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Springboard

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Planting for a Good Financial Harvest

A seasoned gardener will tell you that fall is the ideal time to plant a variety of vegetables, plants and flowers. Planning and preparation combined with cooler weather and anticipated rainfall pave the way for a bountiful harvest of fresh vegetables and breathtaking plants and flowers to behold. Similarly, your financial future will mostly likely reflect your planning and preparation, and the seeds you have sown. Your financial future is directly linked to the decisions you make today. For example, the more you increase your knowledge and understanding of important money matters such as budgeting and using credit wisely, the more likely you are to make sound financial decisions in these areas. In addition, making a regular habit of saving for unexpected emergencies, such as car repairs or even a temporary loss of income, will reduce your dependence on credit cards or other costly loan products. Conversely, failing to plan for your future, live within an established budget, or relying on credit cards to maintain your lifestyle can be considered bad seeds that will only lead to financial hardship down the road. Make a decision today to plant good seeds when it comes to your financial future. Involve your children too, as research shows that most adults who are successful in managing their money were introduced to important financial concepts at an early age. As with most situations in life, you will only yield what you have sown. Endeavor to be a good steward of your finances so that you can enjoy a good financial harvest.

Across the nation, Springboard offers personal financial education and assistance with credit counseling, housing counseling, debt and money management through educational programs and confidential counseling. Springboard also offers free educational seminars and materials to help consumers better manage their personal finances. Please visit the "Resources" section of our website at www.credit.org, or for those without internet access, please call us at 1-800-449-9818, ext. 7820 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

IN THIS ISSUE

- 3 Turn Your Hobby into Extra Income
- 5 Cooking with Love
- 8 How to Get College Financial Aid
- 9 My Story: Professional and Industry Reading on a Budget
- 10 The February Freeze
- 12 Expect a "Value Add"
- 14 Attention to Details
- 17 An Unplanned Retirement
- 19 Making Feathered Friends
- 20 One Drop at a Time
- 23 Gardening for the Beginner
- 27 Buying New Wheels on the Web
- 29 How to Minimize Funeral Costs
- 31 Readers' Tips

From the Editor's Desk: What Children Need to Know

I'm concerned that we don't teach our children enough about money before we send them off into the world. But what should we be teaching them?

They need to understand compound interest. Youngsters should learn that money earning interest will grow all by itself. Once it's saved and goes to work, it grows all by itself.

Compound interest also has a negative side. That's because for every dollar you borrowed you have to pay back that dollar plus interest. So instead of working for you, time and compound interest work against you.

Young people also need to learn about 'delayed gratification'. One way to demonstrate this for youngsters is to help them save for a video game or skateboard.

Kids need to learn how to read bank, brokerage and other financial statements. It isn't that hard if you go about it one piece at a time. For instance, children should learn how to read a bank statement to see their deposits and withdrawals. When they're older they can learn how to read a credit or debit card statement.

They also need to understand the basics of economics. Teach them about the 'law of supply and demand'. When demand is greater than supply, prices will go up. When the opposite is true, prices will decline. Knowing that can help you buy the right item at the right time.

It's also good to keep supply and demand in mind when you're planning a career path. Some fields have too many workers chasing a few jobs. But, others seem to be chronically short of qualified people.

The second economic rule for our children to learn is called 'opportunity cost'. It means that often when you choose one thing that you automatically eliminate another choice. For instance, when Junior spends his allowance on a video game, he can't spend it on a new skateboard.

That'll play out as an adult often. Everything from choosing one car over another, to the choice of a career path.

How to make extra money from your hobby

Turning Your Hobby into Extra Income

by Teena M. Stewart

Many of us have hobbies we enjoy and these breaks from routine can be very relaxing. But hobbies can also be a great source of additional income.

Sports - When my husband told me he was thinking of becoming a baseball official, I was skeptical as to whether he would have the discipline and focus to learn all those rules and enjoy doing it. He has since proven me wrong, excelling at officiating in baseball and several other sports. In fact, his extra income helped support us after I lost my full-time job. Many of us enjoy watching sports on TV and are natural armchair officials, calling the game as we see it. If you know a sport well and feel you would enjoy officiating, you can actually make money at it whether the game is basketball, football, baseball, soccer, or something else. No matter what condition the economy is in, people always play sports, and the teams need paid officials. You will have to study up on the rules and then pass a competency test. To get started, visit nfhs.arbitersports.com.

Consider giving sports lessons. If you are an expert tennis player, skier or golfer, advertise your services for one-on-one coaching sessions. I know one young man whose hobby is competitive water skiing and snow skiing. In his spare time, he teaches skiing lessons. He's also worked at summer camps.

Arts and Crafts - Arts and crafts are a great way to unwind. Having participated in arts and crafts shows, I can assure you that it is easier to spend more than you make because you may keep sinking money into supplies. However, you can make extra money if you reign in your costs and go for the "bird in hand" approach. Listen to the feedback regarding your work and be willing to tweak it in order to meet demand. For instance, if folks want something you've made in a slightly different style or color, be willing to do commission work but guard your supplies spending. I have made everything from custom jewelry for people to hand-painted mini-wheelbarrows and artwork. Unless you know the person well, ask for a down payment and charge slightly more for custom orders.

Organizing and Cleaning - Believe it or not, some people like to clean and organize in their spare time. Are you a natural organizer? Do you like to tidy and clean? Your affinity for order and cleanliness can help others while bringing in extra income. Susan, a friend of mine, hires out her services to give order to garages, offices, and living spaces. Many people find it well worth the money to be rid of the clutter. One woman I heard of turned her joy of browsing through rubbish into a full-time business. She does estate cleaning, helping ready houses for sale. She

cont. on pg. 4...

Hobby cont...

sorts through accumulated junk in attics, basements, and living spaces. Those who hire her ask her to handle their estate sales, or give her permission to haul it all off after they have picked out what they want. Leftovers sometimes yield collectibles and items she can resell in addition to the money she has already made while cleaning.

Seasonal Decorator - We all love the look of a festive house, especially during the holidays. However, decorating a home can be overwhelming, especially to those who work full time or who may not be able to physically manage the duties that come with decorating. If you have a natural flair for decorating, make it pay by offering your services. Many people would love to have you. Offer to either work from the supplies and decorations they already have on hand, or ask that they provide you with a budget for purchasing supplies and have them pay you per job or by the hour. Target affluent people or busy professionals. Make sure to have photos of your decorating expertise and referrals from those who have seen your work.

Personal Chef - Do you love to cook? Offer your cooking abilities to those who don't like to cook or who don't have time. It can be as simple as coming in to cook dinner a few days a week or precooking prepared meals and bringing them prepackaged to

those who order them. Be aware that if you do decide to opt for selling prepackaged meals, it's best to get your kitchen licensed. Check with your local health department to determine their regulations. Often it is as simple as just a few alterations.

What can be better than doing what you love for pay? With a little extra marketing, it can be just the added financial boost you need.

Teena Stewart is a published author, artist, and ministry leader. She and her husband, Jeff, operate Java Journey, a Christian coffee shop ministry in Hickory, North Carolina javajourney.org.



Cooking cont...

tortilla chips, or crackers around it continuing the heart shape. You can also do this with veggies and dip.

6. Cook a double chicken breast. It is basically shaped like a heart. You can fill it with stuffing or ham and cheese and coat it with breadcrumbs on the outside. Parmesan chicken would also look nice in red spaghetti sauce.
7. Make a pizza just the way your sweetheart likes it. Use pepperoni, sausage, Canadian bacon, green peppers, or one of their favorite toppings to write a message before cooking. You can also make the pizza in the shape of a heart.
8. Make a cookie bouquet from sugar cookies. Frost the cookies and use sprinkles or write messages on the cookies if you want. Make suckers and use them to make a bouquet if you don't want to use cookies.
9. Make heart-shaped pancakes for breakfast and put whipped cream and strawberries on top. Make a fried egg and cut it into the shape of a heart. Make an arrow out of bacon and put it through your pancake or egg. Add hash browns and you have a wonderful breakfast to start the day.
10. Make big Rice Krispies® kisses. Make the regular recipe for Rice Krispies® treats and then shape them into big kisses (like Hershey's® kisses) by using a greased funnel.
11. Make a fruit tart with strawberries or raspberries on top.
12. Try mint brownies. Make a batch of brownies and let them cool. Make some frosting flavored with mint

cont. on pg. 7...

8 tools that can unearth college financial aid

How to Get College Financial Aid

by Kalman A. Chany



1. **Assume you're eligible.** Don't rule yourself out because of income or academics. And don't rule out a college because you think it's too expensive. The higher the cost, the more aid you may receive.
2. **Don't wait to be accepted to a college to apply for aid.** The coffers may be empty by spring.
3. **Get application forms as soon as possible.** You'll need the 2012-2013 federal FAFSA form. (The online version is available starting January 1, 2012. Paper versions should be freely available in late December by calling 800-433-3243.) You may also need to complete the College Board's 2012-2013 CSS PROFILE application, state aid forms, and forms provided by the colleges.
4. **Know the deadlines and be sure to meet each one.** Many colleges have different deadlines for different forms. Some may be due in early January, though most are due mid January-March.
5. **Figure out your "expected family contribution."** Use worksheets in financial aid guidebooks to calculate (before you apply) what the colleges will estimate you can afford to pay. Be sure to get up-to-date information as the rules and formulas change every year.
6. **Maximize your aid eligibility.** Freshman year aid awards are

based in part on income for the tax year ending December 31 of the student's senior year in high school. Consider also making appropriate adjustments to your assets, debts, and retirement provisions before you apply.

7. **Follow instructions carefully on the application forms.** Common mistakes that can disqualify your applications are forgetting to sign them, leaving lines blank, and using the wrong academic year's version of the forms.
8. **Do your income tax forms early.** To meet early aid application deadlines, you may need to do a draft version of your 2011 income tax return with estimated numbers.

Kalman A. Chany is the author of Paying For College Without Going Broke: 2012 Edition (Random House / Princeton Review).

For more about the book, visit randomhouse.com/princetonreview/catalog/display.pperl?isbn=9780375427411

Keeping up with your profession

My Story: Professional and Industry Reading on a Budget

contributed by Tamara Wilhite

When you work in a niche industry or ever-changing profession, remaining in touch with the industry is essential. Medical professionals need to know about new laws and medical advances. Legal professionals must know about current case law and pending legal changes. Technology and engineering professionals need to know about new technical standards, advancing technologies, and the legal implications of both. Remaining up to date seems to require subscriptions to many professional publications that cost hundreds of dollars a year, attending expensive seminars, or downloading individual standards and white papers that are costly due to their relatively low demand. However, there are ways to reduce the cost of professional and industrial publication and information sources.

- ~ Are you a member of a professional society? The organization's magazine is often included in the annual membership fee or available for a slightly higher cost.
- ~ Many legal and accounting industry publications are available through local libraries, since they are so frequently referenced.
- ~ Private company libraries and their stacks of industry magazines are declining in number. However, corporate access to industry

standards, professional white papers, and job-related publications are often available to employees. Don't pay for a subscription when your company may already have access to the information online for those who demonstrate a need for it.

- ~ Software vendors offer free white papers and online courses for users of their software. Research free classes for software customers before you pay for training.
- ~ Industry standards such as the IEEE, ASME and ANSI cost money to access. However, a very detailed synopsis is available on standards' organization's websites in most cases.

Before you spend hundreds of dollars to buy the standards document, look it up on the owning organization's website.

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.

Could you go a whole month without any discretionary spending?

The February Freeze

by Chantal King

Frugal families across the nation are taking their dollar stretching further. For the month of February, the plan is to spend nothing. There will be no discretionary spending at all. That means eating all meals at home or packing a lunch, finding free entertainment or going without, and no trips to the mall or late night online shopping sprees.

February is the perfect month for a spending freeze. With only 28 days, it will seem to fly by. By this time, the holiday bills are paid. Vacation days are months away. A one-month spending freeze is a good way to see just how frugal you can be. However, it is a big commitment and takes some planning. The whole family needs to be on board to make it work.

The first step in a spending freeze is to stock up your pantry and freezer. Another crucial step is meal planning. You don't want to make it halfway through the month and find out that you are out of flour or some other staple. Keep your costs low by buying on sale, using coupons, and stocking up when products are at their lowest price point.

Next, decide in advance what you do need to pay: monthly bills, weekly gas for transportation, sudden illnesses or trips to the doctor, and perhaps \$10 or so for fresh milk and produce. You can rely on canned or frozen vegetables, but it is good to have some fresh fruit as well.

This goes way beyond being frugal. Instead of budgeting and spending less, you are spending nothing. You

need a whole new mindset. If someone needs a gift, get creative. Anything handmade is appreciated far more than yet another scented candle, although it is easy and fun to make your own candles.

What if a pipe clogs or your water heater goes out? Check with the Chamber of Commerce to see if your city has a bartering system. Often, you can barter your skills for something you need. Even if there isn't an established system, you could ask your handy neighbor to help in return for babysitting his three kids or doing his taxes for free.

cont. on pg. 11...



February Freeze cont...

What if the weather outside is frightful, and you're stuck inside with nothing to do? Devise some old-fashioned ways of passing the time. Try board games, charades, eating s'mores around the fireplace, or a rousing game of cards. You could watch old home movies or dust off the family photo albums. Have a picnic in the living room or make a fort out of blankets in the dining room.

You could invite friends or family over for a cost-free potluck or just desserts. Curl up with a good book from the library, or watch a free movie. Libraries often have free guest speakers or presentations. You can also check out the local happenings for free music concerts or plays put on in your child's school.

Perhaps committing to a whole month of no spending is too daunting. Could your family do it for a week? How about two weeks? Or maybe you could do a pantry challenge and only eat what you have on hand. Another challenge would be to only pay cash, using no credit cards for a month.

When you successfully complete your challenge, you will discover exactly how much you can save in a few short weeks. Your home will be less cluttered, because you're not rushing out to buy something new. You will be more conscious of your spending and cut way down on impulse buys. If you don't need it, don't buy it.

You will find that it is easier to live on less. You'll get creative instead of always reaching for your wallet. A bonus is that you'll get control of your spending. Your mindset will change as well. You once asked, "What am I depriving myself of?" Now, you'll ask, "What can I use that I already have?"

So take the challenge, either this February or anytime you feel the need to go on a spending freeze. You'll be surprised at the unexpected bonuses. You'll have more time with your family, eating together, sending less to the landfill, and getting creative with what you already have. Even though I hate cold weather, I'm ready for a February freeze.

Could you get more from the stores you shop at?

Expect a “Value Add”

by Rich Finzer

In case you've missed it, the U.S. economy is mired in a protracted recession. Dozens of national chains have filed for Chapter 11, and some have curtailed expansion efforts while others have retrenched, laid off workers, and held on for dear life. Yet despite the bad business climate, some companies have not only survived, but also they've gained market share, built loyal customer bases, and thrived. How did they do it? Easy! Every successful business goes the extra mile, ensuring each customer is not only satisfied, but pleasantly surprised as well. So what's in all this for a savvy consumer? The answer is plenty!

Quality: Near my home is a family-owned hardware store that's been in business for 50 years. Its prices are somewhat high, but the quality of everything is top drawer. U.S. manufactured tools, hardware, and fasteners keep customers coming back. In a recent magazine article, the owner revealed he threatened to dump his hardware supplier if it continued delivering Chinese-made screws, because the quality of the steel was so poor. He got what he wanted. As a consumer, would you rather have fairly priced high quality merchandise or junk you'll end up replacing every few years? The business has one other loyalty building tactic; it will stay open past regular closing hours for customers with emergencies. Will the big box home improvement stores do that?

Baker's Dozen: To prevent unscrupulous bakers from cheating illiterate French peasants, Napoleon decreed that bakers selling 11 rolls as 12 would be deprived of a hand. To protect themselves from dismemberment, French bakers began adding an extra roll to 12, and the concept of the “baker's dozen” was born. At bakeries, like the Starlight Bakery in Syracuse, NY, that tradition continues. And despite being located in a rundown neighborhood, suburban customers still flock to the place. Is the bakery losing money? Well, I couldn't say. After all, it's only been in business since 1891. So would you prefer 12 rolls or 13? Geez, that's a toughie!

I do something similar when selling firewood. Customers receive bundles of kindling with their order. Most firewood dealers neglect this extra touch, but many of mine are middle-aged women with few tools, so it's a welcome bonus. Other than the time it takes to gather the stuff, it costs me nothing and it's always appreciated. As a buyer, constantly seek out the perks. If you find them, you've located an entrepreneur hungry for your business. The funny thing is that I charge top dollar but I'm sold out every year while my competitors usually have carryover. I enjoy giving my customers special treatment. And if a vendor and a customer get beyond the money part of a transaction, it's referred to as a “relationship.” I provide one other element of added value as well, and it's service.

cont. on pg. 13...

Value Add cont...

Service: At Florida-based Publix supermarkets, attendants are always available to carry groceries to a customer's car, and the "lot boys" are forbidden from accepting tips. It's a free service. Can you guess the name of the most successful grocery chain in Florida? I perform the equivalent when delivering wood. Many suppliers simply dump the stuff in a customer's driveway, but not me. I unload and stack it wherever a customer asks, because I view customer service as quality in motion.

Discounts: As an additional incentive, I offer a discount to buyers if they drive out and load the wood themselves. They get a break from my normal prices, and I don't have to load/unload/stack the wood upon delivery. I'm happy, the customer saves money, and my competitors continue losing accounts to me. I do less work and my customers benefit. Nobody loses in that equation.

Custom Orders: Many businesses charge extra for anything out of the ordinary, but not me. If a customer wants a specific length of cordwood to accommodate their firebox door, I'm glad to provide it at no additional charge. If they want smaller/larger chunks, that's fine too. A face cord of wood is a volume measurement, so they either receive more small pieces or fewer large ones. What difference does it make? My customers decide precisely what they want,

and I make sure they get it. If any business starts to nickel and dime you with ancillary charges for minor modifications, dump them. They don't deserve your trade, and you don't need the hassle.

Do the Unexpected: Years ago, while delivering an order, I was approached by two neighbors from across the street. Each wanted two face cords but neither had room for that much. So I suggested, "Well, why not buy three and split the third one?" Both were delighted because nobody will deliver a half face cord. I didn't either. I delivered a third one and unloaded half in each guy's garage. There was no extra cost to me. I gained two new customers by thinking creatively. As a consumer, seek out vendors willing to accommodate the occasional special request because they want your business.

Admittedly, a firewood business is not a bakery, hardware store, or grocery chain, but my point is true for all of them. As a business operator, do the little extras and profit from your competitor's inattention. Incorporate value-add-strategies into your business model, keep your customers satisfied, and watch your profits grow. Keep in mind that a businessman without happy customers has plenty of free time on his hands. The relationship between any enterprise and its clients should be mutually beneficial.

You could reduce your food bill by over \$500!

Attention to Details

by Joanne Guidoccio

Last spring, my mother sold her house and moved into a retirement home. I helped with a number of tasks, among them cleaning out the refrigerator and chest freezer. As I cleaned out both appliances, I discovered that very few items needed to be thrown out. In fact, our friends and neighbors benefited as I distributed many carefully wrapped and well-preserved food items. My mother's meticulous attention to details had definitely paid off. Here are some of her tips:

~ Carefully position all food items in the fridge. Eggs, dairy products, sandwich meats, leftovers, and cakes should be stored on the middle and top shelves. The compartments on the inside of the door are the warmest part of the

fridge and are intended for drinks, mustard, relish and other products that require light refrigeration. The coldest point is the bottom shelf and the drawers used for vegetables. Place your fresh meat and fish here; this will prevent them from dripping onto other foods.

- ~ Map out where you want to store certain groups of food in the chest freezer. Tape this map to the side of the freezer and refer to it often. This will save you time and frustration as you hunt for specific food items. Keep frequently used frozen items, like breakfast foods and juices, in the freezer's door.
- ~ Place recently purchased items behind items that are already there.

cont. on pg. 15...



Details cont...

This will ensure that you are consuming foods prior to their expiration dates and help reduce the amount of food that has to be discarded. Clearly label all freezer packages. Include the name of the item and the date you are placing it in the freezer. Use a pencil or crayon; ink and felt-tip pen marks can easily fade and smudge. Place your older frozen goods toward the top of your freezer. Check freezing guidelines and try to use up the food items within three to six months.

~ Wrap and store your food carefully. Rewrap any meat, fish, poultry, and cold cuts that come in flimsy wrapping, especially if you will be storing them for a few days.

~ If you are using plastic bags, squeeze out as much air as possible and ensure that the bags are properly sealed. With plastic containers, match the size of the container as closely as possible to the contents. If there is too much space at the top of the container, spoilage and freezer burn can result. If you do not leave sufficient headroom, the lid could pop off the container or the container could split open.

~ Prevent foul odors from forming and spreading. Clean the fridge and chest freezer regularly. While the fridge could easily be done in less than an hour, you may need a few hours or an entire afternoon to properly clean out the chest freezer.

cont. on pg. 16...



Details cont...

Start by removing all food items, discarding any questionable items. Add two tablespoons of baking soda to one quart of warm water. Carefully scrub the interior, including the shelves, doors and the gasket lining the door. Create another mixture using one tablespoon of unscented liquid bleach and a gallon of warm water. Scrub, using this mixture, to disinfect all surfaces. Leave the freezer open for 15 minutes. Open the windows in the room and point a fan toward the freezer. Check for any lingering odors.

These simple changes in food storage practices can significantly reduce food waste in our homes and communities. In 2010, the U.S. Bureau of Applied Research in Anthropology reported that

a family of four wastes an average of \$590 per year on thrown out food. This adds up to approximately \$43 billion of waste each year. The same year, another study conducted by the University of Arizona reported that American households waste fourteen percent of the food they purchase each year. Fifteen percent of this waste includes unopened products that are within their expiration dates. This is definitely food for thought.



What to do if you're suddenly retired

An Unplanned Retirement

by Rick Kahler

Retirement is a word I've tried to purge from my vocabulary. Few people really know what it means anymore. Instead, I like to think of retirement as being a stage in life where you get to choose what you want to do, when you want to do it, and with whom. It can also be that time when you attain financial independence and no longer intend or need to earn an income to support your lifestyle.

Sometimes, however, "early retirement" can throw us a curve ball before we're prepared for it or ready to become financially independent. This often comes in the form of a job layoff, termination, or health issues that require we no longer work for an income.

Here are some action steps for an unexpected early retirement:

1. Immediately become aware of your monthly expenses. If you don't track expenses, now would be a good time to go back over the last 12 months of expenditures and set up a cash flow tracking program like Mint.com or QuickBooksOnline.com.
2. Create a spending plan for the next 12 months. Don't forget to include savings for large purchases (cars, repairs, travel, Christmas, etc.) as a part of your annual expenses. Make sure you reduce or eliminate past expenses related to your work life and add expenses that come as a part of retirement, like increased travel or health care.
3. Estimate your sources of income. Include Social Security, employer pensions or severance packages, and your personal investments. For personal investments, use an income estimate of 4% of the principal. One million in investments will give you \$40,000 a year in income.
4. Match your estimated annual retirement income with your spending plan expenses. If the expenses exceed your income, begin deciding where you can cut your spending. It is often helpful to enroll another person to help with ideas on reducing expenses. This is an area where we all have "blinders" on, and others can suggest creative cost savings we would never have thought of ourselves.
5. Don't give up on finding part-time employment. There are many opportunities to create some income in retirement, and even a little pay check can go a long way to preserving your investment savings. Check your ego at the door; this is not the time to let false pride keep you from taking a part-time job that's less "professional" than what you've been doing.

cont. on pg. 18...

Unplanned Retirement cont...

6. Consider reducing monthly expenses by using savings or investments to pay off debts like car loans or credit card bills. Often your best investment is paying off debt. This can be especially true when your savings is earning 0.5% and your credit card is charging you 15% on the outstanding balance.
7. Consider downsizing by selling your house. This can be an especially good move if you have enough equity to pay cash for something smaller or at least end up with no mortgage or a smaller mortgage payment.
8. For couples, talk seriously about what both of you want, separately and together, in the next few years. Brainstorm creative ways like volunteering at state parks, for example, to carry out retirement plans inexpensively.
9. Take time to deal with the emotional side, including anger, fear, depression, etc. It's especially important to surround yourself with supportive friends and family and to talk about what's going on.

Unexpected retirement can be a life-changing blow, both emotionally and financially. Coping with it will require resiliency, courage, persistence, creativity, and support. You'll be most suc-

cessful when you take advantage of not just your financial resources, but all the resources at your disposal.

Rick Kahler, Certified Financial Planner®, MS, ChFC, CCIM, founded Kahler Financial Group, and became South Dakota's first fee-only financial planner in 1983. In 2009, Wealth Manager named Kahler Financial Group as the largest financial planning firm in a seven-state area. A pioneer in the evolution of integrating financial psychology with traditional financial planning profession, Rick is co-founder and co-facilitator of the five-day intensive Healing Money Issues Workshop offered by Onsite Workshops of Nashville, Tennessee. He is one of only a handful of planners nationwide who partner with professional coaches and financial therapists to deliver financial coaching and therapy to his clients. Visit KahlerFinancial.com today!

A fun, frugal, entertaining way to brighten a gray February day

Making Feathered Friends

by Veronica Hunsucker

One way to overcome the winter boredom that often sets in about February is to become actively involved in celebrating National Bird Feeding month. If you already feed the birds, use this month to find ways to increase the variety of feathered visitors you have. Take time in February to increase your knowledge of the birds in your area, their feeding habits, their preferred diet, and housing or nesting habits. If you aren't currently feeding the birds around your home, begin doing so this month. You will be rewarded for your kindness in numerous ways.

In February, it is too cold to engage in a lot of outdoor activities with your children. As a fun, affordable family activity, you can make bird feeders together. There are numerous websites that have suet recipes that you can make at home. There are several very simple and inexpensive feeders you can make for seed-eating birds. You can let your children spread peanut butter on a stale bagel. Sprinkle wild birdseed on top of the peanut butter and hang the bagel in a protected area, such as under the eave of a porch. You can also make similar feeders by spreading peanut butter on pinecones and sprinkling seeds on them. Tie a ribbon or string on the top of the pinecone and hang it from a tree limb.

You can look up bird types online, borrow a book from your local library, or for a small amount of money, invest in a bird identification book. Identifying the birds at your feeder and learning about their feeding and nesting habits is very educational. Children can make a game out of counting the different types of birds they see or seeing who can spot which type of bird first. They will quickly

learn which birds arrive at the feeders early in the morning and which birds eat the latest in the evening. They can learn which birds are ground feeders and which like suet. They can be entertained and amused by the antics of birds like the nuthatch while they admire the beauty of the cardinals, blue jays, and woodpeckers.



If you set up a bird feeding area that you can view from a window, you will have created the perfect place for personal relaxation. Whether you start your day or end your day watching the birds, you will find it to be a tranquil time for you. At almost any given time of day, you can pause what you are doing and spend a few moments being mesmerized by the flurry of activity at your feeders. We all need to set aside a portion of each day for physical relaxation and mental rest.

cont. on pg. 20...

Feathered Friends cont...

Creating an area near a window provides the perfect place for entertaining relaxation. February tends to be a depressing month for many people. The colorful feathered friends at a feeder outside of your window can certainly brighten any day, especially a gray February day.

Bird Feeding Tips:

- ~ Once you begin feeding the birds, continue feeding the birds.
- ~ Hang your feeders in an area where birds can enjoy the feeder while protected from the winter elements, such as a cold rain, snow, or chilly wind.
- ~ Provide a variety of food to attract various types of birds.
- ~ Keep feeders clean.
- ~ A birdbath is a welcome addition to a bird feeding area.
- ~ Place your feeders where the birds are as safe as possible from predators, such as cats that might lurk unseen in bushes near the feeders.

A little water can be quite expensive

One Drop at a Time

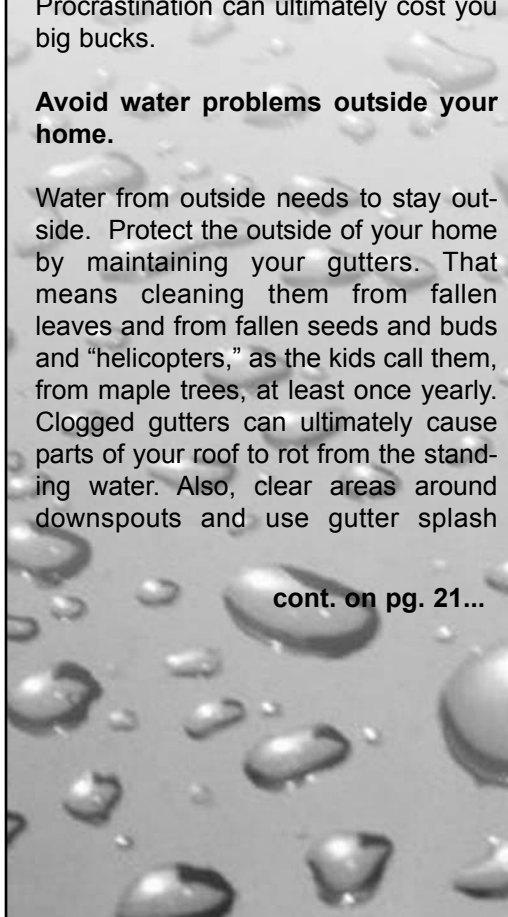
by Debra L. Karplus, MS

Don't underestimate the potential damage from water problems at home. What begins unexpectedly as a few drops can quickly grow into buckets. Your roof, gutters, bathrooms, kitchen and basement are some of the main trouble areas when it comes to pricey water problems at home; you need to watch, listen, and be proactive when you detect drips or leaks. Never ignore water issues because they don't go away by themselves and usually worsen over time. Procrastination can ultimately cost you big bucks.

Avoid water problems outside your home.

Water from outside needs to stay outside. Protect the outside of your home by maintaining your gutters. That means cleaning them from fallen leaves and from fallen seeds and buds and "helicopters," as the kids call them, from maple trees, at least once yearly. Clogged gutters can ultimately cause parts of your roof to rot from the standing water. Also, clear areas around downspouts and use gutter splash

cont. on pg. 21...



One Drop cont...

blocks, which cost less than \$10 each, to direct rainwater away from your house. Never keep standing water, including uncovered containers, outside as it can attract mosquitoes, which carry disease and can cause serious illness.

In the past few years, many households have been using rain barrels attached to the downspout of their gutters to store and use rain water for the lawn and garden. These specially designed barrels are an innovative way to save on water usage while being respectful of natural resources and of the environment, and can be purchased for less than \$100 at many home improvement stores. Or you can make your own for even less.

Divert water away from the house foundation. One way to reduce basement flooding is to build up the soil around your house, each spring and fall, making sure the soil slopes downward away from the house. This also may eliminate rodents from sneaking into your house. You probably can get the soil from your garden or yard without spending a penny.

Maintain your indoor plumbing and stop the drop in every inside spot.

Leaky faucets need to be fixed. That dripping sound coming from the bathroom may lull you into a blissful sleep each night, but your next water bill will be a wake-up call to fix running toilets and leaky sinks. Your toilet should be silent within approximately two minutes after you flush. If not, fix or replace whatever part in the tank that isn't working properly.

Inspect for leaks in drains. The pipe under the sink, especially the elbow, should be completely dry and the cupboard it's in should show no signs of water stains or leakage. Tighten any loose pipes with a pipe wrench.

Watch for drips where caulking has failed. Simple preventive maintenance in the bathroom and kitchen can save money. Caulk around the tub and sinks as needed. Caulked areas that become wet need re-caulking periodically.

In the bathroom sink and tub, use a strainer over the drain to keep hair from

cont. on pg. 22...

One Drop cont...

getting into the plumbing; buy one from the plumbing department in any home improvement center or discount store for less than \$10. To clear out stubborn little food scraps, coffee grounds, and nasty smells from kitchen drains, pour boiling water with a bit of bleach down stainless steel sinks.

Watch for hydrostatic pressure leaks in walls that result from clogged exterior drains. Walls become saturated and water seeps into the basement through cracks and joints. This can cause water damage in the basement.

Preventative maintenance is the key to keeping your basement dry and your pipes intact. Purchase a good sump pump to do its magic after it rains when the grass and soil are saturated. Make sure it's working when you go away on vacation. Sump pumps last several years, but not forever.

Remember to perform seasonal weather-related tasks.

Prevent burst water pipes. Drain pipes when needed. Before the first

frost each year, turn off outside spigots from the source and drain the pipes to prevent them from freezing and bursting. Additionally, when you'll be away for a long time, especially in winter, turn off the main water source and drain pipes.

Perform a regular roof inspection. After a rain or snowfall, especially a heavy one, check your attic and ceilings for standing water or stains. Roofs don't last forever and improperly installed roof flashing can cause little or big leaks. On very windy days, shingles can blow off your roof. Check your yard for shingles; they may be yours.

Water is a natural resource we often take for granted. We are lucky to have water and benefit from its many uses, but unwanted water can wreak havoc on your house and your property. Preventative maintenance can help dry things stay dry and save you dollars.



Want to reduce your grocery bill? Start a garden!

Gardening for the Beginner

There is evidence that food prices will only continue to rise. Many people may be turning to gardening to grow edibles that don't come with the same price tag as the grocery store. I am inexperienced with this myself, but I continue to experiment and learn. What advice do experienced gardeners have for those just starting out with a garden? What is the best way to start frugally? Continue to keep it cost effective and not become overwhelmed by the work it can take?

Brandy

Know What Grows Well in Your Area

I gardened for years, spending very little money on food during summers and putting up food for winters. It takes some planning, but it is not difficult to accomplish.

Decide what to plant. Find out what kind of soil you have and what grows well in your area. The local college agricultural extension station will be happy to help you or you can look online.

Seeds are the cheapest way to start a garden. In discount stores, you can buy them for as little as 10 cents per packet. You should generally start your seeds about six to eight weeks before you expect to plant them outdoors. You need a bright area for growing.

Consider planting natural pest controllers like garlic, onions and marigolds around your garden. These can also be started from seeds.

After removing grass and weeds from the garden area, work compost and organic fertilizer into your soil. Lay old newspapers between rows (mark what you planted

cont. on pg. 24...





Gardening cont...

in each row) and weigh them down with fresh grass clippings. This costs nothing and saves a lot of work during the summer when it's hot and you won't want to be weeding. In the fall, just leave it there and it will enrich your garden for the following spring.

If your area has small critters like rabbits, you may need to fence the garden with chicken wire. You may find this free on a site like Craigslist or Freecycle, but if you have to buy it, do so.

Consider the water needs of your garden and how you will get water there if needed. Make sure your garden is in the sunniest part of your yard. Harvest and enjoy!
Barbara in CT

Visit Your Local Library

Get to the library and see if you can find any gardening books, particularly ones by Jerry Baker. His books are filled with old-time hints and how-to's. You will also find a great selection of other authors. We began a small garden when we were young and grew a perimeter garden around our lawn with mainly salad things and herbs. We soon progressed to a full garden where we grew all of our veggies. We canned and froze our produce and that was a learning process as well. Thank goodness for those how-to books!

Maren

Avoid Overwhelm

If you want to start gardening to save grocery money, start small. Pick foods that you know you will eat for certain. During the first year, only get a few plants that you can put in a small garden and mulch! It's better to start small and wish you had done more than to do too

cont. on pg. 25...

Gardening cont...

much and not want to garden ever again. I started with a 5'x8' garden about 20 years ago. I now have a 9'x24' garden, a 2'x24' garden along a fence, a plan for spring, summer and fall crops, and many pots of small plants like lettuce, spinach and herbs. By building a little each year, I grow accustomed to caring for everything in a way that is very economical and satisfying, but not overwhelming.

Anne

Nothing's Easier Than a Container Garden

For the beginning gardener, nothing could be easier than a container garden. We once raised multiples of vegetables, all in five-gallon buckets we received free from bakeries in our area.

Drill holes in each side of the bucket about an inch up from the bottom. Fill them with dried leaves, straw, or raked-up chips to about halfway and then fill to the top with potting soil or good garden dirt. Plant your seeds as directed on the packet. Water more frequently than a garden in the ground, and you can have all that we did. We grew lettuce and spinach. We grew corn in big blue tubs from Wal-Mart, drilled with holes and filled the same way. We grew pole beans in the blue tubs, using bamboo tripods for the beans to climb. We also grew potatoes in the tubs! Also, we grew peppers, carrots, squash, tomatoes, cucumbers (use tomato cages and they will hang down perfectly), eggplant, and herbs, all on our big deck. We ate fabulously from our garden!

Shirli

Network with Gardeners

Network with gardeners. Find out which of your friends garden or find local people who garden, and talk to

cont. on pg. 26...



Gardening cont...

them. Any serious gardener will have a lot of seeds, and most will be very happy to share with you. They'll be a great source of information on what will and won't grow in your area, and have experience-based tips about how to get the most from your garden. Don't be shy. I've never met a gardener who wasn't thrilled at being asked for his opinion and advice.

Second, buy seeds rather than seedlings if possible. If you buy early, there's no reason you should have to buy seedlings at the nursery. If you do buy seedlings, it is still cheaper than the grocery store, but much cheaper if you start from seed.

Check out *Square Foot Gardening* by Mel Bartholomew from your library or inter-library loan, and read it until you understand the basics. It is a form of intensive gardening, which will increase your yield while simultaneously decreasing your workload.

Vince



Avoid the hassle and save a bundle!

Buying New Wheels on the Web

by Shari Smith

How would you like to purchase your next vehicle without leaving your home? What if you could get the exact features you desire, the best interest rate available, and have dealers outbidding each other to get you the lowest possible price? What if unpleasant haggling and the disquieting feeling of getting rooked at car dealerships were a thing of the past?

All this is possible through the Internet. Our family just purchased a new van by using our computer. We didn't have to leave home until we went to test-drive and pick up our new wheels. It was a simple matter to sign papers and finalize the deal.

It started when our eleven-year-old car started breaking down frequently. We assessed our needs and decided that a van would meet our requirements. I got three free copies of our current credit report by calling 1-800-685-1111. It is fully automated and takes about 15 minutes. To check or correct your score:

- ~ Equifax, 800-685-1111, Equifax.com
- ~ Experian, 888-397-3742, Experian.com
- ~ TransUnion, 800-888-4213, Transunion.com

Don't be tricked by similar websites or phone numbers where you must pay to get this information. You are entitled to at least one free credit report a year, or if you have been denied a loan or credit. Knowing where you stand can help



tremendously in procuring financing at a reasonable rate. If you notice any inconsistencies or errors, write or call the lender to get it corrected. If you close any credit card accounts, make sure they note that it was closed "by customer request."

Now that you have your credit score straight, you can begin researching your vehicle. Here are some helpful sites:

- ~ Edmunds.com
- ~ Autobytel.com
- ~ KBB.com (Kelly Blue Book)
- ~ Carfax.com
- ~ Bankrate.com

You can choose used or new. We began by researching used vans, but discovered that with the employee pricing, incentives, and a \$2,000 rebate, it was actually cheaper to buy new. The Kelly Blue Book site also lets you compare

cont. on pg. 28...

New Wheels cont...

models by price, features, make, dealerships, and many other factors. You can check out your estimated trade-in value, compare financing rates, and even compare auto insurance rates.

Once you have narrowed down the make and model, you can get free price quotes in your local area. Two excellent sites are:

- ~ KeepItLocal.com
- ~ CarsHQ.net

When you have a few quotes, you can contact your local dealers directly through e-mail or by phone. They will work hard to get the exact vehicle you want with the features you need and in the color you choose. If they know that other dealers are “wooing” you, they will bend over backwards to beat the price.

After three days of e-mails, we had it down to two dealers, one local and one in a neighboring state. The out-of-state dealer was willing to drive the vehicle to us at no charge and he was about \$1,000 cheaper. As I was heading out the door, a local dealer called with an even sweeter deal. They promised to match or beat their price, as well as get us the best interest rate and trade-in value.

I went in to “crunch some numbers” and left an hour later with a packet of signed papers and a delivery date. We got everything we wanted and more.

Before signing any financing contract, there are some questions you should ask. Is it a simple interest loan? Beware of “add-on interest” or the rule of '78. That means the interest is piled on at the beginning so the creditor is sure of collecting the maximum amount even if you pre-pay the loan.

That leads to the next question. Is there a pre-payment penalty? To avoid interest, you can make additional payments or add a little to each month's check. Make sure before signing that you won't be penalized if you choose to do so.

If you do not want your credit score checked while you are test-driving a vehicle, but the salesperson still wants your driver's license, photo-copy it and black out your driver's license number. Write on the copy “No credit checks authorized.”

More consumers are buying or leasing vehicles through the Internet. Many dealers have salespeople that deal exclusively with leads from websites. Smart buyers are doing their homework first instead of relying on dealers to be straight with them.

I enjoyed the process of researching and purchasing a new vehicle primarily through the Internet. I would recommend this process. Your next car is only a few clicks away!

You don't have to pay full retail for a beautiful funeral

How to Minimize Funeral Costs

by Gail Rubin

Funerals are a huge expense in a family budget and advance planning can help reduce costs. When you find out how expensive end-of-life events can be, it's a big motivator to save where you can. Today a \$6,000 funeral, if you can get it, is a bargain. And there are many ways to cut costs without looking cheap.

Costco and Other Wholesalers

"I got it at Costco" is one of my favorite phrases, as the wholesale giant is a great source for quality products at low prices. They've been in the business of selling caskets, urns, and other funeral goods through their website, Costco.com, since 2004. Retail giant Walmart got into the act when it added caskets and urns to its website, Walmart.com, in October 2009.

In addition to discounted funeral merchandise, consider the goods needed for a reception: the platters of food, the paper or plastic plates, cups, and utensils, coffee, tea, cases of sodas, etc. Costco is a one-stop shop for just about anything related to holding a party! There are plenty of other funeral merchandise discount retailers online, as well.

Pre-Need Shopping Around

Shop around for the best prices on funeral services and products before

someone dies. After someone has passed, you are not in a position, emotionally or time-wise, to shop around. Meet with various local funeral homes to get their prices and a feel for how comfortable you are with the people and their facilities. You will find an amazing variation in costs, personalities, and decor.

Cremation

If cremation does not interfere with your religious beliefs, cremation is among the least expensive options for disposition, hence its growing popularity. Cremated remains do not need to be buried, so you can eliminate the cost of buying a burial plot. If you skip embalming, viewing, interment of cremains, and memorial services through the funeral home, a cremation can cost under \$1,000.

Donating the Body

Giving your body to science for research costs nothing, but it usually requires advance arrangements. You contact a local medical school, sign consent forms, place copies with your advance directives and wills, and arrange for the medical school to be notified when you die.

First decide if organs and tissue or the whole body will be donated, as those are two separate programs and procedures. Most medical schools only

cont. on pg. 30...

Funeral Costs cont...

accept whole bodies, with the exception of corneal donations, which don't affect the rest of the body. Physical condition of the body, not age, is the important factor in whole body donation.

As an alternative, check online for medical research and education programs that facilitate full body donations to science at no cost to the family. Beware of fraudulent providers. Look for organizations affiliated with the American Association of Tissue Banks (aatb.org).

Military and Veterans Benefits

Those who have served in the military and their spouses and minor age children are entitled to free gravesites and burials in national cemeteries. Veterans' death benefits include a cemetery plot, opening and closing of the grave, and a memorial stone. The family still needs to provide a casket or urn and transportation for burial. Most states have a department of veterans' affairs that can help families obtain services.

Pre-Purchase a Burial Plot and Casket

If you plan to live out your days in the same town and want to be buried in a local cemetery, investing in a burial plot before you need it can result in savings. Real estate prices usually go up, not down, and your final resting place is no exception.

Depending on the type of casket desired, you can realize tremendous savings by purchasing ahead of need from an outside provider. A plain pine box made by a local woodworker can be half the cost of a similar casket provided by a funeral home. The challenge, of course, is where do you keep a casket before you need to use it?

The Funeral Rule is a federal law that protects consumer rights in regard to funeral transactions. It states that a funeral provider may not charge a fee or refuse to handle a casket you bought elsewhere. In addition, a funeral provider that offers cremations must make alternative cremation containers available, and you can even bring in your own. More information regarding The Funeral Rule is available at ftc.gov/bcp/edu/microsites/funerals/coninfo.htm.

Gail Rubin is the author of the award-winning book [A Good Goodbye: Funeral Planning for Those Who Don't Plan to Die <agoodgoodbye.com>](http://agoodgoodbye.com) and [The Family Plot Blog <thefamilyplot.wordpress.com>](http://thefamilyplot.wordpress.com). She's "knocking 'em dead" with her talks, "Funny Films to Start Serious Funeral Planning Conversations" [<agoodgoodbye.com/speaking-and-consulting/>](http://agoodgoodbye.com/speaking-and-consulting/)

Readers' Tips

Cheap Snack "Cups"

When serving children (or yourself) snacks during the day, here is an alternative to expensive paper plates or using dishes that require washing. I purchased a package of small recycled coffee filters for \$2 (box of 200). Each filter makes a nice "snack cup" for fruit, pretzels, goldfish, nuts, or other small snack items. You can even use the coffee filter as a wrap for a finger sandwich, hot dog, or other finger food. Young children like the cup shape, and it contains the snack much better than a napkin or paper towel.

Ann McM.

Learning from a Spendthrift Friend

I was just at a spendthrift friend's home and noticed something that bears repeating. In the laundry room, I noticed that she didn't measure her laundry soap, bleach, or fabric softener. She just poured until the dispensers were full. In the kitchen, she was making soup. A recipe called for 1/2 cup of carrots. She chopped up three carrots and threw them in. At home, I discovered that one carrot of equal size measured out to a half cup chopped!

A teaspoon here and a tablespoon there over the course of a day, a week, a month, or a year really adds up. Break out those measuring utensils!

Serena C. in Hamilton, OH

Inexpensive Wall Art

You can buy cheap greeting cards with no words on the front and frame them. They look great with mats in frames. I make mats with card stock paper. You can also buy them already made. I look for frames at yard sales, flea markets, and thrift stores. Also, they have cheap wooden ones at the local dollar store or at Walmart or K-Mart. The wooden ones can be spray painted whatever color you like. One can of spray paint will paint a lot of frames and some other accessories as well, and they will all match.

Melissa

The 5 for \$5 Dinner Challenge

My sister and I try to outdo each other with something we call "dollar store dinners." The limit is \$5 and it must feed our combined family of five. Frozen meatballs with pasta and sauce with Texas toast and steamed broccoli is a favorite. Tuna casserole calls for canned tuna, pasta, peas, mushroom soup and bread crumbs. Our pancake dinner uses two of the small dollar-store pancake mixes, and we either buy nuts or dried cranberries/raisins as fillers or fruit pie mix for a topper. It is absolutely amazing what you can get for five bucks at the local dollar store. Choices are more limited than in a regular grocery store, but sometimes I think that is part of the fun, making something out of nothing!

Ali K. in Mesa, AZ

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