

### Five Financial Resolutions to Make this Year

The beginning of a new year is the time that many consumers re-evaluate themselves and set goals for personal and professional improvement. One of the most important goals that consumers can undertake is fiscal fitness. Taking steps to eliminate credit card or other revolving debt is an important first move to make while on the path to financial freedom. Establishing a regular savings plan or goal is also essential to financial freedom. By being proactive and setting goals, consumers can better position themselves for a brighter financial future. Following are five resolutions Springboard recommends for consumers this year:

1. Today, I will take better care of my finances by creating a spending plan to map out my income and expenses. It is essential to set up a household budget to help guide you down the path of financial freedom. Implementing a written budget can help you avoid dependence on credit cards that can overextend your household budget.
2. Today, I will plan for the future by saving for goals and unexpected emergencies. A healthy savings account prevents you from having to borrow money when emergencies occur. Having financial reserves safeguards your household from any unforeseen expenses.
3. I will consider the difference between my wants and needs before every purchase. Too often, we base our buying decision on emotions. Spend money only on what you need as opposed to things that you want.
4. Today, I will obtain a copy of my credit report. If you have not seen your credit report in months or even years, you may want to review it so there will be no surprises. More employers are reviewing credit reports of prospective employees as part of their due diligence functions and they look unfavorably on a negative credit report. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 to obtain a free copy of your credit report.
5. I will continue my personal education about financial health, budgeting, credit and personal debt. Knowledge is power. 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. Springboard's Financial Instructional Training (FIT) Academy (<http://credit.org/blog/>) offers free, online courses with embedded audio. By following Springboard on Twitter (CreditDotOrg), you'll receive periodic "tweets" on family budgeting, money management and personal finance.

Todd Emerson, President and Chief Executive Officer

You can contact SPRINGBOARD<sup>®</sup> by mail, phone, fax or email; we are always here to help.

Mail: SPRINGBOARD<sup>®</sup>  
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](mailto:SPRINGBOARD@credit.org)  
Fax: 1.951.781.8027  
Website: [www.credit.org](http://www.credit.org)

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### From the Editor's Desk: The Wrong Currency

I don't get to travel much. Or, more correctly, I'm not that fond of travel. In either case, only a couple of times in my life have I been outside of the U.S. So I'm not an expert at currency exchanges, but I do know that having the correct currency is essential if you're going to complete a transaction successfully.

For instance, my wife and I visited Mexico. Some places would allow us to make purchases in dollars, but many required pesos. Remembering that the other day, it occurred to me that there are times in our financial lives that we try to use the wrong currency and can't complete our transaction.

Here's an example. A book that my wife and I shared about improving your marriage stated that each person had a "love language" and to please your partner you needed to know what that language was. For instance, my wife's language was service. So if I wanted to demonstrate love to her the currency I would choose would be service (i.e. filling up the gas tank on her car). Other things might be appreciated, but they would be the wrong currency and wouldn't be regarded as highly.

Or can you relate to this case? Suppose that I'm feeling disrespected at work. My boss just doesn't recognize how much I contribute, so I stop at the mall on the way home and do a little shopping. I spot a necktie and buy it. After all, I deserve it! But, will that tie really make me happy? What I needed was respect. A tie is the wrong currency and won't fill that need.

Have you ever considered why you make the purchases you do? Not the required things like filling the gas tank and paying the mortgage, but the clothing, entertainment, and other non-essential spending. You may have a "need," but are you using the right currency to meet that need? It's possible that a purchase is the wrong currency.

So if you find yourself looking at your credit card statement and wondering why you bought that stuff, you might want to ask if you're using the right currency. It's just possible that you're spending dollars, but that they can't buy what you're really needing. And recognizing that could be the biggest financial event of your year. In fact, it could change your whole financial future.

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*Now is a great time to go on a debt diet*

## **Be Debt-Free in 2011**

by Shaunna Privratsky

**A** new day is dawning in the United States of America. People are waking up and realizing they are drowning in debt. High limit credit cards and easy home equity loans are disappearing. Retirement and savings funds evaporated in the wild ups and downs of the stock market in the last two years. Many people don't know where to turn.

Now is the perfect time to put yourself on a debt diet. Try these steps to whip your wallet into shape.

First of all, take stock. Some people may be shocked to learn exactly how deep they are in debt. It is essential to know where you stand, so you can start fixing it. Gather all your credit card bills, loan statements, car loans and mortgage papers. List all the amounts, starting with the lowest balances.

The plan is pretty simple. Stop charging on your cards. If you feel you can't make it without cards, you will have to create a workable budget. Adjust your spending so that your income is a little more than your expenses. This could be a drastic change, like going on a crash diet, but with discipline, your pain will equal financial gain when you get your spending appetite under control.

Now create a goal to pay off one card first. You must find extra money to add to the minimum monthly payment, as much as possible, to get that card completely paid off. Continue making your

regular minimum payments to your other cards, car loan, mortgage and household bills. Paying bills on time is the quickest way to boost your credit score. It sends a strong signal to your lenders that you are serious about your debt-elimination goals.

Congratulations! After months of scrimping, you have paid off the first card. Celebrate your accomplishment, but not by going on a spending spree. Look for inexpensive ways to have fun.

Now take that payment and add it to the next card in line. Continue chipping away at the larger amounts. You are well on your way to being debt free.

Before you get complacent, let's explore the many reasons people fall into debt. Some may be their fault, and some may just be circumstances. See if your debt problems stem from any of these common causes, so that you don't fall into the debt trap again.

Divorce is one of the costliest decisions to befall a couple or family. Suddenly you are no longer sharing expenses or income, but living separately, with additional costs for housing, transportation and food. From a purely financial standpoint, divorce is devastating and recovery can take years. Conversely, money issues are the leading cause of divorce. If at all possible, try to work together to solve money problems before they take the ultimate toll on your family.

**cont. on pg. 4...**

## Debt-Free cont...

Job loss or reduced hours is another major cause of debt. With the same bills, but no money or less coming in, it is all too tempting to reach for the credit cards. It is crucial to get your income and expenses back in line as soon as possible. Either increase your income, perhaps with a second or better paying job, or reduce your spending. Tackle it from two fronts and do both.

Medical expenses are skyrocketing, while insurance rates are becoming out of reach for many Americans. A sudden illness or a life threatening diagnosis can wipe out even the most financially savvy. Keeping on top of your health with preventive visits, carrying insurance, and working with your doctors are the healthiest money moves you can make. If you already have huge medical bills, work with the billing department to reduce or settle them for a lesser amount. They will set up a payment plan that will fit your budget.

Do you have a rainy day fund? Are you counting on your credit cards in an emergency? Your current debt may stem from "emergencies" like an unexpected trip to the car repair shop or a huge heating bill. If you have cash for those emergencies, you will not have to reach for your cards. Start a fund now.

Stop wishing for a gigantic tax refund or for the government to send out

another stimulus check. If you got into debt because you were waiting for a windfall, then stop wishing. Don't bank on future money until you have it.

It may have started with a fun night out with your friends. You put a little money down and won a modest amount. It seems easy to make lots of money by gambling. Yet if you spend more than you can afford to lose, gambling always leads to debt and can become an addiction. If you can't stop, seek counseling to control your habit.

Maybe you're just not good with money. Your parents might not have talked about money, and now that you are in debt, it is a shameful subject. You can educate yourself through countless money advice sites on the Internet like:

- Bankrate.com
- Smartmoney.com
- Mint.com
- Yodlee.com
- Wesabe.com
- Quickenonline.com

These tips can help get you out of debt. With some smart money moves, you can dive into a debt-elimination diet and become debt-free in 2011.

*Yes, you can buy and sell garage sale style all year round*

## The Online Garage Sale

by Hannah Stevens

Every weekend garage sale bargain hunters search for those precious few items that will match their needs. The art of the garage sale is all about the jewel hidden among the less than useful castoffs. It's like that old saying, "One man's trash is another man's treasure." The key to that saying, and to a successful garage sale encounter, is matching the perfect buyer with that perfect, deeply-discounted item.

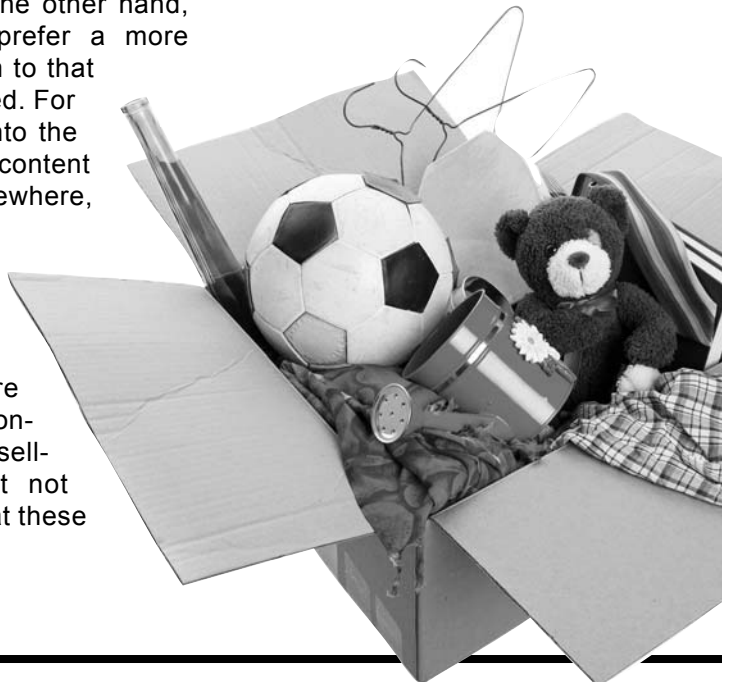
The problem is that for every garage sale find, there is much sifting and sorting to be done. A day of garage sales may only amount to a few bargains and maybe none of them are what you had been hoping to find. To be fair, some people enjoy the search. There is a mysterious element in the thrill of the hunt. On the other hand, some people might prefer a more direct way to link them to that pre-used item they need. For those of us who fall into the latter group and are content to get our thrills elsewhere, the Internet might just be our friend once again.

You probably already know that there are many sites aimed at connecting buyers and sellers. What you might not realize, however, is that these

sites are in such frequent use that there is a wide (and widening) selection of goods just a click away. These sites are the garage sales of the online world. Hotspots like Craigslist or eBay allow buyers to search for the specific items they need, browse pictures, and ask questions of the sellers. As a perk, some sites have a link to free items as well. Online buyers can even narrow the search to sellers in the area and, if necessary, arrange to do business out of the garage (just for old time's sake).

Less well-known sites narrow the population of buyers and sellers.

**cont. on pg. 6...**



## Online Garage Sale cont...

Sites like kidspot.com or mykidsclose.com are frequented by parents looking to sell and buy kids stuff. On these sites, one can find most everything a kid needs, including bikes, DVDs, sporting equipment and even pet supplies. Some other sites that allow you to buy and sell are blujay.com and powersellersunite.com. Depending on the site, it may be difficult to find a seller in your area. Even so, the discounts often make the shipping cost worth it. The online world of buying and selling may not replace the yearly ritual of searching through our neighbors' garages, but it can definitely add to the bargain hunt.

The next step after buying in this online world is selling a thing or two. Remember that other people may treasure what you no longer need in the same way you treasure their old items. Posting items for sale online is not as scary as it may seem. Most sites have easy to follow instructions even for the technically challenged. A helpful tip in getting people to look at your item is to add pictures and a detailed description to your ad. Also, be sure to let buyers know how you would like to be contacted. Look out for scams, follow the "too good to be true rule," and only share information you are comfortable with sharing. Finally, get ready to be a savvy online seller.

We've been hearing how our world is becoming more and more connected. The good news is a more connected world could mean big savings, both in time and money. Undoubtedly, there are those who could spend many hours searching the Web for these online bargains. However, if it's just that one or maybe two things you need, a computer may help you get to it faster than a day of garage sales might. A final perk is the obvious acknowledgement that the computer garage sale is not subject to changes in the weather. To veterans of the traditional garage sale, give the online world a try. You might just find what you've been looking for.

*Brighten winter days without breaking your budget*

## **Frugal Ways to Beat the Winter Blahs**

by Veronica Bowman

**B**y mid-winter, it's hard to feel the same excitement we felt for winter at the beginning of the season. There's a certain anticipation of change at the beginning of each season and winter is no exception. You just can't wait to pull out your favorite winter sweater or remove that cozy blanket from storage. Holiday excitement adds to the welcoming feeling we have for winter. But, after the holidays, the cold winter days begin to seem long and possibly even depressing. There are various ways to brighten those winter days though, without breaking your budget.

Add some color to those gray winter days by wearing something colorful. You don't have to buy something new. You can combine or layer a brightly colored summer item with your winter attire. Or, you can use accessories to brighten up your winter wardrobe. Something as simple as vibrant colored jewelry, sparkling hair acces-

sories, crazy socks, a kaleidoscope tie, or a multi-colored scarf can lift your spirit.

Brighten up your home. Re-purpose some of the energizing red holiday decorations you used. Lighting is an important factor in setting the mood in a room.

You can find inexpensive rugs or pillows to add a splash of color to a room. Another way to brighten a room is with colorful wall art. This can be in the form of paintings, summer vacation photos, or woven wall hangings.

Laughter is good for the soul in any season. You can lift your mood by watching a hilarious movie. A humorous book can have the same effect. Borrow a book or movie from your local library if you don't want to spend the money to buy one. Don't rule out joke books even if that is not your typical type of reading material.

**cont on pg. 8...**



## Winter Blahs cont...

Play some lively music and do some spring cleaning in mid-winter. That will disrupt the winter blahs. Have a hotdog lunch on a blanket in the family room while watching a comedy marathon on television. Bake a favorite winter time dessert and enjoy it without guilt.

Sometimes, the feeling of being confined to the indoors contributes to the sadness that engulfs us on a day in winter. It is important to remember that winter is not a season of confinement. There are many natural beauties to be enjoyed. A long walk on a winter day or learning a winter sport is a fantastic way to beat the winter blahs.

If possible, take a mini vacation in winter. Generally, travel is less expensive in winter. Rates are down. You can find some excellent off-season packages and travel plans.

Eat a healthy diet during the winter months. Sickness can have an adverse effect on your budget. Illness, such as the common cold that tends to linger, definitely increases the feelings of sadness that often come with winter. Exercise and proper nutrition are essential in winter. You also need to get the proper amount of sleep. A lack of sleep makes you more susceptible to illness. People often think of winter as a time of withdrawal and hibernation, yet they find a good night's sleep to be an elusive goal. Adopt a pre-bedtime ritual that will help you relax and encourage sleep. And, remember that there's nothing wrong with taking a short nap to renew your physical energy and your mind.

With the variety of budget friendly ways to beat the winter blahs, there is no reason to feel that winter is just something to be endured.



*Buying in bulk makes the difference for this family*

## **My Story: Reducing Food Costs**

contributed by Rosemary

**A**lthough my husband and I have a very limited income, the number of people living in our household has doubled. Our college student son comes home on weekends and now our daughter and her two children have moved into our home. Feeding so many people is a challenge, but we've been quite creative in doing so. Our food bill has actually decreased. This is how we've done it:

We put in a large garden this year and made sure we preserved almost all of it, instead of letting some of it go to waste. Our thinking was that if we didn't put it up, we'd have to buy it later on. Our two freezers are full and we've almost run out of space in the basement to store the canned goods. This year we canned beets, cucumber pickles, green beans, sauerkraut, kimchee, tomato sauce, and tomato hot sauce. We froze corn, summer and winter squash, pumpkin, kale, mustard greens, sweet potatoes, and apples.

We've searched out sources of bulk foods and bought them as close to the supply source as possible to get the lowest prices. I had to take a trip to Michigan this past fall, right in the middle of harvest season. I came home with my vehicle loaded with hundreds of pounds of different types of dry beans (much of it was shared with other people) purchased at 40 cents a pound. I also had 40 pounds of soy flour and 40

pounds of soy grits bought at 40 cents a pound, a 50-pound sack of beet sugar bought for around 47 cents a pound, and 200 pounds of potatoes (we shared these also) bought for \$20 (10 cents a pound). As soon as the crop is ready, I'm going to buy 100 pounds of soy beans from a local farmer for market price (probably around \$20), which I will use to make soy milk, tofu, and as a protein extender in our diet.

The local fruit market will sell us bulk quantities of produce for up to half off the regular price. I didn't know they would do this until I asked. I've bought bushels of apples, onions, and sweet potatoes.

My sister-in-law put out a bigger garden than ours and had more pumpkins and winter squash than she could use. It was free for the taking and I happily cooked and froze it, putting up over 40 quarts of pumpkin and squash puree.

When shopping at stores, I use a price book to track prices. I buy basic foods only and avoid anything processed.

I bought a 50-pound sack of white whole-wheat flour, which I've stored in a cold place, and now make almost all of our bread, using my KitchenAid® stand mixer. I haven't made a bad loaf of bread yet, and my family no longer prefers store bought bread.

**cont. on pg. 10...**

## My Story cont...

I watch for good sales on meat and cheese and buy in bulk. I divide up the meat into meal-sized portions and freeze it. Controlling meat portions is one way to control the cost of a meal. If each person gets only one serving of meat, then he is much more likely to eat more of the other foods available at the meal. I try to serve protein extenders at every meal to compensate for the smaller servings of meat. Protein extenders include beans, eggs, cheese, whole grains, and breads that are partially made with soy flour. Also, if a particular meal ends up being "meat-heavy," it may be followed the next day with a meal that has very little or no meat.

I cook from scratch and our meals are simpler in nature now. We eat what we have on hand from the pantry and the freezer. I try very hard to be creative with recipes and the use of spices so that food boredom doesn't set in. Having the abundance of food available makes it much easier to have well-rounded meals. For instance, we might have a supper meal of pinto beans, mashed potatoes, mustard greens, sausage and sauerkraut, which gives a good balance of fiber, protein, (complex) carbohydrates, and green super-food vegetables. We make a dessert on Sundays, avoiding sugar the rest of the week.

We no longer throw away so much food. In the past, I rarely kept leftovers, but

now I save them and creatively use them in other meals. For instance, I'll make a pot of pinto beans for one meal and then save the leftovers. Two days later, I'll mash them up with some salsa and cheese for refried beans and serve them with homemade flour tortillas to make burritos. I also keep a better watch on food in the refrigerator to ensure we cook it up before it goes bad.

Doing the above has saved us a lot of money, while allowing us to eat better and healthier than before. I don't think we're spending much more time cooking either. Cooking from scratch is easy, and since most of our stored food has already been cooked (canning/freezing), it doesn't take long to prepare a meal.

*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.*



*Teaching kids about DIY projects*

## Tots and Tools

by Debra L. Karplus, MS, OTR/L

One of the best ways you can raise independent children is to teach your sons and daughters to use common household tools safely and learn to do basic home repairs. This helps stretch your dollar, and ultimately stretches theirs, as they grow up into adults living on their own. There are some simple activities you can do to inspire even the very young to be able to use hand tools with your supervision.

**Build an interest in the tools in your basement, garage or workshop with your son or daughter.**

A very young child can be taught to use a Phillips or flat head screwdriver to tighten things at home, such as a loose hinge or drawer handle. Hammering a nail or tack or using the hammer's claw to remove a nail isn't particularly difficult physically or conceptually. A small hand saw can be operated by your young one to cut a thin piece of wood, such as a dowel rod or molding. There are a variety of wrenches, including socket wrenches, that a child can easily manipulate to tighten a nut. A child with a hand large enough to hold pliers can use them to assist you with a project. Show your child the different sizes of clamps and how to use them. You can even progress to cordless tools, such as a screwdriver or drill, when your child seems ready. Demonstrate how to change the different kinds of drill bits.

**Be handy with hardware.**

Your daughter or son can also learn to recognize the different types of nuts and bolts, screws, tacks, nails, wing nuts, washers, and other hardware necessary for most repairs and projects. There are numerous books and websites that can also clarify how different hardware is used. Make yourself available to answer kids' questions and help them experiment with new tasks using hardware and tools.

cont. on pg. 12...



## Tots and Tools cont...

### **Transform school concepts into fix-it concepts.**

At a young age, children learn in school how to use scissors and measuring devices, such as rulers and tape measures. Apply these classroom concepts in the workshop or for household repairs. Ask your child to calculate how large to cut some materials for a home improvement project. And, don't forget the level, a rather intriguing little device; show your child how it can be useful for making things straight while doing projects.

### **Structure home repairs and projects, so that your child can watch and provide assistance.**

One of the best ways that your son or daughter can learn to become handy at home is to watch someone fix things. You, a friend, a relative, or a hired repairperson is the best teacher of how to use hand and power tools. Let your child observe and even assist the next time the plumber, electrician, or air conditioner repairperson is working at your house.

### **Create a tool box of real tools (not toy tools) for your child.**

And why not buy your child some basic inexpensive tools? It will give them a sense of pride and they can work on projects at home alongside you. Be sure to set some simple guidelines as to how and when these tools are to be used. If you shop online, you can find already-assembled tool kits that are inexpensive, such as a 40-piece set for less than \$25. This is definitely money well spent!

Next time you head to the hardware store or home improvement center, invite your child to join you. Take the time to wander around the store and look at all the

**cont. on pg. 13...**

## Tots and Tools cont...

interesting things one can purchase for doing repairs or for making projects. Encourage your child to handle some of the different tools and don't be bashful about asking the store worker any questions.

### **Producing projects on their own can ultimately be accomplished by your son or daughter.**

When your child expresses some interest, initiate working on a simple construction project with them, such as making a model from a kit, assembling something they purchased, or building a project from a kit or even from scratch like a bird house or book shelf. Perhaps they even want to create the design first.

### **Hammer in safety habits from the start.**

Be sure to teach safety concepts. Train your child to use safety glasses, work gloves, and other things that help insure safety in the workshop. Make a game out of quizzing them on safety practices with tools.

Teaching your son or daughter of any age to be more independent is a win-win deal for the entire family. A child who can safely use hand and power tools benefits everyone. Start with close supervision, and then encourage your child to work independently when ready.



*Take this quiz and find out where you are in your frugal journey*

## How Tightfisted Are You?

by Olivia Fox

**Y**ou wouldn't be reading this if you weren't curious, but the question begs an answer. Do your "Lincolns" scream for mercy? How far do you go? Take this quiz and find out where you are in your frugal journey.

1. For dish detergent you...
  - A) Make your own.
  - B) Stockpile when it's a loss leader and use double coupons.
  - C) Buy the biggest bottle you can at a warehouse store.
2. As your kids outgrow their clothes you...
  - A) Pull out the larger hand-me-downs from the box in the attic.
  - B) Hit the thrift stores.
  - C) Shop online for sales.
3. If you have a small amount of leftover veggies from supper you...
  - A) Put them in a freezer container for your weekly pot of soup.
  - B) Eat them for lunch.
  - C) Dump them into the compost pile.
4. When going to the store you...
  - A) Use bags made from old blue jeans.
  - B) Ask for paper bags, cut them open for drawing paper, recycle them as garden mulch.
  - C) Get plastic bags and reuse them as trash can liners.
5. Your home is decorated with...
  - A) Refurbished curb picked items.
  - B) Yard sale finds.

- C) Stuff from going-out-of-business sales.
6. Meals consist of...
    - A) Largely home grown foods.
    - B) Bulk purchased farmer's market goods.
    - C) Loss leaders from your local grocers.
  7. You drink...
    - A) Tap water set out for 24 hours to dissipate the chlorine.
    - B) Home filtered water.
    - C) Sun tea.
  8. When your sweetie says you have to cut back for the next few weeks you...
    - A) Pull out an envelope of cash you've been squirreling away for a while.
    - B) Hit the change jar and start rolling quarters.
    - C) Eat nothing but beans and rice.
  9. When your child says, "All my friends have..." you...
    - A) Wonder if they were switched at birth with someone else.
    - B) Encourage them to get a job.
    - C) Allow them to cash in their change jar.
  10. For food storage you...
    - A) Reuse washed zip lock bags.
    - B) Use wide-mouthed jars.
    - C) Pull from your stash of yard sale purchased Tupperware.

A = 1, B = 2, C = 3

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**Tightfisted cont...**

A score of 10 to 16 is magnificent. You should start giving lessons. A score of 17 to 23 is excellent, an encouragement to us all. A score of 24 to 30 is quite good. You are reaping the benefits of your wise behavior.

As you see there are no wrong answers. Many things factor into our frugal choices. Hope you continue to explore the limits of creative tightwaddery. Keep up the good work, and have fun!

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*When you're tired of trying to save money*

**Fighting Frugal Fatigue**

**Y**esterday morning I drove my DD to daycare listening to NPR in my car. A lady was talking about this year's spending and how sales were ... blah blah blah. I was barely listening until she said, "Frugal Fatigue." My ears popped up! Yep, that is what I got. I knew there was a word for it.

Now, her definition and my definition might be a bit different. (I told you I only heard those two words). My definition is when you come to a point where being frugal just stinks and you just buy what you want, when you want. It seems to reoccur quite a bit and that is what sets me back! Frugal Fatigue! Yep, I get that! But, how do I combat it?

*DMC*

**If You Fall Off, Get Right Back On**

Frugal fatigue is no different than falling off of the diet bandwagon. You work and work to lose weight only to be thwarted by an office birthday party or a dinner out with friends. However, just because you gain a couple of pounds back does not mean you should abandon the diet altogether. No, you just start the next day fresh and try again.

The same is true for your finances. Just because you are a frugal person does not mean that you cannot treat yourself from time to time. If you allow yourself a few small splurges, you are much less likely to go hog wild and make a huge splurge that will set you way back. Everything will be fine so long as you climb back on the frugal bandwagon. Stick with it and you will see results!

*Apryle in El Cajon, CA*

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## Frugal Fatigue cont...

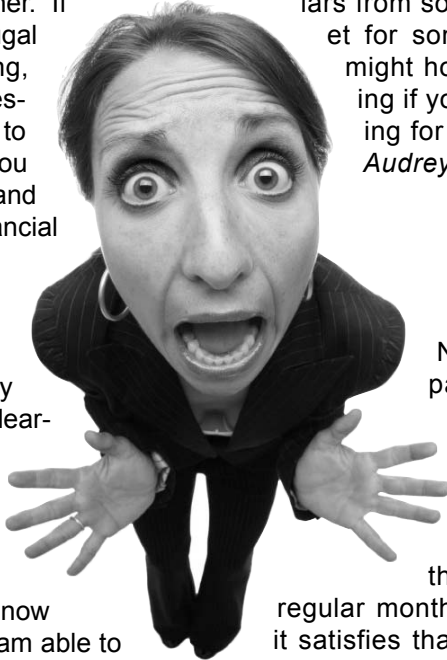
### How Do You View Being Frugal?

The best way to fight frugal fatigue is to make frugality a way of life rather than a burden, and to make a game out of it. Okay, that's really two, but they work together. If you consider being frugal somehow demeaning, unpleasant or oppressive, then it is difficult to do all the time. If you consider it a lifestyle and the end result is financial freedom, it is easier.

So I don't buy coffee when I'm out. I compare prices, and I buy all my clothing on clearance. On the plus side, my home has been paid for since I was in my 40's, I live almost entirely on my Social Security now that I am older, and I am able to save money for the inevitable appliance replacement.

I still live well in an upscale condominium, eat out occasionally, attend theatre productions and do other things I enjoy, but I do them without worry. If I feel like spending money, I go to the dollar store. How much trouble can I get into there?

*Barbara*



### Allow Yourself Something Special

It sounds like you are not setting aside any money to save for something special that you want and is not a need. Maybe set aside a few dollars from some areas of your budget for something just for you. It might hold off any impulse buying if you know that you're saving for that something special.

*Audrey*

### Pamper with Small Luxuries

Now and then you can pamper yourself with small luxuries. I just bought myself a box of Godiva chocolates. I plan on having just one a day until they run out. This isn't a regular monthly expense for me, but it satisfies that part of me that wants to do something more extravagant once in a while.

*Linda, Tri-Cities, WA*

### Why Are You Frugal?

It helps to remember why you are being frugal. Are you saving for a trip, kids' education, or to pay down debt? Create some tangible reward, such as

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**Frugal Fatigue cont...**

a chart that shows how much you've saved or paid off.

Look at being frugal as "beating the system." You didn't let the corporate skills get you to part with your hard-earned money!

*Evelyn*

**Don't Forget to Enjoy the Journey**

Frugal Fatigue can hit at any time, but particularly if you have long term goals, like I do. I want to pay our 40-year mortgage off in 20 years. So every month I pay extra on the principal. Sometimes I think it would be nice to have that extra money for bills, or for little extras, then I look at the way the loan is decreasing and it renews my determination.

Since 20 years is a long time, I give myself mini goals. If I meet them, I reward myself. For example, I "trick" myself into saving all the change in a jar. When it is full, about every three months, I force myself to spend it on something totally fun and frivolous. Also, any dollar bills that are left out of shopping can be spent on "wants" like a quick trip to the thrift store for more books or a pretty journal that I normally would pass up.

Giving yourself permission to spend a little here and there can really keep

you on track. Yes, it is admirable to have long term goals, and necessary, too. But if you can't enjoy the journey, is it going to be worth it? Find happiness and joy in the everyday life, and if spending a small amount of money now will improve your life, then do it and don't feel guilty!

*S. in ND*

*What to do with those odds and ends around the house*

## A Little of This or That

by Linda Shapero

**A**re you the type of person who can't stand to waste that last foot of ribbon on the spool or throw out that one lonely latex glove? I am, and I'm constantly looking for ingenious uses for those odds and ends. Here are some ideas for leftovers:

**Greeting Cards** - These are absolutely wonderful for cutting into gift tags or for rainy day projects for the kids. All it takes is scissors, ribbon, glue and whatever else your imagination dreams up.

**Wrapping Paper** - If it just can't be salvaged, use it to wrap up items like ornaments before storing them or to pad a box for shipping.

**Ribbon** - Use those small pieces for decorating doll clothes and crafts, to hang artwork for a finished decorator touch, or to attach gift tags.

**Fabric** - There are a lot of ways to use leftover fabric: doll clothes, cat and dog clothes, cosmetic bags, jewelry pouches, cell phone cases, or patchwork quilts.

**Wallpaper** - Wallpaper is great for making bulletin boards, book covers, trimming mirrors, or drawer liners.

**Denim Jeans** - Make a shoulder bag and decorate it with studs, buttons, etc. Or make toss pillows for a bed or sofa.

**Scrapbook Bits and Pieces** - These are terrific for making greeting cards, gift tags, postcards, and confetti.

**Teacups** - Do you have teacups that no longer have saucers? They are perfect for filling with things such as candy or teabags, then wrapping with cellophane and tying with leftover ribbon or a bow for an instant gift.

**Soap** - Those thin slivers of soap can be used for lubricating screws and drawers that stick. Or fill a large clear jar with them and use it as a decorative piece.

**Socks** - Cover the wheels on a bed frame that has been taken apart for moving. The socks will protect walls and other furniture when it's being moved.

**Butter and Margarine Wrappers** - Handy for greasing pans. You can put them in a baggie and keep in the refrigerator or freezer. Pull out when needed.

**Latex Glove** - Use that one lonely glove to pick up pet hair from furniture. Just dampen it first.

**Carpet** - Those leftover pieces after you have a carpet laid are handy for extra runners, mats, and pieces for patching.

**Paint** - Look around to see if you have any outdoor projects that might need a new coat of paint. Also, check with local schools that may be grateful for donated paint that can be used for painting backdrops and scenery for school plays.

These are just a few ideas. Try to come up with a few of your own. It's so satisfying to find ways to be thrifty!

*You could save money... or spend it needlessly*

## **Air Filter Flim-Flam!**

by Rich Finzer

**T**o operate efficiently, your car's engine needs a couple of basic things. It needs good fuel, a hot spark, and nice clean air to mix with that fuel. So periodically, it's a good idea to replace your air filter. You want to avoid, however, a serious hosing when paying for it.

During a recent oil change at one of those "instant" shops, the kid performing the work informed me that my air filter was dirty and needed replacement. Depending on how many miles you drive, you may need to replace your car's air filter twice annually, so his recommendation seemed helpful. I asked what a new filter would run me. He replied, "Thirty dollars." With the sales tax added in, that new filter was going to cost \$32.40, making it more expensive than the oil change. After the wave of nausea subsided, I eschewed his professional advice and chose instead to look for a less expensive replacement on my own.

My quest took almost 10 minutes. I cruised over to the big orange auto parts store (you know the one) and checked out their air filter prices. A brand new Fram® filter was going to cost me \$10.59 plus tax, which worked out to a savings of about \$18. Fat City! Had I stopped by a week earlier, the sales associate told me I could have gotten an even lower price, because Fram® filters had been on sale. Ah well, you win some and you lose some.

Now some folks are somewhat "automotively challenged," and if this describes you, don't worry. The guys at the auto parts store will install your new filter for you in the parking lot at no charge. If you watch how it's done, you'll be able to perform the work yourself next time. The parts store will even dispose of your old filter, so you'll miss that headache as well. Follow this advice twice annually, and the savings will net you the price of an oil change.



*Safely finding online tutorials*

## Videos That Save

by Amel S. Abdullah

**W**hen my daughter's art class took up crocheting last year, she had some trouble keeping up with the instructor. Frustrated, she asked me if I could show her how to crochet a simple circle (her homework for the night).

I made a few clumsy attempts before I finally set the crochet hook down. "I am sorry," I told my daughter. "This is something I haven't done for years. If I had known about this earlier, we could have asked Grandma for help."

As I resumed my work at the computer, I realized that the answer to my daughter's dilemma was sitting right in front of me. I quickly Googled "how to crochet a circle" and was met with thousands of results. As expected, there were many instructional articles to choose from, but what really intrigued me were the short video tutorials available on YouTube.com. These videos featured people crocheting circles and explaining all the steps in easy-to-understand language. What a godsend!

In the months since that incident, I have returned to YouTube several times in order to find more instructional "how-to" videos for my children. As a result, they have gained many interesting skills that could have cost hundreds of dollars in fees for special camps, DVDs, or private lessons. My ten-year-old son, for example, is learning to speak Japanese and

is also dabbling in Spanish and Italian. He is learning from native speakers and is having loads of fun. Most lessons take just a few minutes, which is perfect for a child who rarely sits still for long.

My daughter, meanwhile, has been pursuing some of her other artistic interests and is benefiting from videos that teach professional calligraphy techniques, portrait drawing, manga drawing and assorted crafts. The other day, I found her drawing what she called "realistic eyes." It is really nice to see her so excited about developing her talents, and she is now planning to send some of her drawings to a magazine that showcases the artwork of children and teens.

My children's interests represent just a smattering of what YouTube has to offer those wanting to learn new skills. There are tutorials on everything from "How to French Braid Hair" to "How to Solve Sudoku Puzzles." Kids can take math lessons, watch science experiments, learn new karate moves, and become expert chefs, jugglers, chess-players or perfume-makers.

Adults, too, will find plenty of tutorials on every conceivable topic. The next time your sink leaks, you may wish to postpone calling the plumber until you check out one of the videos on how to fix a leaky faucet. I will also be looking for videos on car repair and various do-it-yourself home-improvement projects

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**Videos cont...**

before I rush to hire an expensive mechanic or contractor.

Despite the many beneficial video tutorials available on YouTube and similar sites, parents should be vigilant about protecting their children from inappropriate content. It's not just sexually explicit videos and vulgar comments left by site visitors that are the problem, however. Some videos may also pose a serious danger to impressionable viewers by featuring and promoting risky behaviors like inhaling helium, which recently killed a young man in Riverside, California, and playing the "choking game," which has resulted in several teens around the world suffocating themselves to death.

To avoid having your children view distracting or potentially harmful content, you may prefer to hand-select the videos they watch. Then make use of "Quietube" ([www.quietube.com](http://www.quietube.com)), a neat tool that allows you to watch the videos you want in peace on a white backdrop that contains no ads or visitor comments.

Now, if you'll excuse me, I'm off to learn "how to calculate percentages in Excel" and it won't cost me a dime!

*32 ways to lower utility bills***Save on Your Utility Bills**

by Nan Fischer



I remodeled my house a few years ago, replacing old single-pane windows and beefing up the attic insulation. This cut my heating bill by almost 50%! That was so inspiring, I challenged myself to see how much money I could save by conserving energy elsewhere in the house.

Here is what I've learned, either firsthand, through research, or by talking to other frugal folks. Some of these things are more expensive than others are. You do want a high return on your investment (ROI), so crunch a few numbers to see how long it will take for your upgrades and purchases to pay off. I have approximated cost and listed them from least to most expensive.

**Make Your Home Tighter**

~ Caulk around the trim on all windows and doors, inside and out.

**cont on pg. 22...**

## Utility Bills cont...

- ~ Weather-strip exterior doors.
- ~ Spray foam insulation around your electrical outlets.
- ~ Insulate your ceiling and sub-floor.
- ~ Window coverings keep heat in during winter and out during summer.
- ~ Replace single pane and older double pane windows with energy efficient, low-e windows.
- ~ Seal and insulate your ductwork.

### Save on Heating and Cooling (HVAC)

- ~ Upgrade to an energy efficient furnace.
- ~ Turn down your thermostat in winter and up in summer. If you are chilly, put on a sweater!
- ~ Have your systems checked once a year, and replace the AC and furnace filters as recommended for best performance.
- ~ Ceiling fans distribute heat in winter and remove it in summer. They also pull in cool night air in summer.
- ~ Plant shade trees on the hot side of your home. This is southwest and west, but will be determined by the orientation of the building. If you are

heating with passive solar, don't plant trees due south. Even the shade from the bare limbs cuts the efficiency of the sun.

- ~ Install a programmable thermostat. You can set it to heat the house only when necessary, and you won't have to remember to turn the thermostat up or down every day.
- ~ Install windows on the south side, or the sunniest side, of your house, and let the sun heat it for free!

### Save on Electricity

- ~ Unplug small appliances and electronics when not in use, or put them on a power-strip that you turn off. When your TV is 'off', it still uses energy, so the remote control will work.
- ~ Turn off lights in rooms that aren't being used.
- ~ Replace incandescent bulbs with CFLs, which use 75% less energy and last 10 times as long. Now LEDs are getting less expensive, are more efficient, and have a longer life.
- ~ When your old appliances need replacing, buy Energy Star appliances.

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## Utility Bills cont...

### Save Water and the Energy It Takes to Heat It

- ~ Turn down the thermostat on your hot water heater.
  - ~ Put an insulating blanket on your hot water heater to keep the heat from escaping.
  - ~ Take five-minute showers.
  - ~ Catch rainwater for irrigation or domestic use. For the garden, you can use simple five-gallon buckets recycled from a contractor or donut and ice cream shops. For domestic use, you can install a catchment system with gutters and barrels or a cistern. This water needs to be filtered and tested regularly.
  - ~ Keep water in the refrigerator instead of running the tap until it's cold.
  - ~ Wash clothes in cold water.
  - ~ Hang your clothes on a clothesline or drying racks.
  - ~ Use low-flow showerheads and faucets.
  - ~ Landscape with native plants and grasses. Native plants are accustomed to your climate, so they will survive on the available water. They also need less fertilizer and maintenance.
- ~ Replace old toilets with low-flush or dual flush. Most toilets are water savers these days, and they aren't expensive.
  - ~ Install an on-demand (tankless) water heater. Water is heated only as you use it, running through a series of tubes that get heated by your fuel source. There is no 40-gallon tank to heat all day while no one uses it.
  - ~ Install drip irrigation. Water will go directly to the base of the plant instead of all over the yard as with a sprinkler.
  - ~ Buy a front-loading washing machine. These use 1/3 the water of a top-loader, saving water and fuel. They usually pay for themselves in a couple of years.
  - ~ Install solar hot water. This drastically cut my gas bill, and my system will pay for itself in six years.

Don't try all of these things at once. You may get overwhelmed! Take on one or two at a time, starting with the least expensive. Sometimes the simplest solutions are enough. If you can do them yourself, you can save the cost of a contractor or handyman on top of the money you will save on your utilities.

*Scratch to feed the birds*

## Winter Birdwatching

by E. E. Kane

**N**atural food sources for birds gradually dwindle in winter, and ice and snow hide most of what is left. It's a great time to set up a bird watching station in your backyard, and it can be done inexpensively.

### The Staples

The most popular seeds are black oil sunflower seed (BOSS) and white proso millet, in that order. Buy them in bulk for the most cost-effective option. When buying seed blends, note that the ingredients are listed in order of greatest to least quantity. A good blend will begin with BOSS or millet. Steer clear of blends that include wheat or milo, as these are fillers, and the birds will toss them out in search of their favorites.

### Alternative Seed

Birdseed prices rise in winter, so it helps to supplement with cheaper or free alternatives. Mix in some untreated grass seed with the more expensive Nyjer; goldfinches love them both. Don't toss your pumpkin, squash, or melon seeds! Clean and lightly toast them in a 200-degree oven and then add them to a sunflower blend. Safflower has a higher price tag, but pretty birds like cardinals and grosbeaks love it, whereas troublesome starlings and squirrels don't. Introduce alternative seeds in

small amounts to allow birds to get used to them.

### Feeders

It's better to start cheaply while you learn how to attract the birds you like and which commercial feeders will best meet those needs. A tray style is a good first feeder, because it accommodates all types of birds and is more quickly "discovered." Make your own with an old cookie sheet or cake pan. Engineer a lean-to roof for weather protection, or drill holes in the pan to allow water to drain.

### Suet

Birds love fat. Suet cakes are convenient, last a long time, and cost about a dollar. They are hugely popular in winter when birds need the excess fat for warmth. Offer other fats from your home to offset the cost:

- ~ Beef trimmings from the butcher are cheaper, but are best offered in cold weather. Offer chunks of fat in mesh onion bags hung at eye level from a tree branch.
- ~ Save fat drippings (like bacon grease) in a tuna can and secure it to a scrap piece of wood with a nail.
- ~ Birds love peanut butter. Mix it with cornmeal (a 2:1 ratio) and spread it on a pinecone.

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## Birdwatching cont...

### Leftovers

It's okay to offer birds "people food." Plus, you can recycle food that would otherwise be wasted. The last few nuts in a can, fruit peels and melon rinds, dry raisins, stale donuts, pancakes, and even cooked rice, peas, corn, and carrots are perfect examples. Cut out bread products if house sparrows and blackbirds are pushing out the birds you really want.

### Free Food

Gathering food in the wild nicely supplements your bird food supply. State parks usually permit visitors to gather acorns, hickory nuts, pecans, and walnuts. With a property owner's permission, you can find all sorts of goodies. For instance, glean field corn from harvested fields. Pick wild berries of all sorts. Gather wild grasses like foxtail and smartweed, and seed heads from annuals like zinnias.

### Water

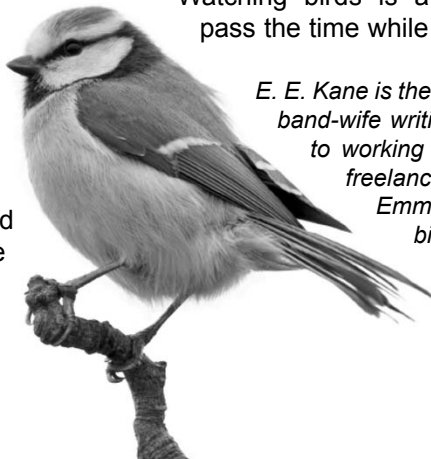
In every season, clean water attracts a greater variety of birds than any other feature. If you live in a cold region, where unfrozen water is even more precious, a bird bath water heater provides a good return on the investment. Save on the purchase of a birdbath by using what you have on

hand. Use a metal upturned trashcan lid or a clay plant saucer. Water depth should be no more than two inches.

### Offer What Your Neighbors Don't

If you do, you'll get the greatest variety of birds in the neighborhood. A salt block is a prize find for some birds. To avoid killing the grass, put the block in a shallow container. Coarse sand is also valued as a source of grit that helps birds grind up seed in their gizzards. Incorporate both of these valuable (but inexpensive) features in a salt-sand-seed circle in your yard. Install a heavy-duty plastic barrier and then spread a layer of coarse sand on top. Use plastic edging around the circle to further define the area. Add the salt block and a platform tray feeder. With a water feature nearby, it's a full-course dinner for birds.

Set up a bird feeding station in a protected, quiet area (under or near trees if possible), but viewable from indoors. Watching birds is a peaceful way to pass the time while enduring winter.



*E. E. Kane is the pen name for a husband-wife writing team. In addition to working from home for their freelance writing business, Emma works at a wild bird specialty store for which she writes and edits a newsletter.*

*A fun and frugal way to a new wardrobe*

## Clothing Swaps

by Deanna Kuder

**A**s the season changes, I find myself dragging out my tired old wardrobe in disgust. I dislike the cold enough as it is, so unboxing sweaters, sweatshirts and any pant that comes below my knee is a dreaded activity. I do, however, love clothes, and have found that new clothes can get me through the most dreary of seasons, even if they are only new to me.

One of the most festive ways to revamp a tired wardrobe is a clothing swap. Gather a group of women in your home and encourage them to bring an appetizer, a drink, and any clothes that they are ready to part with.

Don't overlook this opportunity to gain feedback about questionable items in your wardrobe. Encourage women to bring items they aren't sure if they should part with yet or aren't quite sure how or where to wear. Once you hold your garment up to a bunch of laughing women, it becomes much easier to put into the "donate" pile. Make this more fun by inviting women to bring the ugliest item they find in their closet. Provide a ballot to everyone upon entry and award a small prize for the item that gets the most "donate it immediately" votes. Having the feedback of other women is a very effective way to purge items from your closet, leaving you free to find and

wear the more stylish pieces. How often do we defer to the "comfy" (yet totally unflattering) pants or the "shirt that matches everything" purchased in the last century?

Swaps can be planned for neighborhoods, Bible study groups, church groups, meet-up and meet-in groups, home school networks, welcome groups and professional networking groups. It's a great way to connect, fellowship, have fun, and end up with something new to you.

Advertising is group specific. Neighborhood newsletters or flyers work for neighborhood groups while Meetup.com and Meetin.org groups provide their own online ways for getting the word out. Having the use of a church or library meeting room could open your party up to using social networking sites, such as Facebook, Craigslist, etc. When collecting RSVPs, you will want the participant to include their name and contact information (in the event that you have to cancel in an emergency) and what sizes of clothing they are predominantly bringing. You may want to remind participants to bring not only clothes, but also accessories, purses, coats and shoes.

If childcare is an issue, have the RSVP include the names and ages of the children that will be attending and

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## Clothing Swaps cont...

set up childcare somewhere on the premises. Parents with children can share in the cost. Wouldn't it be great if you could get the sitter to work for clothes?

For items that women may not want to take home, have a donation site in mind. Recruit a volunteer who is willing to put the clothing directly into her car for prompt delivery. Often, donating to an organization that does not resell, but instead distributes it to someone in need, such as a women's shelter, makes the attendees feel good about donating. A non-profit will often provide tax receipts ahead of time for your distribution on site or later, with the donors information, by mail. In the latter case, have the women write their address on an envelope and enclose a list of their donated items. Turn these into the non-profit when the clothing is dropped off.

Special event swaps could include a holiday party outfit exchange, maternity exchange, sport-specific exchanges, or swaps concentrating on coats, accessories, jewelry, children's or men's clothes (for some of us this is a perfect opportunity for some of our man's clothes to "mysteriously disappear" and be replaced). Events can be organized for special interest groups, such as for girls attending the prom, pageants or socials (a great market-

ing tool if you are a make-up consultant or jewelry business owner). Inviting girls from different school districts is particularly beneficial in such an event.

Even if you don't end up with an entirely new wardrobe, it is a welcome night out with the girls, talking about one of our favorite subjects, namely clothes.

*Deanna Kuder is a freelance writer with a clothing addiction. At last count, she had 300 sleeveless shirts, which is probably more than she will ever wear in her hometown of "sunny" Pittsburgh, PA. Although she is a major supplier to most of the consignment shops in the greater Pittsburgh area, she is convinced that the clothes are multiplying despite her best efforts to get rid of them. She has one mantra, "Never pay retail or anything even close, ever." Visit her at [writergal-deanna.blogspot.com](http://writergal-deanna.blogspot.com)*

*Get ready, get set, done!*

## Holiday Shopping

by Chantal King

**D**o you start to panic when December arrives? Is money a constant worry as you scurry from store to store, never quite satisfied with the over-priced gifts you eventually buy? Do you dread those credit card bills that you'll probably be paying off until the 4th of July?

This year, you can change all that. You'll become one of those envied, organized shoppers who can spot a bargain from across the parking lot and has everything mailed the first week of December. You'll have a handle on your budget and know how much you can comfortably spend without breaking the bank.



The secret is simple. Start a gift box. A few years ago, I was in the same situation. The holidays stressed me out, and the money we spent was way out of control. Everything changed when I started a gift box. My mother-in-law and I shopped the after-Christmas sales. We picked up a plethora of gifts for the following Christmas at huge discounts. Elated with our bargains, I stored everything in a large plastic container.

The Gift Box, as it came to be known, isn't just for Christmas gifts anymore. I

store birthday, anniversary, shower, secret pal and kids' party gifts. It's perfect for those last minute party invitations or a hostess gift when you're invited to dinner.

It is simple to create and maintain a gift box. Just keep your eyes open for inexpensive items that would make a great gift all through the year. Don't always think big. Smaller items can be com-

combined to make a fine gift basket or package. I recently spotted a bin of discounted stationary gifts for only \$1 each. A pretty notebook, matching envelopes and a gel pen made an appealing

teacher appreciation gift and I'm sure it will be more useful than another "Greatest Teacher" mug.

When shopping ahead, take a moment to visualize whom the gift will go to. Sure, that leopard-print lampshade is a steal for only \$3, but who will be the lucky recipient? Pass up a bargain if you can't use it.

Consider careful re-gifting. If you were given a lovely present but cannot use it, put it in the gift box. Just make sure the person who originally gave it to you

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**Holiday Shopping cont...**

won't be hurt or offended if you give it to someone else. Re-gifting is fine with large families, distant friends or acquaintances. Go ahead and send that eight-piece crystal decanter set to Aunt Bertha in Alaska. She'll be thrilled and you'll have one less gift to buy.

Keep in mind that it is not the price you pay, but the thought and spirit of giving that you put into gifts. Don't be sucked into the mentality that the more you spend on someone, the more you care for him or her.

Relentless advertising in the media causes most of the frenzy of holiday overspending. Ever notice that toy commercials double, if not triple, in the period between Halloween and December 25th? Teach your kids not to believe everything they see on television. I overheard my daughter telling my son, "Those toys don't really fly. They just show that on TV so you'll buy it, then it breaks." What a savvy shopper!

Don't overlook garage sales and thrift stores in your search for the perfect present. You can find gently-used items for that special someone at a fraction of the cost. Ceramics, glass, collectibles, artwork, home decor and kitchen gadgets are just a few ideas. Keep an open mind and you may find treasure in someone else's trash.

One of my favorite mugs was a Christmas gift from my best friend. It reads, "I love having you as a friend." On the back it continues, "It makes me look normal." We still laugh about it. She gleefully confessed that she only paid 10 cents at a second-hand shop.

Start planning your holidays sometime in November. Look over the gifts you've collected in your gift box and see if you need anything additional. Now you can budget where your money is going to go. Include everything like postage for mailing packages and cards, decorations, a tree, and expenses for traveling. Stick to your holiday budget and you'll be way ahead in the New Year.

Whether you start now or wait until the hustle and bustle of the Christmas season has settled into a bright New Year, you can start a gift box. Any container, shelf or cupboard will do. Whenever you spot a bargain for future gift giving, put it in your gift box. Choose each item with care and you'll be rewarded again and again with the ideal gift when you need it.

*A good way to save some dough*

## Bakery Outlet Stores

by Tricia Goss

**M**any frugal shoppers take advantage of the deep discounts on bread at bakery outlet stores. These outlets, also referred to as bread thrift stores, are usually owned by a name brand bakery, such as Hostess, Wonder or Mrs. Baird's. These shops carry the overstock and "day old" products you find in the bakery aisle of your favorite supermarket, only at much lower prices.

While these stores are terrific for your standard sandwich fare, you can use them to cut down on your overall grocery bill when you think and shop creatively.

For instance, consider breakfast. Sure, you could do toast. Topped with peanut butter, jelly or cinnamon and sugar, toast is a thrifty yet tasty standby. Do not stop there, though. Most bakery outlet stores carry bagels, English muffins and specialty breads, too. A day old loaf of thick raisin, cinnamon swirl or Texas toast is perfect for indulgent French toast, which, by the way, makes a quick, filling weeknight meal, as well.

If you are packing lunches or even eating at home, you can find hearty whole grain breads to top with leftover meatloaf or chicken slices and your favorite veggies. Pita pockets are a regular feature, too, and you can stuff these with tuna salad or leftover grilled vegetables for unique lunchtime fare. Alternatively,

split open English muffins and top with leftover tomato sauce, shredded cheese and your favorite toppings. Heat in the oven for a few minutes and enjoy mini-pizzas anytime.

Dinner ideas abound at the bakery outlet, too. Hot dog and hamburger buns are a no-brainer for barbecues or chili-dogs on the stove. Look for tortillas in a variety of sizes. These versatile wraps can hold everything from typical taco meat to shredded beef or chicken. For an easy weeknight dinner, throw a pound or two of boneless, skinless chicken into your slow cooker. Sprinkle with taco seasoning and 1/3 to 1/2 cup of water or chicken broth and allow it to cook while you go about your day. At suppertime, take two forks and pull apart the meat to shred it. Scoop the shredded chicken into warm tortillas and add your favorite taco toppings.

Look at the other types of breads available. They may vary each time you

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**Bakery Outlet cont...**

shop, so use your imagination. Brown and serve rolls could accompany a roasted chicken or they could be sliced and used as buns for cheeseburger sliders. You could use French rolls to make meatball subs, Italian beef sandwiches or homemade hoagies. A crusty loaf of Italian bread can be sliced, topped with butter and garlic, and toasted to perfection, making the ideal accompaniment for a pasta dinner.

Bakery outlet stores usually carry more than just bread, too. If you usually shop for snack cakes at your grocery store, be sure to check out the thrift store's offering first. You can often pick up several full-size cakes and pies for a dollar. Cookies, mixes, spices and other pantry regulars are frequently available as well.

Before you head to your local bread thrift store, be sure to check your local coupon mailers, as many bakeries send out coupons that further sweeten the deal. When you arrive at the shop, be sure to check out the "free rack." Most stores have a special rack at the check-out counter from which you get to pick one item for every five or six dollars you spend. In addition, ask the cashier if they offer a punch card, which can save you even more over time.

Then, let the bakery shelves inspire you. Stock up your cupboards and even your freezer. Best of all, feed your family delicious meals while saving lots of dough!

**Readers' Tips****Fabric Softener Stretcher**

If you use liquid fabric softener in your clothes, try this tip. Mix your favorite softener 1/2 and 1/2 with white vinegar. Vinegar helps to kill germs and lingering odors in your clothes. Also, if you happen to be out of fabric softener, vinegar helps cut down on static cling.

*Candy J. in TN*

**Automobile Payment Insurance**

I was just reading about saving money on buying a car. One thing I would like to suggest is to check out the insurance feature. On my car that I just bought, they wanted \$5600 for life and disability on two people for a 60-month term. WOW! Private insurance is only about \$350 per year for both!

*Stacey*

**Leftover Plates**

When I have leftovers, I plate them up and cover them with plastic wrap, so that my family is able to grab a complete meal and microwave it. This is especially effective for lunches on weekends. I have found that leftovers don't hang around like they did when I put the individual leftover components into the fridge separately. If meals are about to expire, I don't cook and we have a smorgasbord for dinner.

*D.*

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