance any budget: housing and autos.

Housing should not consume more than 35% of your take-home pay, automobiles less than 20%. That includes not only your mortgage and car payment, but also other related expenses like utilities or gasoline, insurance, maintenance, taxes and registration.

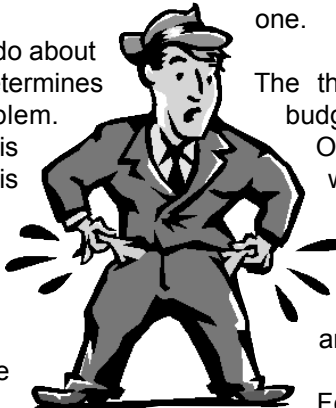
It's easy to spend more on these areas, especially with car dealers and real estate agents telling you that you can handle it. But, if you spend more, you'll have less available for other areas. And, to complicate matters, once you've

bought a house or car, it's hard to reduce that expense. Often, the only option available is to sell the home or car. That's a major decision for any of us, and probably an uncomfortable one.

The third major expense in any budget is food and groceries. Obviously, a growing family will spend more than a single adult will spend. Every family is different, but about 20% of take-home pay is a reasonable boundary.

Fortunately, if Frustrated spends too much on food, it's more easily fixed. The reason is simple. Instead of making one big payment each month (like your mortgage), you make many smaller decisions every day. So you have many opportunities to cut spending. Granted, they're small opportunities, but they do add up.

In our busy world, it should be no surprise that we often don't have time to cook for ourselves. According to the U.S. Statistical Abstract, about 40% of



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Out of Money cont...

our grocery budget goes for food prepared outside of our home. That adds to its cost. Frustrated will want to check out things like freezer meals, planned leftovers and price books to reduce his grocery bill. Information is readily available on the net.

Between housing, automobile and food, Frustrated should not spend more than 75% of take-home pay. That leaves 25% for everything else including clothing, medical, entertainment, vacations, debt and savings.

These areas tend to get out of whack through either one major expense (like a medical emergency or big vacation) or through regular small, routine spending. A weekly trip to the mall doesn't seem dangerous, especially when you only come back with one item. And, it was on "sale" besides. But \$50 a week becomes \$2,600 in a year. And, if those purchases go on a credit card, the interest makes it that much worse.

You don't even need to go to the mall to get in trouble. You might be ruining your budget without leaving your home. Home shopping channels or online shopping has made it easy to spend money without going anywhere near a retail store.

Frustrated might have pointed to his problem. Past bills (think credit cards, student loans and medical) must also be

paid out of the 25%. Debt repayments that take up more than 5% of your take-home pay will require cutting things like housing and autos.

Frustrated might find that talking with the lender would help. If you show them that you're spending cautiously, they might be willing to reduce your payments. Most would rather see Frustrated on a more lenient payment plan than declaring bankruptcy. In some cases, a credit counseling firm can help, especially when the debts are primarily due to credit cards.

Finally, Frustrated might really be doing all he can to reduce spending. If that's the case, he'll probably need to consider making a significant lifestyle change. That might mean moving back in with parents, sharing an apartment or moving to a less expensive part of the country. He might need to consider additional training or even a change in career to obtain higher paying work.

The good news is that Frustrated can figure this out on his own. All he needs is his pay stub, checkbook, credit card bills and a calculator. He doesn't even need to do a full budget. Just compare a few simple expenses to his take-home pay. Hopefully, he'll find the problem area and a workable solution.

Gary Foreman is a former financial planner who currently edits The Dollar Stretcher.

Finding a style that actually works for you

How Realistic Are You About Your Hair?

by Victor Sabino

The reason why salon customers become dissatisfied with their stylist usually falls into two categories:

1. The client has unrealistic expectations about what their hair will and won't do.
2. The stylist has limited ability or training or doesn't educate the client about their hair.

It never ceases to amaze me how clients will chose a style that does not reflect what their hair will actually do. The first step in making sure that expectations do not lead to disappointment is to take a close look in the mirror. Here are some steps to take when doing so:

- ~ Look into your eyes. Don't look at the skin texture or any slight disappointing facial features or shapes. Look deep into the eye and note the color. That color is a spectrum of what balances your skin tones. Maybe you'll see golds, reds, yellows, or blues. Whatever the spectrum, variations of those colors need to be in your hair either naturally or applied. The choices of those colors will brighten your skin and facial features to work together.
- ~ Now pull your visual back a bit and note the reality of your hair texture. Is it coarse, fine, thick, thin, curly, frizzy, straight or a combination? Does it work with your personality? Is it over



stressed by your trying to make it what it isn't or is it compatible with your attitude and the way that you carry yourself?

Being honest with the way that you look is essential for avoiding frustration. If your color or texture is not working for you, then you have probably chosen someone else's hairstyle that does not fit your personality or lifestyle.

There are many stylists to chose from that can either help you to see the reality of your hair and how it enhances your lifestyle, or how it has created a monster that has to be controlled everyday or you won't walk outside your door.

A stylist's ability is either forced or natural. A forced ability in a stylist is someone who has not learned the structure or basics with hair. Therefore, they may not have the confidence to guide you. This

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Hair cont...

means that they may not have a full comprehension of one or all of the following: balance, growth patterns, texture, density and color. Please note that I did not mention facial shape. That is an antiquated approach of determining the shape of a style. I always try to bring attention to the eyes because they are the windows of one's true beauty. Missing any of these important components can take a hairstyle from expectation to disappointment.

Maybe you found a stylist that you heard is great. You decide to set up a consultation. This is the time for the stylist to shine. Put them to the test by asking them to explain how they see all five aspects of your hair. This is to say that you have a realistic summation of your attributes and challenges. If any of those components do not calculate into reality, then most likely neither will the hairstyle.

Now that you see the reality of your hair, you can choose the best style and stylist. Whether your new look requires 10 or 15 minutes in the morning or is a blow'n go, make sure that the balance, growth pattern, texture or density and color will all work together to make your style complete. And remember, ultimately your outer beauty is a reflection of who you are inside.

For more information about your hair, write to asksabino@sabinohair.com and visit our website at www.sabinohair.com.

What we learned in hard times

Crossover Cooking

by Scott A Caughel

Crossover cooking, born of necessity, continued in practicality. Making this practice a part of your life will stretch your money, meals, and minutes. When I was a kid, money was tight and my mother had no choice but to find inventive ways to stretch a dollar and a meal. Like most people, we had mashed potatoes for dinner at least once a week, which inevitably produced leftovers. In many homes, those leftovers would land in the dog bowl. In our house, the potatoes were destined for something better, namely Saturday morning breakfast! No kidding. While we watched cartoons, Mom would get out those potatoes, put a little bacon grease in a pan, rip up some white bread, chop some onion and fry it all up until golden brown. Do not look at this negatively. When mom put those fried potatoes and an egg on a plate, smiles grew.

When I started cooking, the time came to make a fried potato breakfast, not out of necessity, but out of the happy memories it triggered. As an adult, it still made smiles grow. Those potatoes that lay before me were part of a great meal a few nights before and had already served the purpose for which they were purchased. The bread was on its way to being dry enough to be bird food, but it was perfect for this use, and the bacon grease had been retained from Sunday breakfast a few weeks ago. What does all this mean? It meant we had that fancy Saturday breakfast for the cost of

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Cooking cont...

an egg and our share of a medium onion, or about eight cents a plate. I started to think, "How can I plan a meal that will produce leftovers, which will crossover as a substantial part of another?" It started simple. Ham for dinner produced sandwiches for lunch and chopped up ham for omelets. This train of thought resulted in two categories for excess food: leftovers and crossovers. Why plan just a single meal when putting together your weekly menu and shopping list?

Everyone with a mother understands the use of leftovers so let's focus on crossover thinking. No matter how I try, a pan of spaghetti sauce will never feed less than two large families. Once produced, it is first used for the purpose it was created, "spaghetti night." Afterward, the extra sauce is divided into the two categories; a couple portions are put into containers for lunches or "leftovers," and the rest is saved to be used in a "crossover" meal. Later, having planned this crossover meal into my menu and shopping, I pull out the ingredients including the main ingredient, the extra sauce. I first cook up a pound of ziti noodles, rinse, and put half in a casserole dish. Then I pour half of the extra sauce over the noodles. Next I mix the ricotta and mozzarella cheeses, and spread half over the noodles and sauce. After repeating this process one more time, I put it in the oven at 375 degrees for about 45 minutes.

Who would guess this "baked ziti" was not the unique meal it appears to be? As promised, you stretch your money. One pound of pasta costs about \$1.29, 16 ounces of ricotta is about \$2.69, and 16 ounces mozzarella costs about \$4.78. In this meal, the hamburger, tomato sauce, stewed tomato, assorted spices and onion don't cost anything as the sauce crossed over from a previous meal. This dish makes four servings, equaling \$2.19 per serving, plus four free bonus leftover servings. You stretch your meals by creating two dinners out of one great sauce. Last, you stretch your minutes. The bulk of time in any tomato-sauce-based meal is spent on the sauce. The time spent making the spaghetti sauce would normally have been repeated to make the ziti sauce. For our "crossover" ziti, the prep time is literally minutes.

Here is another idea for your menu. The first meal includes hamburgers, mashed potatoes, and a vegetable. For the crossover meal, in a casserole dish, mix broken up hamburgers, vegetables, and a can of cream of mushroom soup. Cover this mixture with extra potatoes and top with frozen Tater Tots. Finally, bake at 350 degrees for 45 minutes.

Remember, it is not simply warming up extra food after the fact. It is planning the crossover uses of the foods you like when preparing your weekly menu and shopping accordingly.

When housing is too expensive

Sharing a House

by Jessica Snell

I live in a college town and see many university students splitting rent on apartments and houses. Five or six students will get together and go in on a one- or two-year lease. This gets them out of the dorm without breaking the bank.

My husband and I, tired of paying hundreds of dollars every month on housing that lacked even a backyard for our daughter to play in, decided that if it was good enough for grad students, it was good enough for us. We found another couple and went house hunting together. The result? A large house with a big backyard and a two-car garage in a good neighborhood, for less than the price of a two-bedroom apartment lacking these amenities. Now we live in a place we like and have money left over to stick in a savings account labeled "Down-Payment Fund."

How can this work for you? Having done it for a few years now, with more than one couple, I have these suggestions:

~ **Choose the right housemates.**

These are the people who you will have to trust to lock the door when they leave, not steal your stuff and to come up with rent money each month. After finding trustworthy people, make sure you find people you can live with. If they like horror

movies and the faintest noise of a chainsaw makes you sweat, find someone else.

~ **Choose the right house.** We were blessed to find a house that splits easily into two domiciles, with the kitchen in the middle. If all the bed rooms are in one wing, privacy will be harder to come by. Try also to find a house that has a den and a living room, so that both families have their own space to spread out and relax.

~ **Let your new landlord know what you are doing.** If your landlord is not okay with two families in one house, don't even bother looking at the lease papers.

~ **Be clear about the rules.** One couple we lived with didn't mind overnight guests. The other couple did. Was this okay? Sure, because they let us know their preferences before they moved in. Make sure you talk through all the different things your house will be used for. Are you planning on having lots of parties? Who will do the yardwork? How will you split the utilities?

~ **Have one person in charge of the finances.** It goes without saying that if you're that person, you should let your housemates know about any changes in utility or rent costs in a timely manner, and always have the

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Sharing cont...

bills themselves available if your housemates want to look them over.

~ **Remember that you're housemates, not family.** Friendliness is important to ease day-to-day contact, but privacy is even more important. You need to be able to ignore your housemates and live your life the way you would if they weren't there. Expect them to do the same. It's one house, but it's two households.

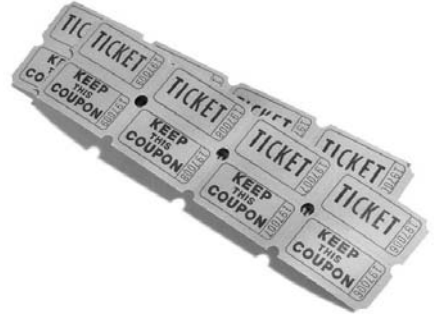
~ **And finally, think positively about sharing a house.** At times I've been tempted to be depressed about having to share a house with another couple. But then I look out my window at my lawn and vegetable garden, and remember that dinky little one-bedroom apartment with its prime view of the dumpster, and realize what a smart idea house-sharing was and what a lucky person I am. This isn't a housing situation. It's a housing solution.

Jessica Snell a college-educated stay-at-home mom, creatively making ends meet in high-cost Southern California. She blogs at churchyear.blogspot.com.

Slash movie ticket prices

Cheap Movie Thrills

by Joanne Coley



We all love the big screen. There's nothing like a good scare, a good laugh, a tear jerker or a chilling mystery. What we don't love are the big ticket prices.

Although a night at the movies remains one of the most affordable forms of entertainment, there are ways to reduce the ticket prices. The National Association of Theater Owners reports in their recent survey that the "average ticket price for movies increased 48.6% over the past 10 years." But there may be nine overlooked discounts to slash movie ticket prices and stretch your entertainment dollars.

Time Related: Most theaters have daily matinees the first few hours after opening when tickets are discounted.

Age Related: Students and seniors presenting ID can get discounted rates on most show times.

Movie Club Cards: Major movie chains offer free movie club cards. Members accumulate reward points toward dis-

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Movie cont...

counted and free movie tickets, as well as concession stand snacks, each time the card is presented.

Entertainment

Cards: Moviegoers can purchase gift cards in dollar amounts between \$10 to \$100 for movie tickets and concession stand snacks. Consider purchasing cards for yourself when cash is tight and you want to enjoy a flick.

Ticket Packages: Corporate bulk tickets can be purchased at major movie chains. Often bought by businesses and sold to employees at a discount, most are also offered to consumers in bulk.

Concession Stands: Snacking while watching a flick can be expensive. If possible, skip the concession stand. But, if you must snack, buy a package deal and share with your date or buy the kid-size snack pack if you are alone. The largest sizes usually come with a huge popcorn, huge drink and candy. The kids' pack consists of a child-size popcorn, drink and candy. Both packages are cheaper, but the kids' pack may help you exercise portion control.

Free Kids' Summer Movies: Who says nothing is free? When school's out for

the summer, parents are driven crazy trying to find inexpensive activities for their kids. Many of the major movie chains offer several weeks of previously-released kids' flicks usually during a weekday morning.

Drive-Ins: Few children of today have experienced the nostalgia of the drive-in movies with a carload full of movie watchers gazing at the giant outdoor screen. While

many are gone, there seems to be a resurgence. Most drive-ins charge by the carload. The kids get cozy in the back seat while wearing their pajamas where they usually fall asleep after the second feature. For a drive-in near you, check your local newspaper or www.driveintheater.com.

Videos: As a final option, wait for the video. Hit the video store or use Netflix.com mail-to-your-door. Next, make homemade popcorn, curl up on your couch and watch the movie from the comfort of your home.

Joanne Coley is a writer, public relations and marketing consultant serving the Philadelphia and surrounding communities. She loves a good flick but doesn't always love the prices.



Creative uses for a pocket shoe organizer

Organizing on the Cheap

by Mary Moss

Organizing using a pocket shoe organizer is a great way to create storage space behind a closet door or bedroom door in a pantry, laundry room, child's rooms, utility or mud room and even by the front door in the foyer.

Pocket Shoe Organizer in the Pantry or Kitchen

A pocket shoe organizer mounted inside the kitchen or pantry door makes it easy to see what you have and keeps small items from getting strewn all over the cabinets. Clear pocket shoe organizers are perfect for holding envelopes of seasoning and gravy mixes. Gelatin boxes, pasta and rice envelope mixes are also easy to see and readily available when they're stored in a shoe organizer with clear pockets.

Organizing other kitchen items like plastic bags, pot holders, extra chip clips, utensils and foil and plastic wrap boxes is easy when they're stored in a pocket shoe organizer. This is a great storage option if you have limited cabinet space or want to "create" a pantry, and you don't even need to redecorate or add on!

Pocket Shoe Organizer in the Laundry Room/Utility Room

A pocket shoe organizer is a low-cost way of organizing all of your laundry

supplies. Mount a clear pocket shoe organizer in the laundry room. Dryer sheets can be stored in one pocket and stain sticks in another. You can also store bleach pens, clothespins, and even lingerie bags for hand washables. A pair of the new dryer balls also fit perfectly into one of the pockets.

If you have a combined laundry/utility room, you may want to hang two pocket shoe organizers. Have one for your laundry items and one for household cleaning supplies. A pocket shoe organizer is ideal for organizing and storing cleaning rags, dust cloths, furniture polish, sponges, rubber gloves and scrub brushes. You can even store bathroom cleaners and air freshener refills in the pockets of a shoe organizer. Using a pocket shoe organizer to store your laundry and household cleaning supplies is a cost-effective, space-saving way to keep your laundry room/utility room organized.

Pocket Shoe Organizer in the Mudroom/Utility Room

In your mudroom/utility room, hang a shoe organizer on the back of the door or next to the door for convenience. Stash your garden clogs or yard work shoes and work gloves in the shoe organizer when you come in from yard work. While you're at it, you

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Organizing cont...

can keep your dog leash in one of the pockets, and keep dog toys out of the way and handy by storing them in the shoe organizer as well.

Organizing and planning those trips to the pool will be less chaotic when swim goggles and water shoes are stored neatly in the shoe organizer. When the cooler weather sets in, replace the summer outdoor wear with mittens, gloves, and stocking caps. No matter the season, a pocket shoe organizer is a must have for the family on the go!

Pocket Shoe Organizer in a Child's Room

A pocket shoe organizer mounted on the back of the bedroom door or the inside of a closet door can be a great organization tool for a child's room. Children can store small toys in the pocket shoe organizer. Hand-held electronic games and other electronic devices fit perfectly in the pockets, too. Organizing and storing crayons, markers and other art supplies is hassle-free when they're stored in a pocket shoe organizer.

Older children can store school supplies in them. Adults can establish a compact, organized home office by storing items such as rulers, pens and pencils, paper clips, staplers and hole-punchers in the pockets.

Pocket Shoe Organizer as "Organization Central"

To keep everything that everyone will need to start their day conveniently located and organized, mount a decorative, heavy-duty pocket shoe organizer on the wall in the foyer or on the inside door of the coat closet. The shoe organizer can hold bills to be mailed, stamps and return address labels, extra sets of keys, a check book, coupon holder, cell phones and anything else your family will need to grab on their way out the door.

Permission slips for school field trips or other papers to be signed and returned to school won't be misplaced if they are slipped into one of the pockets of the shoe organizer. Organizing your family can be accomplished easily when each family member is assigned a pocket (or row) so everyone knows what they need that day and where to find it.

Yes, a pocket shoe organizer can be used simply to store shoes, but thinking outside the box and using your imagination is much more fun. Besides, you've got way too many shoes to fit into one of those shoe organizers!

Establish good conservation habits for now and the future

Heat and Electricity 101

by Amy L. Thomas

I always heard ways to save money, but I never listened to them. After all, the people telling me these ideas were my parents, those older people who do not know how things are in today's world, how people my age want to live. Cue up an economic crisis and costs that are rising as we speak, and now I have a different perspective. I just opened up my electric bill, and decided that something has to change. I cannot hand over my family's hard-earned money for a simple utility.

I called my mother to ask, very politely, what were those things that she and Dad did to save money on their heat and electricity? I am very sorry I scoffed at the idea last year, since saving \$300 for a small change in convenience seems like a wondrous thing. As luck would have it, my mother is a very understanding person, and she quickly reeled off ideas that have been put into practice and work.

Don't just turn off your technology. Unplug. Those little lights that stay on while we are asleep, or simply not using the VCR, DVD player, cable box, coffee maker, etc. do use electricity while they are not in use. Go around your home and find how many things you have that are inactive but are sucking away at a current. You will be amazed.

Shut your computer and printer completely down. I had always been under

the impression that this was not a good thing. I thought that it actually took more electricity to boot up your PC, Mac, laptop, and printer than it did just leaving it on all of the time. Not true. I called a computer manufacturer and asked. It does not take any more to boot up your system than it does to turn on any other appliance. Keeping these off when not in use can save a lot, especially in today's household when there are often multiple computers going. When you leave for a vacation or are spending time away from home, you can also shut down your Internet cable box and your wireless hubs, connectors, etc. Why spend money to have a signal come into your home when no one is around to use it?

Only keep lights on in rooms that are occupied. This sounds simple, but how many of us think that we will be returning to the upstairs, basement, or another room only to get sidetracked and never get there? Also, shut off all garage lights and outside lights when they are not needed. If you like to keep some light on outside overnight, invest in a few solar lights that use a free resource to keep any space or walkway lit up.

Shut the door of any room or bedroom that does not have to be used during the winter months. Place towels or door cozies around the bottom of the

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Heat cont...

door, and shut the registers to that room. The heat will be redistributed to other areas of the house, and you will save big time. Why heat something that is not being used or is used very little?

Taking a bath is a definite luxury for some, but the amount of water used and the energy spent heating it makes it a pricey indulgence. Limit baths to an occasional treat. Shower smart by using the coolest water temperature necessary, and only turning the water on as needed for rinsing. Do not let it run continuously as you soap, shampoo or shave. While kids love to take long showers, you may need to limit their time by using a kitchen timer to remind them to only use the length of time that is necessary.

Kids can use lots of energy and utilities if they are not kept in check. You sure do not want to sound like a drill sergeant, but as my mother delicately put it, you cannot afford to raise them to be wasteful and unaware of the cost of living. I once came home to find three people in my house with almost every light on, two televisions running but not being watched by anyone, three air conditioners blasting in rooms that were not occupied, and a shower being taken that lasted for over fifteen minutes. No more. I have become the utility manager in my house, and have sat down and

explained that while I want to keep the luxuries we have, if things do not improve, we will have to give up some creature comforts. This did the trick. No one wanted to give up the televisions, computers, air conditioners, etc., so they all decided to be smarter about their use of these things. It worked. I also told them they would appreciate my "guidance" when they were on their own and had to pay their own bills.

Clothes should only be washed in cold water and rinsed in cold water. With today's laundry detergents, there is no need to use warm or hot water.

Your thermostat should stay at a constant temperature. Pick the lowest temperature that works for your family when everyone is at home, and leave it on that. If your house will be empty for a long weekend or a vacation, you can drop the temperature for that time period, but keep it consistent on a day-to-day basis, rather than dropping it during the day when no one is home and then raising it at night.

Saving money and saving energy is important for any family. Taking a few tips from your elders and those who are frugal can help you and those in your household establish good conservation habits for now and the future.

Turn a trip to the grocery store into an educational outing

Molding the Savvy Young Shopper

by Kathleen D. Frassrand

An everyday trip to the grocery store can become an educational outing. Getting children involved in the process from start to finish will teach not only the value of money, but also improve their organizational skills and problem solving abilities. Here are seven great ideas for the family grocery trip:

1. **Clipping coupons** - When the Sunday paper hits the driveway, arm your children with a pair of safety scissors and turn them loose on the coupon section. Young children can cut coupons and stack them up, while older children can sort by expiration date and scan the sales flyers for great combo deals. Did we mention that mom and dad get an extra few moments of quiet to actually read the paper?
2. **Meal planning** - Meal planning should be a family affair. Children learn valuable lessons on creating healthy meals and are much more likely to eat what is being served
3. **Creating a shopping list** - Once the meal plan is complete, a shopping list is needed. Children can act as "runners," checking the fridge or pantry for called for staples. They can also help scan the recipes to identify products you will need. Have children help visualize the grocery store and where items are located, then group the shopping list accordingly. An organized shopping list speeds the trip along.
4. **Careful shopping** - Invariably, as soon as you walk through the sliding doors of the grocery store, the children begin to beg for high-priced, character-themed, brand-name junk. This is the perfect time for a frank discussion on the benefits of store-brand products, coupons, and

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Grocery Shopper cont...

sticking to the grocery list. Teach them to shop carefully and thoughtfully. Create a running list of how much money is saved on each item. At the end of the trip, tally the numbers, amaze your children, and revel in your frugality.

5. **Quality versus price** - No lesson in frugal living is complete without a discussion on quality. Children need to know that some items are worth the higher price tag. A low price can never make up for inferior quality.
6. **Cash is king** - Children see checks and credit cards as magic money. No matter how many times parents explain that they pay off each charge at the end of the month, children still fail to completely grasp the concept. The remedy? Use cash. Standing in the checkout line watching mom count out the bills provides a concrete correlation between filling up the shopping cart and emptying out the wallet. Try to use smaller denominations. You may look a little strange paying for groceries with five- and ten-dollar bills, but your children will be horrified at the amount of money you just spent.

7. **Packing, stacking, and putting away** - After the educational stimulation of the family grocery trip, children need a little manual labor. Emptying the car, unpacking the groceries, putting things away, and cleaning out the fridge are all great jobs for children to do. Add the incentive of payment and your children will happily toil away. Instead of a flat weekly allowance, offer payments “by the job” to reinforce the idea of actually earning the money you give them. By helping out more around the house, children have the ability to earn more money. Their earning potential is only limited by their desire.

The family grocery trip is a great way for parents to show their children what life is really about. It takes work, organization, and planning to keep good food on the table. The cart full of groceries comes at a cost, and spending time with mom is priceless.



Buying a new car can be easy and hassle-free

Finding a New Car

by Cathy Tanaka

My husband and I recently bought a new car after deciding that we didn't trust ourselves to buy a reliable used car. We are both financially savvy, and we took several steps to make sure we got a great car at a great price. And the best part was that it was relatively easy and painless. Here's how you can have a similar experience:



1. Narrow down your choices by getting recommendations from friends, keeping an eye out for cars you like on the road, and reading reviews from sites like *Consumer Reports* (www.consumerreports.org) and *Edmunds.com* (www.edmunds.com). Test-drive your short list and then leave the dealership. (Go just before

lunchtime so that you can do the test-drive and then say you need to get lunch before you can think about buying the car.)

2. Once you've decided what car you want to buy, go to a site like *Edmunds.com* and figure out the invoice price.
3. If you are a member of an organization that offers a car-buying service, give it a try. A car-buying service has pre-negotiated price points with dealerships and some times they are stunningly good. AAA and Costco both have car-buying services. I used USAA's service and found that a dealership close by would sell me the car for \$100 over invoice. However, another dealership further away would sell me the car for \$500 under invoice.
4. Negotiate via email. If you use a car-buying service, the service will put the dealerships in touch with you. If you're not using a car-buying service, go to the dealership's web site and find the email address of the Internet sales manager. Negotiating via email puts you in charge and saves you time. One particular tip here is to ask your preferred dealer to match a better price found elsewhere. In my case, the closer dealer agreed to the \$500 under invoice price.

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New Car cont...

5. Decide how you will finance the car before you go in to purchase it. Find out what the dealer's incentives are. I bought a new Nissan Altima when Nissan was offering a \$1,000 cash rebate with 3.99% financing, but they were also offering a \$1,250 cash rebate if you didn't finance with them. I obtained financing elsewhere at 4.99%, and since I'll be paying off my loan early, it made sense for me to take the extra \$250. If you won't be financing with the dealer, get pre-approved from another lender before you head to the dealership. Compare rates at your various financial institutions, get pre-approved by the lender with the lowest rate, and then take their paperwork in to the dealer with you when you buy the car. USAA gave me an electronic check to give to the dealer, which made things very easy.
6. Make sure the dealership has the car on the lot. My husband and I had a bad experience once where we completed the paperwork, and then were told by the dealer that they could not find the car that we wanted, even though their computer system said it was available. They offered us a different car that cost \$800 more. We refused, obviously (and will never do business with that dealership). We learned to make sure that the salesman we are working with has confirmed that they

are in physical possession of the car we are buying and that he knows exactly where it is.

7. If you are going to trade in a vehicle, don't mention it until you have agreed on a purchase price for the new vehicle. That way, the salesman can't try to get back the trade-in value on the purchase price. To figure out the trade-in value of your vehicle, visit *Kelly Blue Book* (www.kbb.com) or *Edmunds.com*. Expect the dealer to offer you the low end of the trade-in value, particularly if your car is over five years old. You can negotiate the trade-in value, but be prepared to walk away if you feel the dealer is being unfair.

Be prepared to walk away if you're unhappy with the deal. But if you follow these steps, you should be well on your way to an easy and hassle-free new car purchase.

Make that day really special for less

Special Adult Birthday

We are a pretty frugal family of two. However, this winter we are looking at very little income and uncertain funding for my husband's program. I already work two jobs to support us, and my husband is a graduate student in a Ph.D. program. His birthday is coming up in February, and his family typically does birthdays as the "big thing" more so than Christmas. This is our first year as husband and wife and I want to make his birthday extra special. Please help me with some frugal and unforgettable ideas. Thank you!

Stephanie

A Gift Full of Memories

Create a wonderful birthday gift by putting together photographs of your husband's life. Some of the photos would be of his early years. If you can get those, mount them in chronological order, either in a multiple photograph picture frame with a bow on the corner, or in a small journal type book. Also be sure to include a photo from your wedding! You could also include clippings of events that he has participated in!

TCG

Make a Memory Jar

Make him a memory jar. Fill a jar with pieces of paper on which you write memories you have of the two of you. The memories can be small ones and big. The key is to be specific. He will then pull one out a day and read it. You can do this to be opened once a day for a month, a year, or any timeframe you want. Use nice paper and a nice container. This gift will let him know how much you love him. It only costs as much as the paper and will last all year.

Londa in Peoria, IL



Throw a Card Shower

Contact all of your husband's friends and relatives and tell them you are throwing him a "card shower." Ask them all to make his birthday special by mailing a card to arrive on that day.

D

Start Your Own Traditions

Make it just the two of you. You can make his favorite dinner, play soft music, and eat by candlelight. Just because his parents made a huge deal out of his birthday, do not go overboard. It is time the two of you start your own traditions.

Sharon

Creating new projects out of what you already have

Crafting Without Spending Money

by Margaret Marquis

When you haul out your cool-weather clothes every year, chances are that you're greeted by fashion disasters of days gone by. For nearly ten years, my personal monstrosity was an enormous teal sweater knitted up in a style that would make Bill Cosby weep with happiness. Over and over again, I'd unpack the sweater, never wear it throughout the cold season, and repack it. I refused to say goodbye to it because the color was so perfectly aquamarine.

An avid knitter, I finally hit on the ultimate way to recycle. I got up the nerve to unravel that blue whale of a sweater and discovered that after a good soak in gentle-wash detergent and a thorough drying-out, my thriftiness had yielded enough skeins of beautiful "new" yarn for a new sweater without me ever stepping foot inside a pricey yarn store.

For crafters, creative thinking can yield supplies to furnish just about any kind of project without the expense of a trip to the craft supply store. After all, for crafters, the desire to create is often more regular than the spare change generally required to finance projects. A little imagination can keep your hands busy through long winter months.

Worn-out clothes with sentimental value are prime candidates to be reworked into quilts that may only need a few square inches of usable fabric to create each piece. Baby clothes in particular are per-

fect for fashioning into baby quilts. If the babies those clothes used to fit have grown up into big kids with rooms full of stuffed animals and dolls, scraps of old clothes are the perfect way to create a variety of costumes to keep teddy bears and dolls warm on those cold winter nights, too. If you're feeling adventurous, you can hand odds and ends of material and double-knotted thread and needles to your children and let them play fashion designer, too.

For amateur painters, unwanted painted canvases are a coat of paint away from a blank space on which to create. You can use a white base coat to cover up the previous art or whatever background color you choose. The only rule of thumb is to stick to the same kind of paint that is already on the canvas. In the case of thickly-applied paint that has too much texture to be covered, gently sanding down with sandpaper can bring a bumpy surface to readiness.

While the prospect of hanging on to old stuff to create new might be second nature to any mother who has looked at an empty cardboard paper towel roll and seen a craft project perfect for her three-year-old, many of us crafty types forget that grownups can use these items, too. From the functionality of re-knitting an old sweater to the aesthetic charms of a new painting in your living room, crafting on a budget can enhance your imagination and artistic life without breaking your bank.

Ask Bob: The Auto Answer Man

Finding a Radio Code Number

Hi Bob,
My mother bought a 2004 Honda Accord brand new. Recently, she had the car brought from Florida up to NYC by an auto mover. The guy who took the car from her down in Florida had an accident and needed a jumpstart. Well, my mom's car radio had an anti-theft device on the radio, which kicked in when the battery was removed.

She can not find the card that gives the serial number for the radio. You need the card to enter the 5-digit code to unlock the theft device on the radio. Is there a way to get the code without tearing up the dashboard and pulling the radio out to get the serial number?

Tim

Tim,
That information will not be found on the radio for obvious reasons. She might be able to get it from the Honda dealer. It may be easier to simply replace the radio. Have her check in the booklet that has the owner's manual. The dealer usually puts that card in there.

Good Luck!

Drive Safely!

Bob, The Auto Answer Man

If you have a question for Bob, send it to AskBob@stretcher.com. He's able to answer many of them personally and we'll include the best questions in future issues of The Dollar Stretcher.

Readers' Tips

Inexpensive Flavored Oatmeal

I like to have oatmeal for breakfast during the cold winter months, but the plain canisters of quick oats don't have any flavor, and the packets of flavored oatmeal are so expensive. I also tend to use a lot of canned, juice-packed fruit in the winter months. So now, whenever I use canned fruit, I save the juice instead of pouring it down the drain. Then, when I want oatmeal, I just prepare the inexpensive bulk quick oats with the leftover juice, making low sugar, fruit-flavored, inexpensive oatmeal! Plus, there are often little pieces of fruit left in the juice, so I get real fruit bits in my oatmeal too.

Jamie K

Weekend Hotel Stays

I was visiting family in another state when something unexpected came up and I had to find a hotel for the weekend. There were conventions in town so nothing was available. On a lark, I phoned a place that offers housing to business people in an apartment building. There were many apartments available because the business people needed them during the week. The price per night was the same as the hotels' prices but the apartment offered beautiful furnishings, a washer and dryer, a fully-equipped kitchen plus dishwashing detergent, laundry detergent and a welcome basket of little goodies.

LRR

cont. on pg. 30...

Readers' Tips cont...

Before You Rent

My husband and I wanted to move into another home. We rent, and of course, there is the first month's rent and a deposit required. I looked at this home before they'd cleaned and painted it. I talked with the agent who also manages the property and asked her if I could paint the walls for her and knock a little off of the deposit. I know how to spackle and paint professionally so this was a small job for me. She was ecstatic and asked me if I'd accept half off of the rent and she'd provide the paint. We had a deal. This is a wonderful way to help yourself and your new landlord.

LynAnne M.

Homemade Birthdays

Making my own birthday cake has saved me money. Buying a pre-made birthday cake can cost \$30 or more! My daughter's favorite birthday cake was when I made a princess ballerina cake with a tube cake and placed an inexpensive Barbie in the center. I then iced a long flowing gown for her dress. It was perfect. I even made the icing myself and saved money there.

This year, I will make a pinata for my daughter's birthday. Buying one new can cost \$20 or more. I will definitely save money by making it myself, and it will be fun, too.

Shannon

"Free" Groceries

Take the time to inventory your pantry and freezer and use the items in "planned meals." We were able to come up with over a month's worth of meals. We saved several hundred dollars this month by just cleaning out the odds and ends. The best part is that you use up all the loose ends before they expire!

Shane

Finders Keepers Education

When my children were younger, I used to dread laundry day. Having boys it was always an adventure sorting laundry. As many times as I told them to empty their pants pockets before putting their jeans in the hamper, they didn't often comply. I was amazed at the assortment of junk they stored in them and never seemed to miss when I tossed it out!

I realized that among the toys, rocks and tissues, there was a substantial amount of loose change and dollar bills making their way to my laundry room. In order to teach them a lesson, I put a piggy bank on my dryer and told them that any loose change that came down went into the bank as my laundry fee. At first, I was averaging about \$20 per month! As soon as they realized that the change went into the family till, they figured out that it was better for them if they emptied their pockets first!

Carol R.

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Readers' Tips cont...**What I Learned at Thrift Stores**

One really great reason to shop at the thrift store is to learn which brands of clothing (and other items) hold up well over time. If/when I have to buy something brand new, I feel far more confident spending money if I know I'm buying a brand that will still look great, wear well, or be durable enough to pay for itself. On the few occasions when I've needed to pay retail prices for any of these items, I stick to the brands I know are worth the expense.

JD

Tonight's Featured Dish Is...

I use a little psychology when I serve frugal meals. I give each dish a catchy, appetizing name. When I added leftover, cooked green peppers and garlic to leftover beef stew with some soy sauce, I presented it as "pepper steak stew." My dining companions complimented me for days. If the meal has an expensive ingredient that I bought on sale, I might emphasize that ingredient in the name of the dish. I also have fun in naming what I serve, especially when it's a dish made of leftovers. "Back By Popular Demand Stew" gets a chuckle from my companions, and the good humor seems to launch a pleasant time.

LRR

Inexpensive Acne Care

After spending a lot of money on acne skin products for my teenagers' acne problems, I learned something that works well and for a lot less money. The same "antibacterial" hand soap I buy for \$4 to \$5 for a half gallon works really well as a face wash to prevent outbreaks. Use it twice a day and see the difference. It's as good if not better than all those fancy acne face washes and bar soaps.

Donna

Beyond Eating Out

I realized that all the social events we were invited to revolved around food. We're trying to stay healthy, so now we let our friends know other activities we'd enjoy when they say, "Let's get together." We've gone to the local museum (free admission), gone for walks around the parks, watched local sports teams play and met for dollar night at the ice cream parlor. Nothing we do is costly, and we have more fun than if we did nothing but eat.

M.

Send your time- or money-saving tips to Dollar Stretcher Tips, P.O. Box 14160, Bradenton, FL 34280-4160 or by email to Tips@stretcher.com.

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