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Money Saving Tips for a Happy Holiday Season

Another holiday season has arrived, and that means the coming weeks will be filled with lots of activity and plenty of excitement. Like millions of consumers, you likely have established long-standing traditions that involve gift giving and spending time with family and friends. No matter how you choose to celebrate the holidays, setting priorities can reduce stress, and may prevent you from incurring new debt. Following are some tips to help you maneuver the holiday season with ease and keep more money in your pocket:

- Create a budget and a list for holiday spending and gift giving in advance of buying. Include possible gifts, dollar amounts, and alternative choices. Don't forget expenses like holiday decorations, wrapping paper, cards and postage, plus extra food costs for parties and family gatherings. Knowing how much you can truly afford to spend is a crucial first step in controlling costs.
- Establish spending limits for gifts for each person on your list and start looking for bargains early. Stick to your list and spending limits to avoid overspending.
- If it has been a challenging year financially, you may need to shrink your holiday gift list. Begin by talking with those you exchange gifts with, perhaps suggesting not exchanging gifts or mutually observing much lower dollar limits on gifts. Separate shopping trips (when comparing prices, quality, value, etc.) from spending trips (when making a purchase), and resist taking cash, credit cards, or a checkbook on the shopping trips.
- Pay with cash and avoid using credit cards. Charge cards tend to encourage indiscriminate spending. Credit card users often say they had no idea how much they spent on the holidays until the credit card bills arrive in January or February.
- Make more of your gifts at home. Handmade craft items, special desserts or breads and other "goodies" can help stretch a holiday budget.

For a free copy of Springboard's *Surviving the Holidays* booklet to learn how to prepare for costs associated with the holidays, manage holiday spending and begin the New Year without holiday debt, visit the "Resources" section of our website at www.credit.org. For those without internet access, please call us at 1-800-449-9818 for printed copies of our educational materials.

Todd Emerson, President and Chief Executive Officer

You can contact SPRINGBOARD[®] by mail, phone, fax or email; we are always here to help.

Mail: SPRINGBOARD[®]
Nonprofit Consumer Credit Management
P.O. Box 5438
Riverside, CA 92517-5438

Phone: 1-877-Wise-Plan (1.877.947.3752)
E-mail: SPRINGBOARD@credit.org
Fax: 1.951.781.8027
Website: www.credit.org

From the Editor's Desk: Holiday Spending

by Gary Foreman, editor

How much will you be spending on the holidays this year? And, how does your spending stack up to what other people are doing?

It's a question that most of us ask each year. I just saw a survey that might help answer the question for you.

94% of consumers will spend the same or less on holiday gifts this year (most people between \$200 and \$500) according to a just-released survey from Western Union Payments.

Findings from the latest Western Union Payments' Money Mindset Index survey reveal:

- ~ 30% of consumers have hidden a gift purchase from their spouse/significant other
- ~ 60% will set a holiday budget
- ~ 12% of consumers will spend nothing this holiday
- ~ 32% will spend less on each person this year
- ~ 19% will shop only at discount stores
- ~ 22% say they would pay off debt, instead of buying gifts, if they had the choice; only 2% would save the money
- ~ 20% will buy a holiday gift for their work colleague; 19% of those report they will do it because they feel obligated
- ~ 6% admit they will give bosses, clients or colleagues gifts to gain favor in 2011
- ~ 40% consider government the biggest 'Scrooge' this holiday

(The Western Union Company is a leader in global payment services. For more information, you can visit www.westernunion.com).

How does that compare to your plans? Are you joining the roughly 1/3 who expect to spend less on each person this year? My guess is that many people will actually follow through on their plans. Usually it's a battle between a plan to control spending and the pull exerted by a store pushing gifts. This year I'd give the edge to the spending controls.

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Add more value to your holiday than any price tag can measure

10 Free Holiday Gifts

by **Melissa Mayntz**

Holiday gifts may be one of the last things to purchase on a strict budget, but they are often the first things that recipients notice missing, even without ill will. Gift-givers whose budgets are stretched this year, however, do not have to play Scrooge with gift lists. These ten gifts are completely free to give and will make a lasting impression both on the giver and the recipient.

1. Companionship

Visiting an old friend or spending a chilly winter afternoon with someone who is unable to get out is a great gift to warm the hearts of both parties. A simple conversation, board game, shared meal, or watching a movie is a great way to spend the time together enjoying the holiday spirit.

2. A Letter

The “happy family update letter” is a popular feature for many holiday cards, but nothing beats a hand-written, personal letter. Longer than a quick note or signed greeting

card, a special letter can be reread and enjoyed throughout the holiday season.

3. Coupons

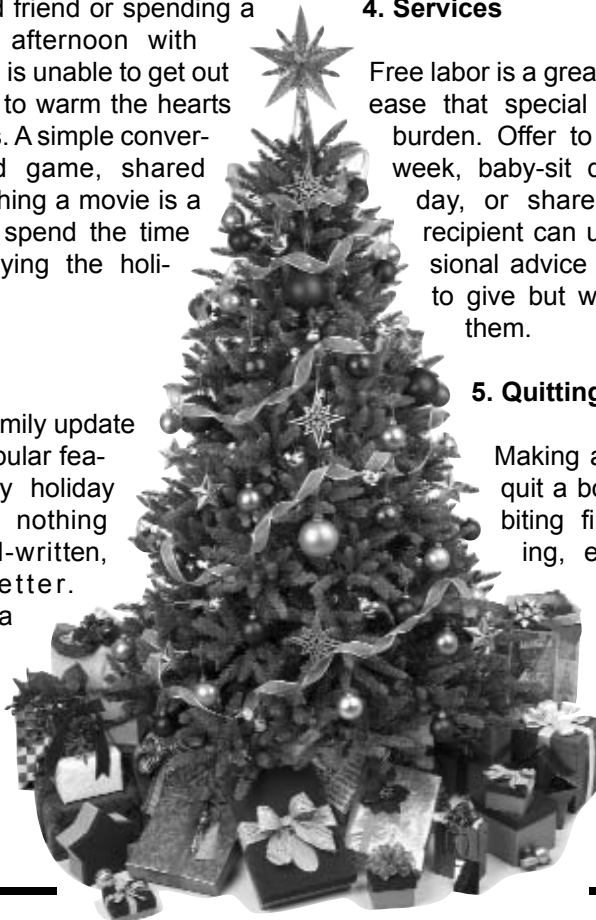
It is easy to draw or print simple personal coupons to give as stocking stuffers or meaningful gifts. A free kiss coupon is perfect for couples, while kids will appreciate a “get out of trouble free” coupon or a “dinner pick” certificate to choose a favorite home cooked meal.

4. Services

Free labor is a great gift to share to help ease that special someone’s holiday burden. Offer to shovel snow for a week, baby-sit during another holiday, or share special skills the recipient can use, such as professional advice or tips that are free to give but will be invaluable for them.

5. Quitting a Habit

Making a concerted effort to quit a bothersome habit like biting fingernails, interrupting, etc. is a thoughtful way to show someone that you’ve been listening to their requests for you to stop throughout the



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Holiday Gifts cont...

year. Stronger habits such as smoking and gambling may be more difficult to quit, but doing so is an even more meaningful gift.

6. No Arguing

The perfect gift kids can give their parents is a day free from petty arguments and fights. The same concept applies to tense family situations or any social occasion when not everyone may get along, but time free from that tension is a great gift to offer.

7. Pampering

Pampering someone special doesn't have to cost a mint. Offer a neck or foot massage, draw a warm bubble bath, or otherwise treat them like they deserve all of this and more for a thoughtful gift that will be thoroughly enjoyed.

8. Time Alone

Parents especially will appreciate the gift of time alone. Offer to take care of the kids, answer the phone, and deal with any emergencies that crop up in order to give the recipient time to enjoy whatever they want or to catch up with their own to-do list.

9. Day of Chores

A day of chores can be a useful and productive gift. Whether it includes

daily tasks, such as cooking a meal and cleaning the kitchen, or too long delayed chores, such as cleaning out the garage or attic, offering a 24-hour period of complaint-free servitude is sure to be appreciated.

10. Forgiveness

The holidays often bring family and personal problems into the spotlight when fights break out or estrangements become apparent. Make this holiday season extra special with the gift of forgiveness, and move past disagreements to welcome the new year with a new attitude toward one another.

It is easy to spend hundreds of dollars on the latest clothing, technical gadgets, and must-have items during the holiday season, but long before the bills are paid off, many of those gifts are unused or forgotten. By choosing meaningful free gifts to share, it is possible to trim the holiday budget and add more value to it than any price tag can measure.

Melissa Mayntz is a freelance writer and editor from Utah. She has written more than 1,500 articles for print and online markets, and she edits manuscripts for publishers and individual writers. Learn more at www.MelissaMayntz.com.

How to adjust your financial plan for the new year

Yearly Overhaul

by Olivia Fox

We're told to replace our smoke detector's battery every year, but what about our budgets? Every November (once we find whether a salary increase is coming or not), we revamp our spending plan. We evaluate using these questions.

Was each category adequately funded? When we came to the clothing account, was it empty far too often and requiring us to "borrow" from somewhere else? Are any costs increasing next year? Taxes? Rent? Utilities? Just where will the money come from?

Can we cut back within an existing category, like food? Or clothing? Can we lower the thermostat? Or use less electricity? Are there options for our health needs? Can we reduce our car insurance premium? This is where strategies come in and where most personal finance resources put their efforts.

May we eliminate or must we add a category? Money is either coming or going. Divert an eliminated category's funding to where it's needed or it just evaporates. A new line item has to be funded from existing resources. We don't have the option of printing our own money.

Have any life-changing events impacted our budget? Our son starting college has. It's resulted in lower food costs and higher school expenses. When our youngest broke his arm, that made a huge dent in our medical account.

Hopefully a raise is coming this year. But we're also responsible for a greater share of health costs. Recovery from or planning for a financial blow takes thinking through the options.

Are we on target with our life goals? Can we do anything to better realize them? Let's say retirement is the biggie. Can we skimp in any area to boost savings? Take \$5 off food costs every week and we have \$260 in a year. Take \$20 off and we have over \$1,000. What investment strategies should we consider? Some people have options through their jobs. Even so, the research burden is on the individual. It's time to tackle the stacks at your public library. Is there a three- to six-month cushion in place? Are there higher rates out there for our CDs as they come due? Should we consider laddering? Would a money market be a better choice? Bankrate.com has a listing worth looking at.

Is there any wiggle room? Being financially blind-sided is no fun. An emergency fund gives you the freedom to roll with the punches, and even help someone else if they're in need. We try to have one in addition to the cushion.

So let's crack open our budget books, sit down with a cup of coffee, and tackle the job.

Olivia Fox loves finding new ways of doing more for less. She can be found at www.frugalbohemian.blogspot.com.

Must healthy food cost more?

Eating Better for Less

by Jennifer Beam

I recently overheard a conversation in a grocery store between two women who were debating the cost of eating healthy. The debate was summed up by the one woman's simple statement "It's cheaper to eat the unhealthy stuff."

While sparing no expense for the nutritional benefits may seem like a worthy cause, the reality is that most individuals and families are on a budget and food is only a portion of total expenses. In truth, the casual observation by the aforementioned grocery shopper was right on. Healthier foods, such as whole grains, fresh fruits and vegetables, baked snacks, low-calorie and reduced fat products, simply do cost more.

With so many reports published by the USDA and the modern-day nutritional guidelines indicating that certain foods are more nutritious, it's a shame that many families must choose between what is good for them and what they can more easily afford.

How do you bridge the gap between bringing the best food choices home and affording the total at the checkout? Louise Easterly, Licensed Nutritionist and Supervisor of Food and Nutrition at an USDA nutritional award-winning school district in Ohio, knows as well as anyone what it costs to feed a hungry brood. She agrees that it can be

difficult to balance affordability with healthy choices when it comes to food. "When a bag of chips cost less than a bag of apples, people on fixed incomes are more likely to buy the chips. And it's sad that it has to be that way."

Easterly blames a lot of the problem on food manufacturers, questioning why a loaf of whole grain bread has to cost about a dollar more than enriched white bread. "Milk costs the same per gallon whether you buy skim, 1%, 2% or whole milk," she points out. While the dairy industry might have found a balance between nutritional choice and price efficiency, the choice between other products simply comes down to price.

According to Easterly, when her district switched to whole grain products like hamburger buns, pizza crusts, and tortilla chips, their cost increased \$.10 to \$.12 per serving. Easterly suggests shoppers focus on whole grain products, fresh fruits and vegetables when they can. If fresh produce doesn't fit your budget, buy a combination of fresh, canned and frozen fruits and vegetables. While not as nutritious, canned and frozen produce can still provide a percentage of the daily-recommended vitamins and minerals. Those on reduced-sodium diets should pay special attention to the labeling of canned produce, as they are traditionally higher in sodium, but many manufacturers are

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Eating Better cont...

now reducing or eliminating sodium in canned and frozen produce.

To get the most out of your grocery dollar and still reap the nutritional benefits, buy fresh fruits and vegetables that are in season when they tend to be cheaper. Plan meals around these produce products, and when the frozen or canned variety is on sale, stock up for the off-season. When shopping in the produce department, pay special attention to fresh produce. Purchasing the pre-packaged, pre-shredded lettuce, cabbage, or leaf spinach is more expensive than buying whole heads. The same is true for purchasing pre-cut vegetables like cauliflower, broccoli and carrots.

Focus on whole grain products when it is affordable to do so, but choose wisely. Whole grains are comprised of the entire kernel from the seed-heads of grasses and contain more fiber and nutrients than white flour products, which are made from just the endosperm, or the inner bulk of the kernel. Most white flour products are enriched with vitamins, minerals and folic acid, but have a higher total percentage of carbohydrates.

A balance between whole grain and enriched white flour breads, cereals and pastas is a better nutritional choice than consuming only enriched white flour grains. Often, whole grain pastas,

store brand breads, and tortillas are competitively priced compared to their enriched white flour counterparts. Focus on these products instead of whole grain crackers and snack products since breads and pastas account for the bulk of your daily intake.

Organic food is another area that can confuse consumers who compare healthy eating with the cost. Organic foods may eliminate additives and preservatives, but often cost twice as much as similar products. Some nutritionists feel that consumers are misguided by their choice to buy organic because they think it automatically means a more nutritious product. When it comes to nutrition, key vitamins and minerals, like vitamins A, B, C, D and E, zinc, folic acid, fiber, niacin, thiamin and protein are what's important. Organic foods don't necessarily mean less fat, fewer calories, or more nutritional value. Therefore, if you can't afford to buy organic, don't let that dissuade you from choosing more affordable nutritious products.

In the end, it may appear that choosing the healthiest food products is the more expensive route. While in many cases that may be true, careful selections combined with an understanding of what makes a food nutritious versus what food manufacturers want you to believe is the key to eating healthier for less.

Just like when you used to trade your school lunch

Barter Your Way to Savings

by Debra L. Karplus, MS, OTR/L

When you were in school and weren't happy with the lunch that Mom packed, you traded your peanut butter and jelly sandwich and an apple for your friend's tuna fish sandwich and banana. How clever you felt, discovering the concept of trading goods. But historians report that way back in about 9000 B.C., people were trading cattle for other goods. This practice became known as bartering. It wasn't until about 1000 B.C. that metal coins came into existence, followed by paper currency in the 800s A.D; using money in exchange for goods and services is just another form of bartering.

The recent tough economy has given people today the opportunity to become more creative in stretching their dollar. Consequently, bartering is making a comeback. Bartering groups are springing up in neighborhoods around the country and numerous online bartering networks are just a click away.

Bartering goods is a great way to acquire the things you want

While reorganizing at home, you might find some things no longer needed that might be enjoyed by others. Books and textbooks, compact discs, videos, and DVDs often find their way to some back corner on a shelf, gathering dust from lack of use. Give them

a new home in exchange for some of a friend's former favorites. Swap toys, games and puzzles that are no longer used. You might even expand this bartering idea to clothing accessories, such as scarves, purses and costume jewelry, and for home furnishings, such as throw pillows, curtains and other decorative items. You'll get exciting new things any time of year!

Perhaps you and your friends can get organized the next time you need to buy some of the same goods. First, do some planning as a group. Then, buy larger-than-you-need quantities and do some trading. You can easily do this when purchasing school supplies like pens, pencils and notebook paper each semester, and for grocery shopping. Go ahead and buy that toilet paper 12-roll pack at the superstore or that mega-sized box of laundry detergent and swap with your friends. There may even be some items you want from the home improvement or hardware store that are cheaper if bought in larger quantities, such as garden rocks, potting soil, or seeds. Check with friends first and then buy big.

Time shares are popular for vacation lodging spots. Why not take this same concept and do some time-sharing with neighbors and friends for some of the tools you have at

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Barter cont...

home but don't use often. A few devices that could be time-shared might include lawn mowers, outdoor blowers, wet-dry vacuums, weed cutters, ladders, hedge trimmers, chain saws, and even some of the smaller tools, such as power saws for carpentry projects. Be sure to set some initial guidelines on safe use, maintenance, and storage.

Bartering your services stretches dollars

There are many services for which families currently hire that can easily be swapped with a friend. Capable, trustworthy babysitters are difficult to find and can be expensive. Why not organize a babysitting club with friends? Select a weekend night when you watch children from several families overnight at your home in exchange for several weekend nights when they watch your children. The kids will have fun developing friendships with the other children. Transporting children and carpooling can be shared in the same way.

Indoor and outdoor repairs and especially yard work can become overwhelming at times. Organize work parties or swaps where groups of people gather at a home and accomplish a specific task, such as scraping, priming and painting the exterior of the garage or laying sod. The work will

have a party-like feel to it and will get finished with a sense of fun and community.

Everyone possesses at least a few special skills that can be used to bargain with friends in exchange for things you need. Perhaps you can teach piano, singing, or other music lessons. Or maybe you are computer savvy, a good writer or have above-average bookkeeping skills. Possibly you are good at haircutting. All of these are valuable abilities that others can benefit from via a swap. You just need to network with people to organize a bartering community.

If you have a small pick-up truck, you may be the envy of the neighborhood when others occasionally need to haul something that won't fit into their car or minivan. Offer your services to transport items such as that long piece of lumber from the lumber yard in exchange for something you need or want. You'll be amazed at how many people will want to barter with you!

Theme parties can be especially fun for adults or children. Plan a bartering party to exchange toys, books, or CDs. You can ask people to wrap them to add an element of surprise. Or organize a bartering exchange in your area. Bartering is economical, fun, and a wonderful way to enhance a sense of community into your family.

Early preparation is the key

Prepare for a Snowstorm

by Linda Shapero

Most winters include a snowstorm or two. This is particularly true for the Midwest and the eastern part of the country. That being said, if you live in either of these areas, you should know how to prepare for a snowstorm. Make sure you are ready when one hits.

Heating, Power & Water Sources

Regardless of the type of heat you have, be sure your system is in good working order. If you use oil or wood, make sure at the beginning of the season that you've had enough delivered that you can get through the winter and then some. You may also want to consider purchasing a generator and gas, but these must not be used indoors.

If there is a chance that you will not be able to get water from the tap, make sure you have purchased bottled water or have bottled at least a week's worth on your own.

Food

If a storm is on the way and your supplies are low, you must get out and shop for food. Be sure to have canned goods like soups, stews, spaghetti, fruits and vegetables, and a good manual can opener in case you lose power. Don't forget to get lots of healthy snacks, as well. If you are cooped up in the house during a lengthy storm, everyone will be eating more than usual due to the fact that they are there rather than out of the house following their routine.

Alternative Methods for Cooking

You may have to use a propane grill, regular barbecue grill, or camp stove if you lose your electricity. Make sure you have all related supplies ready to go. Also, be sure to use these cooking substitutes outside only.

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Snowstorm cont...

Emergency Supplies

Matches, several flashlights, lanterns, extra batteries, candles, a weather radio, extra blankets and comforters, sleeping bags, snow shovels, rock salt for the sidewalks and driveway, and kitty litter for the trunk of the car are some of the items you'll want to have on hand. Keep listening for weather information on the battery-operated radio in case they are calling for evacuation.

Medications and First Aid

Always have a first aid kit available. Check it often to be sure that items that have been used are replaced. Purchase enough medication to get you through a storm. Any other special supplies should be purchased in advance as well, such as baby supplies or items for an elderly member of the family, such as Depends, etc.

Clothing

Everyone should have warm clothing. It may be necessary to wear extra layers if the heat goes off. You may have to camp around the fireplace, if you're lucky enough to have one. With everyone in one room, you will stay warmer. In fact, it's a good idea to shut doors to rooms that aren't being used to conserve any heat.

Things to Do

Try to keep a box of various types of fun things that your family likes to do, such as books, cards, craft supplies, and games, etc. If conditions are safe outside, you may want to go out for a walk, play in the snow, or go sledding to break the monotony of being inside.

Knowing how to prepare in advance for a snowstorm will help you tremendously. If you do your homework and get everything you need, you will be well-fed and cozy while you wait out the storm.



When the purchased item just won't work for you

The Etiquette of Exchanging

by Shaunna Privratsky

Oh no! Your daughter turns her nose up at the jeans you bought for her. The sweater you gave your husband doesn't fit. Your son won't be caught dead in the brand-name polo shirts you picked up on clearance.

Time to exchange your purchases. If exchanging and returning makes you groan, here are some tips to make returns easier and exchanges effortless.

- ~ Make it timely. Most stores accept returns up to two months. The sooner the better, because the store can restock the items and sell them to someone else.
- ~ Make it easy. Keep all tags and receipts for the quickest and easiest exchanges. Don't give up if you don't have one or the other. Many stores can electronically trace your purchase and print a new receipt if you paid with their store card, a credit or debit card, or a check. If you have the receipt, but lost the tag, the store can look up the item number.
- ~ Know the store's policy on returns. It is usually printed on your receipt, or you can call customer service at the store. A general rule of returns is you can get your money back in the form you originally paid or an even exchange.
- ~ Be careful with clearance items. Many stores will not accept returns on clearance items. Some will allow



store credit on returns or an even exchange. Doing your homework will save you some grief later.

- ~ Holiday and seasonal items have a narrow window for returns. So if you can't use that set of Christmas dishes, hustle to the store right away. Stores are more relaxed with their return policy around the holidays.
- ~ Save the original boxes and packing. I've often seen people try to return something in a plastic bag or plain box.
- ~ Electronic returns are trickier. Many stores will not take back electronics unless they are unopened. The time limit is usually much shorter, as well. They will provide a replacement if something is clearly broken.
- ~ Know what you want and ask for it. If you want to get a different size, tell

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Exchanging cont...

them. If you want your money back, tell them that. If you prefer a store credit for a later shopping date, state that. You will both end up happier.

- ~ Don't ask for something you know the store won't or can't do. For example, if you know the policy is no cash back, and you paid with a credit card, do not demand cash.
- ~ No matter how upset you are that the product you purchased didn't work out, don't take it out on the clerk. They are much more likely to do whatever they can to help if you are pleasant.
- ~ If you can't get the satisfaction you want, then politely ask for a manager or supervisor. Only do this as a last resort, because anytime you go over someone's head, they will probably resent you.

If you find you are standing in the return line much too often, take a moment to ask yourself why. Here is a list of reasons you might need to return an item, and what you can do to correct the problem.

- ~ The wrong size. Write down the sizes of items you frequently buy for your family on a small note card. Check the sizes before you buy.
- ~ The wrong style. If your kids reject your choices, make them go shopping with you, or skip buying

them clothes altogether. You might start a clothing allowance and choose one or two times a year to go shopping. If they pick it out, they are going to wear it.

- ~ Something the person doesn't need or want. Did you buy something just because it was on sale? Or maybe you thought the item was needed. Instead, wait until your family asks for something. Keep an ongoing list on the fridge and encourage every one to write down what they need.
- ~ Something you bought on impulse. Thinking over every purchase can really save a bundle. Ask yourself if it is something you need, or just want because it's on sale or pretty or seems useful. Wait until the next shopping trip, and if you still want or need it, buy it.
- ~ Sunk by the stocking-up syndrome. Do you love to stockpile items? Sometimes that is good, but if you are frequently returning things because you bought too much, curtail the stockpiling. Limit yourself to five items, until you find a balance.

There will always be times we need to exchange something, but by following these hints, it doesn't have to be a hassle. With just a little forethought, a pleasant attitude and a smile, you can master the etiquette of exchanging.

He set out to reduce these costs without reducing service

My Story: Cutting the Cost of Phone and Cable

contributed by Gordon R.

My project for the last year has been to reduce our family's Telcom bill. This is not an easy task. With a teenage daughter and my wife working more, we have expanding needs. Even against these odds, I have been successful.

First up, I wanted to cut the cable bill. That's easy. We just eliminated it and joined a growing number of cable cutters. There is plenty of video content on Internet sites like Hulu. Also, Netflix, Roko, Boxee, Zinc and others will deliver Internet video content that rivals cable. Savings: \$40 to \$60 per month.

Next, I focused on the landline. Yes, we still use a landline phone. The savings here came from dropping the traditional phone carrier and going with a VoIP phone system. There are many to choose from, including Vonage, Magic Jack, Ooma, and Skype. I almost went with Skype because I could buy a Skype Wi-Fi handset and make calls from any free Wi-Fi cloud. It's kind of like a poor



man's cell phone. At home, I could link the handset to my wireless router and have the convenience of a cordless phone. But instead I went with a company named Phone Power. They sent me a free adapter that connected my existing phones directly to my network. No computer was needed to make and receive calls. The list of included features is long, but the best one is the ability to have two calls going simultaneously with a single phone number. This feature is particularly handy with the aforementioned teenager in the house. The cost is less than half that of a traditional landline. Savings: \$30 per month.

A couple of years ago we suddenly needed a second cell phone. The most obvious thing to do was to convert our existing plan to a family plan, but that would cost an additional \$20 per month per line, which isn't really too bad if you use it a lot. Instead I bought a prepaid cell phone. After some research, I bought a 7-11 Speak Out phone (no longer available). At the time, 15 cents a

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My Story cont...

minute was a good rate for a prepaid phone. Today, there are better plans. But that phone has only cost me \$100 per year for the last two years. That works out to less than \$10 per month. Another phone was activated with Page Plus Cellular. I put \$25 on it about every six to eight weeks. Our primary cell has also been ported to a Page Plus \$30-per-month plan that gives us a huge bucket of minutes and text.

The best part about having prepaid cell phones is that I can control the costs. Like any other pay-as-you-go service like water or electricity. If I want to save money, I just use it less. Savings: I figure that I'm paying about \$55 per month for three cell phones. A three-line family plan with a reasonably large bucket of minutes would cost about \$110 per month, so let's say the savings are \$50 to \$60 per month.

I'm still working on Internet. With VoIP, streaming video, movie downloads, etc., I have no choice but to have broadband Internet access. At \$45 per month, it's twice what I want to pay. I will pass on a few alternatives that may work in your situation. DSL is available in a range of speeds from 768K up to 12Mbps depending on how aggressive your local phone company has been in upgrading their system. Before getting DSL service from your local phone company, check out some third party providers, such as DSL Extreme. Clear.com is deploying

fixed-point wireless Internet access around the USA. They are a viable alternative to DSL and cable Internet. Several coffee shops and fast food joints sell subscription Wi-Fi Internet access. With a good antenna (search "Cantenna"), you can beam into a Wi-Fi bubble from several blocks away. None of the above have turned out to be a viable alternative for me. Savings: for me, none so far. I hope you can do better.

Trying to figure out my total savings is like trying to hit a moving target. I have saved big by cutting out cable and going to a VoIP phone service, but that is balanced out by the need for higher speed (and higher cost) Internet service. Paying for premium Internet video (Hulu premium or Netflix) would also reduce the savings. With the cell phones, the win has been to hold the line on costs while increasing use. Three cell phones for about \$55 per month is very good. I figure that I'm saving between \$50 to \$100 per month.

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.

Sometimes buying the low-cost alternative isn't the best way to stretch your dollars

When Cheap Is Expensive

by Rich Finzer

Yeah, I know that this is a magazine that features tips and advice on how to save money, shop wisely, and practice prudent frugality, but sometimes buying the low-cost alternative isn't the best way to stretch your dollars. Sometimes the tiebreaker comes down to quality and durability. Here are a few examples.

Porch paint/deck stains: I recently purchased three gallons of stain to use on my porches and wooden walkway. The cost was \$108. "Rich, are you nuts? I can buy abba zabba stain at the big blue home improvement store for about half that price!" And my answer to that entreaty would be this. The stain I use was formulated to stand up to the brutal marine environment in Nova Scotia. So despite my frigid Yankee winter where 200" of snow sometimes falls, my stain lasts three years. And, as it takes as much time to apply expensive stain as it does the cheap stuff, I'd rather skip two years of pushing a paintbrush instead of applying an annual coat of cheap stain. Ben Franklin said, "Time is money." In this case, I'd rather spend the money and save the time.

Car/boat wax: The wax I use on my boat costs \$16 for a 24-ounce bottle. Expensive? You betcha, but we're talking about my boat here. It's my pride and joy. Besides, I only need to wax the hull once every two years because the finish this wax lays down is incredibly

durable and long lasting. The "blue lagoon" wax I use on my vehicles is the same. I wouldn't skimp on these items. The risks are too great and the results are worth the price.

Tools: I own two types or grades of tools. I have the relatively inexpensive ones that I bought at the big yellow discount tool store (you know the one) and the tools I never loan out. The cheap tools are manufactured in the Orient and look it. And you can borrow them any time you like. But my USA made SK wrenches, Channellock pliers, and Estwing hammers are mine. When I'm too old to use them anymore, I intend to give them to my nephews. They'll only be about 60 years old (the tools that is) by then, which means they'll have completed their break-in period. Think about it this way. Cheap tools and expensive tools cost exactly the same amount, because you end up replacing the junky ones when they inevitably fail. And to my mind, tools shouldn't break just because you use them.

Are there other examples where buying the low-cost alternative isn't wise? Absolutely! However, I can only think of one other, and that's a parachute! Jumping out of a perfectly good airplane is scary enough in its own right, but skydiving while wearing a parachute manufactured in Beijing is a truly terrifying thought.

Make two meals from one

Restaurant Magic

by **Melissa Koosmann**

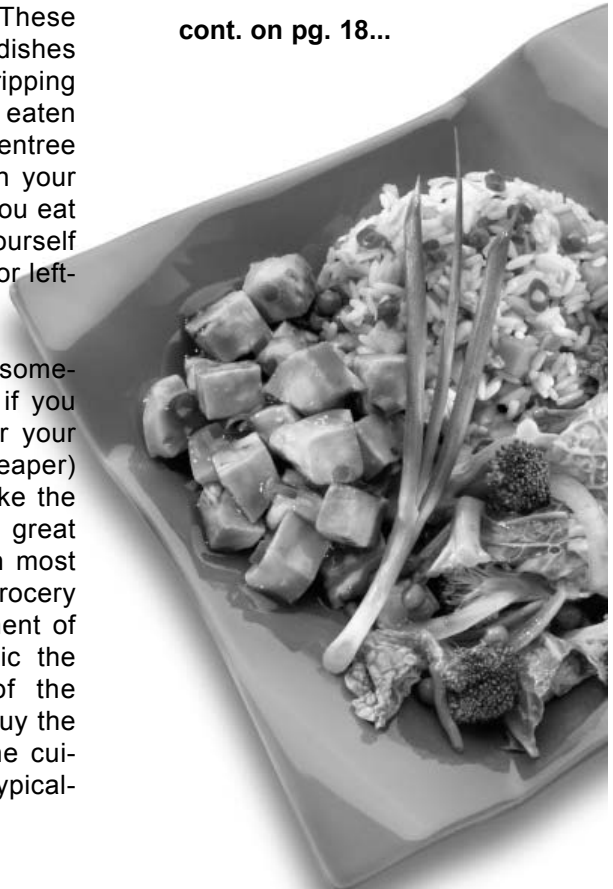
The occasional restaurant splurge is a fun break from cooking and cleaning up at home, but only if the prices don't take away your appetite. And they don't have to, even if you're on a tight budget. If you want to eat at restaurants from time to time, try cutting costs the same way you would at home by stretching the food.

Asian and Indian restaurants offer some of the best options for people who need to make their restaurant dollars go as far as possible. These restaurants usually offer many dishes that are packed with flavor, dripping with sauce, and meant to be eaten over rice. Try ordering a single entree for every two or three people in your group, along with extra rice. If you eat alone, order the extra rice for yourself and keep half of the main dish for leftovers.

Those Asian and Indian entrees sometimes get even less expensive if you order them as take-out. Ask for your food without rice (if this is cheaper) and then bring it home and make the rice yourself. You'll still get the great restaurant food and skip out on most of the work, but you'll pay grocery store prices for the staple element of the meal. If you want to mimic the exact flavors and textures of the restaurant food, you'll need to buy the right variety of rice to match the cuisine you're eating. Thai food is typical-

ly served with jasmine rice. Indian is served with basmati rice, and Chinese is generally served with the long-grain rice that most Americans already use. If you live in a large urban area, these rice varieties may be available at your local grocery store. Otherwise, you'll need to explore specialty markets when you can get to them. Beware that buying special rice is a good option only for enthusiastic cooks who will use the rest later. If that doesn't

cont. on pg. 18...



Restaurant cont...

sound like you, stick with the rice you already have in the house. It'll taste a little different, but you won't end up wasting money.

If you're craving a different variety of food, find out which restaurants near your home offer freebies. Mexican restaurants are an excellent choice, as they typically start you off with free chips and salsa. Take the edge off your hunger with those, and then order a small meal such as a single taco or side salad. Similarly, some Italian restaurants serve free bread. If you eat quite a bit of that, it's no problem to share or save half of your main course.

No matter where you eat, it's important to be savvy about how you order

and what you consume. Most restaurants serve far more than a person can eat at a single meal, but not every dish is worth taking home. Make a point of finishing the foods that need to be eaten right away, such as greasy French fries or pre-dressed salads, and just eating a few bites of the foods that will taste best the next day. This often means going easy on your meat dish, but it will ensure that you really get at least two meals out of your single restaurant bill.

Eating in restaurants will never be as cheap as cooking from scratch, but most budgets have room for a dinner out at least once in a while. It's a nice feeling. You can get out of the house, eat great food, and avoid washing dishes for once. If you're smart about how you order, you might even enjoy yourself.



Melissa Koosmann is an American freelance writer who lives in Cape Town, South Africa. She is the author of three books: Meet Our New Student from South Africa, Going to School Around the World, and Monumental Milestones: The Fall of Apartheid in South Africa.

Even if you're poor, giving can be easy

Charitable Contributions

by Amel S. Abdullah

The school my daughter attends prepares many meals for the poor during a special month of fasting, worship and charitable giving. Students are asked to participate by bringing a single ingredient for the day's meal. If, for example, potatoes are needed, each child in a designated class brings just one potato. If the school needs rice, each child in another class brings just one cup of rice. The emphasis is on bringing just one item. With more than a thousand students in the school, they are quickly able to assemble a vast amount of food for each meal.

I really like this school's method of collecting food. By requesting very simple ingredients, parents do not feel burdened, and the kids learn that charitable giving does not have to be complicated or expensive. One item can make an impact, especially when combined with all the items donated by others.

Applying this concept, we have a jar for charity in my home to which we all contribute. No one is pressured to make donations, and I tell my kids that even one penny is welcome. They are always surprised when we finally count the money and find \$10-\$20 that we can use to ease another person's hardships.

If you have ever felt that giving charity is too difficult on a tight budget, try cooperating with friends, family members or neighbors to donate one of "something" on a regular schedule.

Let's say that you are a mother who meets other mothers at the park each week. You all have babies and toddlers in diapers and know exactly how expensive it is to keep your kids diapered. Donating a whole package of diapers to a needy mother might be difficult, but you really want to help a special friend. Applying the "just one" method, a group of five mothers could each donate one diaper per week until a complete package of 20 diapers is collected.

This can also work with other essential goods, like laundry soap, regular soap, toilet paper, food, or anything else you can think of. For example, before the school year, school supplies are certainly a burden for many families. Can you donate one pencil? How about a notebook, a folder, an eraser, or a ruler? A friend of mine started a project like this, asking for little, and ended up collecting so many supplies that she was able to donate more than 65 fully-equipped backpacks to needy children in her city.

The "just one" method of collecting charitable items is so subtle that you don't even realize how much you are actually accumulating in a short period. Small donations can quickly turn into something huge and help many people. Involve your children, and they will see that helping others is something anyone can do.

Amel Abdullah is a freelance writer, editor and Arabic to English translator. She may be reached at amel.abdullah@yahoo.com

Looking for alternatives to gifts

New Christmas Traditions

This year, our family is considering beginning some new traditions as an alternative to gift giving. We want to have special family time that will be meaningful to all. We have what we need and even what we want in many cases. It's not that we are unable to afford buying gifts; we are striving to move beyond all the hype. Any suggestions?

Corin

Christmas Tradition Idea: Once Upon a Time

Have a gathering where each person brings one gift for a person whose name they drew in advance. Set a dollar limit like \$10 or even \$5. The rule is that the gift must be an item you think that person would have liked as a child, such as a toy, a children's book, etc. Wrap them up, and then let the recipients remove the gift-wrapping. Then, gather up all the goodies and donate them to Toys for Tots. It's fun because you have to put some thought into it, considering the person's interests, but it ultimately benefits a worthy cause.

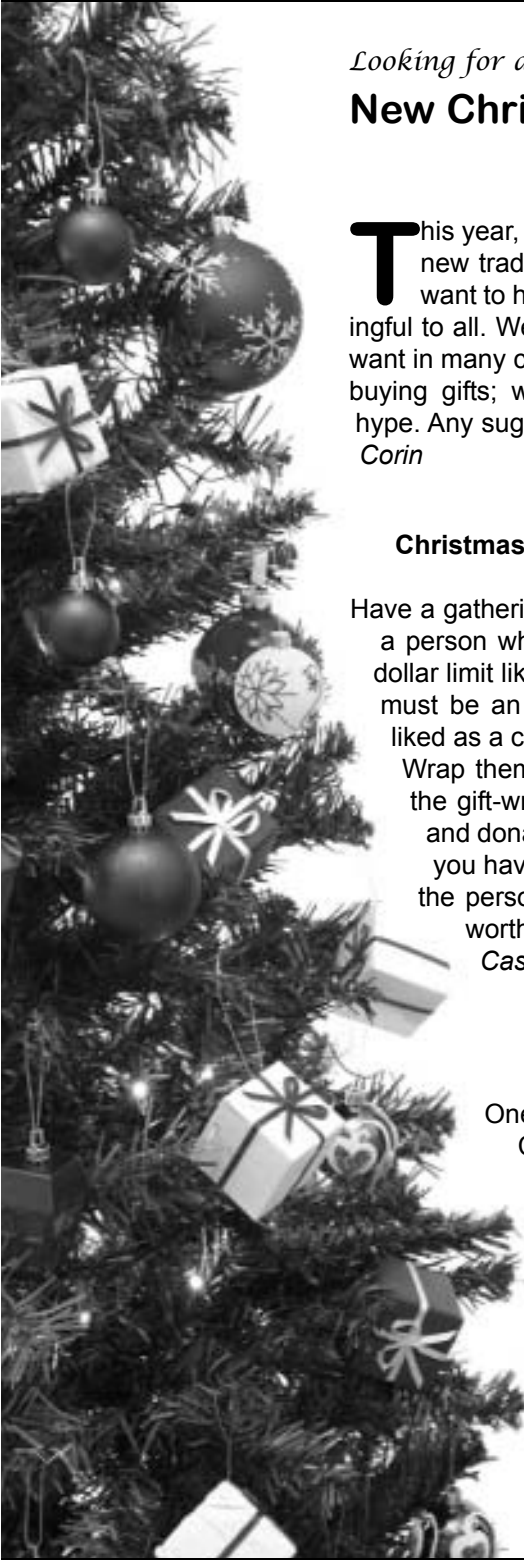
Cassie

A Take Home Christmas Memory

One family I know gets together to make Christmas ornaments to exchange. They have a fun day using lace and fabric scraps, glitter, markers and other craft supplies to make ornaments. They number the collection and put the numbers in a hat and draw for their exchange. Everyone takes home a great Christmas memory.

Laurie

cont. on pg. 21...



Christmas Tradition cont...

Everybody Loves Traditional Christmas Cookies!

A cookie baking day could be fun! Each member can pick their favorite recipe and make enough for everyone to take home. You'll have good food and family time in one!

Gretchen

Giving Face-to-Face

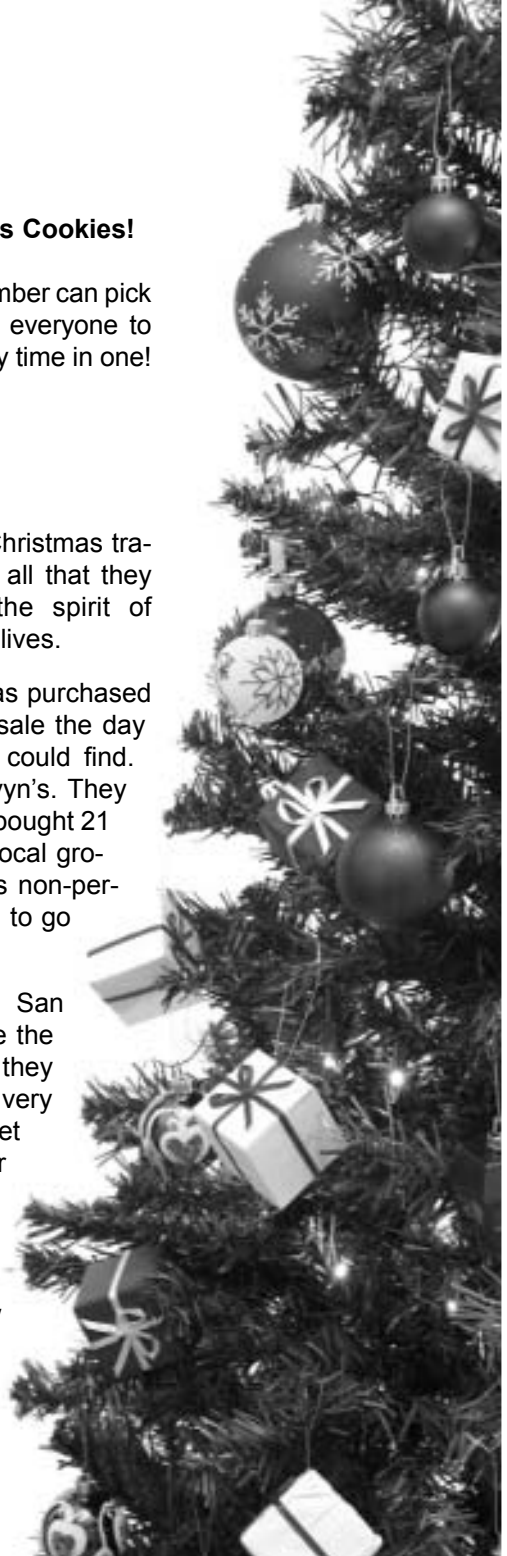
A very good friend of mine began a new Christmas tradition last year. She and her family have all that they need and were looking to recapture the spirit of Christmas they felt was missing from their lives.

For the second year in a row, my friend has purchased 20 good quality fleece throw blankets on sale the day after Thanksgiving at the best price she could find. This year she found her best buy at Mervyn's. They were selling three blankets for \$10, so she bought 21 blankets. She will then go to Costco and local grocery stores to purchase water and various non-perishable food items and will make up a bag to go with each blanket.

Then, on Christmas Eve, they go into San Francisco (our nearest large city) and give the bags and blankets to any homeless people they find on the street. These people have been very grateful. They never force a bag and blanket on anyone unwilling to accept them, and for the sake of safety, they never approach groups of people, only individuals or those in groups of two.

Giving a small gift to someone they know won't get anything makes them appreciate the joy of giving, and unlike donating to charity, they are giving face to face.

cont. on pg. 22...



Christmas Tradition cont...

Another great suggestion is to participate in the distribution of toys with an organization like Toys for Tots or see if a local organization has an opportunity to sponsor an under-privileged family for Christmas, providing gifts and a holiday meal.

Lori

Sharing "Off" Time

Three years ago, we decided we didn't much enjoy the holidays. We were asking our grown-up children what they wanted and then buying and wrapping what they had asked for. It ended up in a flurry of opening presents with not much quality time.

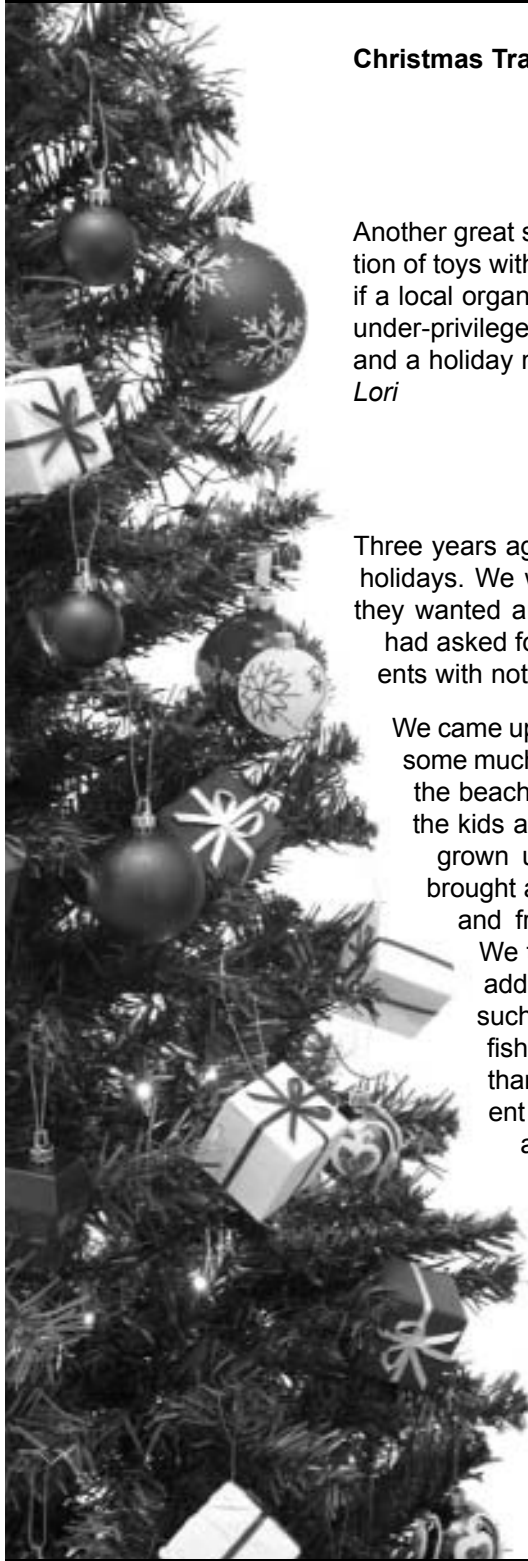
We came up with the idea that we would give our kids some much needed "off" time. We rented a house on the beach for a week before Christmas and invited the kids and grandkids. We did not get gifts for the grown ups, just a gift for each grandchild. We brought all the food, most of which I had prepared and froze. They were officially "on vacation."

We took care of most of the chores and even added a couple of surprises to the week, such as massages for the girls and a day of fishing for the guys. It didn't cost much more than buying gifts and we got the biggest present of all, time with our family. Everyone asked to keep up our new tradition.

We are planning to find something away from the beach next year as it is getting too pricey for the rental. Since it isn't the location so much as just time together that's important, a clean, comfortable place with enough beds for all of us will be fine.

Nancy

cont. on pg. 23...



Christmas Tradition cont...

Dwell in the Joy of the Season

When my children were young we had very little income. Plus, I worked multiple part-time jobs to avoid the cost of childcare. A pricey Christmas was out of the question.

We always went caroling. Wrap up warmly if you live in a cold climate and take some easy lyrics with you. You can find these in books at the library. If you feel funny going to homes of people you don't know, call local nursing homes. They love visitors.

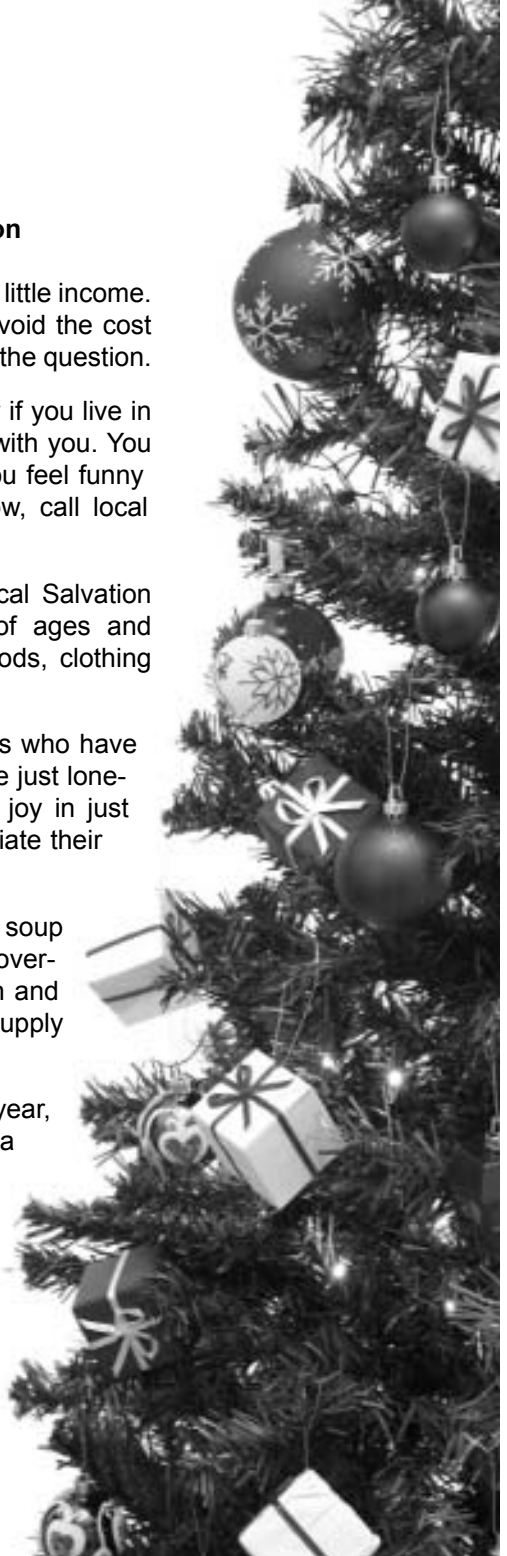
Adopt a family for Christmas. Call the local Salvation Army. They'll give you general details of ages and needs. Fill a big laundry basket full of foods, clothing and toys for someone needy.

Invite people to your home for the holidays who have lost a loved one, suffered a breakup, or are just lonely. Go all out to make them feel there is joy in just being together. Let them know you appreciate their presence.

Volunteer to cook or serve at a local soup kitchen after the holidays. They are often overwhelmed with volunteers during Hanukkah and Christmas, but volunteers are in short supply come January and February.

Practice random acts of kindness. Last year, while Christmas shopping, my son bought a bag of chocolates and handed them to people as he shopped at a mall. A few were actually suspicious, but most stopped and took time to talk with him. He doesn't remember most of the presents he bought, but he still remembers some of the people he spoke with that day.

Carrie



What to do when your savings don't match your retirement goals

Retirement Planning

by Gary Foreman

I'm starting over with no retirement. With this economy, there are lots of middle-aged people like me who, through company closings, stupid choices, divorce, etc. have little retirement savings and are seeing a need to kick things in overdrive for a healthy retirement. Personally, my goal is to buy a place, have it paid for, and build Social Security and savings over the next 15 years. I trusted someone, and they blew my life savings. It's my own fault. So I have to get this ball rolling. How do I do it on \$10 per hour in an area in which you can get a home for under \$50K?

Sandra

Sandra is right. She's running a bit behind schedule. And, yes, she has a lot of company. Many 50-year-olds are recognizing that they don't have enough savings for the retirement that they expect and want.

Sandra has no time to waste. She needs to move on a number of fronts at the same time. She'll want to control her spending, acquire a home, and build up her retirement accounts.

First, it will be important for Sandra to keep close track of her spending. Every dollar that she doesn't spend now will be \$2 or more that she can spend after she retires. Under normal circumstances, she might attempt to save 5% to 10% of her take home pay. Given her situation, Sandra needs to try to push towards 15% or more.

Second, Sandra is wise to want a home without a mortgage by the time she retires. Accomplishing this could reduce her retirement income needs by 25%.

One advantage to the current recession is that it's easier for Sandra to find an affordable home and the interest rate on her mortgage will be lower.

She'll want to look for a fixed rate, 15-year mortgage. That will give her a couple of advantages. First, she'll have it paid off by the time she's 65. Second, she'll get a lower interest rate than on a 30-year mortgage. Finally, the monthly payment won't be much larger than a 30-year mortgage.

Sandra might also want to consider buying a home that would be big enough to take in a paying roommate or even a duplex that could provide an additional source of retirement income.

Next, Sandra will want to maximize her savings, and specifically her retirement accounts. The reason that she'll emphasize the retirement accounts is that they'll allow her to accumulate savings with a minimum of taxes. Also, in the case of the 401k plan, she may benefit from employer matching funds.

cont. on pg.25...

Retirement Planning cont...

Sandra will probably want to know how much she needs to save. There is no “one size fits all” answer, but there is a way to estimate it. Sandra will begin by deciding how much income she’ll want after she retires. She’ll find a tool to estimate her needs at www.stretcher.com/stories/04/04jul19b.cfm.

Once she has a target income, she can estimate how much savings she’ll need to provide that amount of income. A simple rule of thumb is that for every dollar that you’d like to spend, you need to save 15. If she can earn 7% per year, she can spend a dollar a year without touching her principal. So if she wants an income of \$15k per year, she’ll need to save \$225k ($\$15,000 \times 15$).

How much does Sandra need to put away each month to have \$1,000 waiting for her in 15 years? For each \$1,000 at retirement in 15 years, Sandra will need to save \$4.72 per month from now until then. So, if she felt that she needed to have a \$225,000 nest egg at retirement, she’d need to save \$1062 per month beginning now. She can find a calculator at www.bankrate.com/calculators/retirement/retirement-goal-calculator-4.aspx?pid=p:dls.

Sandra will need to make decisions on where to invest her savings. Two things could have a major impact on how well her plan works.

One threat that all long-term savers need to consider is inflation. We haven’t seen much inflation since the late 1970’s, but inflation is one way for the government to handle a debt problem, so it is a real concern.

There’s no perfect way to “inflation proof” your savings. One thing that can help is to invest about 10% of your savings in things that would appreciate with inflation (i.e. gold, other minerals).

Also, Sandra needs to keep the proper time frame in mind. She may be retiring in 15 years, but she’s likely to live another 30 or 40 years, so she’ll want to invest for the long term.

Finally, here’s a little encouragement. It will be tempting to think that the job is too big, too difficult, and freeze in place doing nothing. That’s the single worst thing that Sandra can do. Yes, it would have been better to start years ago, but the next best time to start saving is today. Even if she can’t make her goal, every dollar she accumulates will make her retirement easier.

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

Easily transform your meals from bland to grand!

Flavor Boosters

by Deborah Jeanne Sergeant

It's hard for home cooks to achieve the triumvirate qualities of fast, inexpensive and tasty. Mixes and canned goods are fast and often cheap, but they can get boring and predictable. Adding just a little bit of a leftover or a common staple dresses up an ordinary dish for mere pennies, plus you don't have to go out and buy anything special. Here are a few ideas to help your go-to convenience foods go glam.



- ~ Got Milk? Make any canned, condensed soup a cream soup by using it in place of water. Replace the water in a boxed or envelope mix with milk for a creamier side dish. Milk can also make cocoa mix creamier than when using water.
- ~ Reserve the water in which you cook vegetables. Allow it to cool and freeze it in ice cube trays. It adds nutrients and flavor to reconstituted canned soup.
- ~ Mushrooms, diced onion, sliced almonds and/or celery are delicious sautéed and added to rice pilaf, instant stuffing, or canned soup or stew. Also try a strip of crumbled bacon or cooked sausage to any of the above.
- ~ Crush leftover croutons, flavored pretzels or seasoned potato chips to crumbs to top boxed au gratin potatoes or noodle side dishes.
- ~ Save leftover cooked veggies to add to soup or envelopes of rice or noodle side dishes. If you add a little leftover meat, you'll have an easy and tasty casserole right from your stovetop.
- ~ Extra cream cheese? Try it instead of butter in boxed mashed potatoes for a decadent flavor and creamy texture. Or soften it and blend it into store-bought frosting.
- ~ Kick up the flavor of canned baked beans by draining off some of the liquid and adding a shot of barbecue sauce.
- ~ Blend a dollop of peanut butter into store-bought chocolate or vanilla frosting. It's delicious on a chocolate cake. Stirred into canned chili, peanut butter adds an unexpected flavor that will keep them guessing.
- ~ A squirt of mustard makes boxed mac & cheese so much more interesting. It

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Flavor cont...

also makes the deli's potato salad edgier.

- ~ A sprinkle of oregano jazzes up frozen pizza.
- ~ Don't let that last banana spoil. If it's a bit soft, beat it into a cake mix, pancake mix, or cookie mix (reducing the other added liquid by 1/2 a cup).
- ~ Press sprinkles into refrigerated sugar cookie dough slices before you bake them. You'll also save time because you won't have to frost them.
- ~ Impart a bright flavor to your store-bought sugar cookie mix by working in a teaspoon of lemon juice.

Deborah Jeanne Sergeant writes articles for consumer and trade publications, marketing and promotional materials, and Web copy. Visit her at www.skilledquill.net or her blog at www.cheapchownow.blogspot.com.

Readers' Tips**Laundry Detergent Stretcher**

Simply add baking soda to your regular detergent. Your detergent will go a long way, and your clothes will smell fresh and be cleaner.

Sandra H.

Simple Winter Window Insulation

Simply adding bubble wrap to your windows will greatly improve heat loss. Spray the window with water and apply bubble wrap that has been cut to fit. It also can be easily removed. Most furniture stores will give you bubble wrap for free.

K.

Instead of a Drive Thru Snack

I have five children, and even the dollar menu of a fast food restaurant isn't economical for us! So for those times when they're thirsty or hungry while we're on the road, I keep a package of disposable cups and a box of inexpensive sandwich bags in the car. Instead of spending \$10 or more at the drive through, we run in the grocery store for a refrigerated carton of drink and a much healthier snack, such as baked crackers or fruit. When we look for sale items, we can find something for \$3 or less. Not only do we save money, but also we have healthier foods, drink refills, and leftovers for another day!

Sarah

cont. on pg. 28...

Readers' Tips cont...

Buying a Used Vacuum

My vacuum cleaner died, and I needed to find a replacement without buying a new one. I called my local vacuum repair shop to see if they had a used or refurbished one that I could buy. They let me buy one that a customer never picked up for \$50 (the fee to tune up). It was a Hoover® bagless, which sells for \$200 regular price. The vacuum repair shop recouped their money for the tune up, and I gained a nice vacuum for a fraction of the price.

Terri B.

Checking the Bookshelf

If you're a book-lover like I am, you can never have too many books. But, when money is tight and you still want to read something new, go shopping in your own library. Chances are that you have tons of books in your house. In fact, I'd venture to guess that some of them have never been opened because they are in your "pile" of stuff to be read down the line. Look through all of these books with fresh eyes. Prowl among all the books you've stored in odd places, like the top shelf of your hallway closet, that ancient bookcase in the basement, or that dresser drawer that should contain socks and underwear but is jam-packed with books! You'll be surprised at what you'll find.

Kathy P.

Custom Pizza

Save money even when indulging in pizza. Order a cheese pizza. While waiting for the pizza, prepare toppings from what you have in the kitchen, such as onions, green peppers, spinach, other vegetables, cooked hamburger or sausage, and so on. You'll have a deluxe pizza for the lowest cost, especially if you had leftovers to use as toppings.

M.

Thinking of Getting a Dog?

Craigslist is an excellent source of used items, but did you know you can also find a pet that way? Instead of getting a new puppy, I opted to get a young dog whose owners were moving out of town. My two-year-old pet was already trained, housebroken, vaccinated and spayed. I made sure she was not a victim of a puppy mill and that she did not have any problems. She was just a really good dog who needed a new home. Her former owners also included all her items like her food, dishes, leash, rawhide bones, etc. That saved me a lot of money, and it saved a very pretty and sweet little dog from going to the pound and facing a very uncertain future because of her age. It was a "doggone" happy ending for all concerned.

N2W

cont. on pg. 29...

Readers' Tips cont...**Hiding Christmas Gifts**

I have one tip if you have children. When you arrange for someone to watch your kids or if you watch kids for a family, ask them if you can store your children's gifts at their house. I did this for years and my friend even wrapped the kids' gifts, so the kids wouldn't recognize the paper. If you have teenagers, they will really be surprised when they can't find any Christmas gifts that you have supposedly hidden.

Janet C.

Timing Mark-Downs

Find out when your grocery does mark-downs on meat and deli items. For example, I do most of my grocery buying at Wal-Mart. My Wal-Mart marks their deli items and also some fresh meats down around 5pm. I have bought rotisserie chickens for \$2.50, bags of chicken tenders for \$2.00 (about 4 pounds), and large containers of mac and cheese for 90 cents!

I have also found fresh poultry and ground round for half-price. At this time of day, the deli is about to close and they are ready to move their leftovers. The meats are about to hit their expiration time the next day. Just make sure you have freezer space and containers ready at home.

T.

Pre-Purchase Briefing

Knowledge is power against being ripped off. Before paying for huge expenses like car or house repairs, I talk to several people, including friends with more expertise than myself. I comparison shop. I do a lot of Internet research. When I am satisfied that I have turned every stone to know every option from cheap to expensive, I then make my decision on what is best for me.

DL

Don't Replace Door Locks

In changing my door lock, I have found that having the cylinder "re-keyed" represents a huge savings (as much as 50%) as opposed to buying a new lock and chucking the old. Plus, it is a bit greener! Then, if one is slightly handy, installing the lock is a no-brainer! Even more savings here!

Marian

Leftover Turkey?

Sometimes after storing leftover turkey in the refrigerator, it gets a "different" taste to it. I have found that if you cover the turkey with chicken broth, it'll continue to taste fine. When re-heating the turkey, use the broth to make more gravy. When freezing, the broth helps to protect against freezer burn.

Joann V. from Ohio

cont. on pg. 30...

Readers' Tips cont...

Convenient AND Cheap?

While many convenience items are more costly than their non-convenience counterparts, this is not always true. When my local supermarket puts the store brand shredded cheese on sale, the price per pound for the cheese is less than the chunk cheese. Since I use a lot of cheese for my vegetarian night dinners, I stock up. Then I can have convenience and a good price. It pays to do the price comparison.

Ruth C. from New Jersey

Fancy Holiday Tables

Often times, stores have tablecloths on sale and the largest size isn't too much more than the smaller sizes. I buy one to fit my table and one in the largest size to cut down and hem for matching napkins and runners for my buffet as well as a small tablecloth for another small table in my dining room. You could buy a tablecloth just a couple sizes bigger for just making the napkins or runner. I even have plaid chair cushion covers to match my dining table linens at Christmas time that were made this way. It only takes a short time to hem them, and this is a lot less expensive than buying all the napkins, place mats and runners separately. It's great for odd sized pieces as well.

Rhonda H.

Cut Your Electric Bill

Power strips. My house is equipped with them in every room. The kitchen toaster, can opener, microwave, coffee pot and telephone are plugged into them. They do not need to be on all the time, and it saves a great deal of energy that way. The television and DVD player are also on a power strip, so when it is not in use, it is not drawing energy. The bedrooms have power strips for the cell phone cords and there is nothing on during the day in the rooms. My electric bill went from \$175 a month to \$78 and less each month. I had a bill for \$51 one month with everything turned off.

EE

Last Call

I go to flea markets later in the day. One reason is the admission is usually free. The dealers want to get rid of things, so they deeply discount items. At the very end of the day, many start selling things for 25 cents, and then you hear many yelling, "Free! Free! Free! Take it away!" I can usually fill up my minivan with very cheap or free things. I also check next to trash barrels. Many people leave stuff they don't want there. After a few of these outings, I set up a yard sale with the day being pure profit. Good job done.

B.

cont. on pg. 31...

Readers' Tips cont...**Cheaper Craft Supplies**

When shopping for craft supplies, don't forget your local Goodwill or other thrift store. I frequently find plenty of materials I need for my sewing projects there at a fraction of the price of most craft stores. I have purchased fabric for \$1 for several yards on sale days and bags full of trimmings for about the same price. Plus, I've gotten patterns for 50 cents or less.

BF

Two Gifts in One

For many years, gifts in our family have been wrapped in new towels. Dish towels, hand towels, bath towels, and washcloths are used and secured with pins. We use safety pins for younger family members and straight pins for older ones, but tape can be used also and removed carefully to preserve the nap of the towel. We buy the towels throughout the year on sale. The recipient has two gifts instead of one and everyone can use new towels!

Holly in NH

Affordable "Luxury" Christmas Gifts

Do your Christmas shopping at your local library. Our library sells gently used or new books for around \$2 for hard cover and only 75 cents for paperback. I got a "new" book on Ireland. The jacket

price for this book was \$36, but I got it for \$2. My sister is going to Ireland in March, and she will love finding this book under her tree. I do tell the recipient that it was purchased at the library or thrift store if it isn't new. I also tell them that it is sent with love. Times are hard, and everyone is understanding. You can even mail the books media mail for Christmas if you shop early.

Mary

Putting the Word Out

When there is something I am looking for or want, I put the word out. I let my friends know, and I don't expect to get the item right away. Often someone has what I'm looking for, doesn't want it, and is glad to get rid of it.

For example, my microwave drew its last breath and I was debating getting a new one. I mentioned this to my friend, and she said, "Oh, don't buy one. My daughter just brought me one that she got free at a garage sale." She didn't want it, but thought someone could use it and dropped it off at her mother's house. It had been sitting in the shed for six months unused! I cleaned it up and had a new-to-me microwave that worked perfectly. So letting folks know you need or want something can often produce results that are good for you and good for the environment.

K.

THE DOLLAR STRETCHER
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