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Touching Lives ... Making a Difference

As the nation slowly recovers from the devastating housing and financial crisis, Springboard is reminded on a daily basis of the disastrous effect the country's worsening economic conditions have had on individuals and families from coast to coast. The magnitude of the situation is often revealed during telephone counseling sessions, face-to-face meetings, and financial literacy seminars conducted by Springboard's team of certified financial counselors and educators. As a full service housing and credit counseling agency, Springboard has been on the front lines of the nation's ongoing economic crisis by providing consumers with education and workable solutions to their housing and credit and debt issues. For example, in 2010, Springboard conducted a record 175,000 counseling sessions in the area of foreclosure prevention, credit and debt, reverse mortgage, bankruptcy pre-filing counseling, and debtor education. Springboard's education and community outreach counselors conducted 500 financial literacy seminars on topics, including budgeting, money management, and understanding credit reports and scores. In addition, Springboard has touched 2.4 million lives in its 37-year history.

While impressive, the numbers tell only a portion of the story. Behind every counseling session is a certified financial counselor who truly cares about every client. Behind every financial literacy workshop is a certified educator who is passionate about educating and empowering consumers to make wise choices about their financial future. Annually, Springboard recognizes one financial counselor for exemplary service in counseling and one counselor for exemplary community outreach, respectively. I believe our counselors truly make the difference.

If you're facing a housing or financial crisis or would simply like more information on important money matters such as budgeting, saving for a rainy day or the wise use of credit, please recommend Springboard to your friends and family. They'll appreciate it, and we will too. Visit us online at www.credit.org or call 800-449-9818, ext. 7820.

Todd Emerson, President and Chief Executive Officer

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

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From the Editor's Desk: Learning from Experience

Don't you think that the world is interesting? So many things to observe and experience. I've noticed that as I get older, it's easier to recognize patterns and truths.

For instance, my father firmly believed in not being in debt. He was a child of the Depression and took those lessons with him. In my 20s, I took his advice seriously, but I wasn't as opposed to debt as I am now.

Notice that I'm not saying that you should never borrow money under any circumstances. There are times that it's almost necessary, like when buying your first home. Few can save enough to pay cash the first time out. But, borrowing 95 or 100% of the home value isn't too wise, especially with a variable rate mortgage.

I know of many observers who predicted a housing crisis back in 2003. They were observers of what had happened in the past. They knew that housing prices had dropped many times in the past. And that interest rates can go up, too.

I've also noticed that it's hard to run a small balance on credit cards. It seems that people carrying a balance either see it go up each month, or they're actively paying it down.

Another pattern that generally holds true is that when the amount of debt continually increases, it begins to crowd out other necessary items and the rate of increase tends to accelerate. Last year you were adding \$50 per month to the amount owed. This year it's crept up to \$100. Next year...who knows? The interest owed continues to consume an ever larger part of your income, meaning that each month you use credit to cover more of your monthly expenses.

An increasing debt load can quickly become painful. The best time to change direction is right now. If I choose not to solve the problem today or tomorrow, my lenders will force me to face the problem when I can't pay what I owe.

So if I continue to preach against debt, understand it's because I've noticed patterns and have observed where those patterns lead. Plus, I hate seeing people in pain because they thought that debt was harmless. It's not.

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Rev up your wardrobe for less

Cheap Strategies for Fall Fashions

by Lynn Bulmahn

It's September. Not only are the youngsters back to school, but also many work places revert from "summer casual" to a more businesslike dress code. Both kids and adults need to rev up their wardrobes. If the mall is too pricey, re-think your strategies. Sprucing up an existing wardrobe, finding items on the "aftermarket" racks, and using garments in a new way allow you to save cash but not look poor.

Make It Sew

Begin by inspecting your fall wardrobe items. Are buttons missing? Are there any tears? Is the hem unraveled? If so, grab the sewing basket and start mending. Do this while you're watching TV. It may take a few commercial breaks to make repairs, but it's time well spent.

Clothes look outdated? Remove whatever makes them yesterday's news. Taking off a faddish feature may be as easy as snipping it with the scissors.

Tarnished buttons spoil an otherwise attractive jacket. One of my nicest suits began looking downright dingy because of this. Fabric store buttons were priced sky high. So, I hit up a thrift store during a bag sale (where everything you stuff in a bag is \$1). I bagged clothes with great-looking

buttons. After its four battered buttons were swapped out with some secondhand shiny ones, my suit was once again ready for duty. The cost of this facelift was pocket change.

If a woman's or child's blouse or sweater has one or two buttons missing, and you can't find an exact match, replace some of the buttons with a different kind. Perhaps every other one can be swapped out so that it looks like the designer deliberately chose a variety of button styles. It'll give the garment a more whimsical look, and no one will be the wiser.

Holes in youngsters' clothing can be patched with appliqués or other decorations. Instead of a cloth belt, try a leather one. It looks more upscale.

One More Time

The law of supply and demand has come into play during the Recession; secondhand clothes aren't quite as cheap now that more folks shop thrift stores and consignment shops. As some department stores realized their customer base was dropping, so did their prices. Savvy shoppers scouting sale racks or, sadly, store closing sales can snap up incredible buys on new clothes.

That's not to say you'll get a complete outfit. Perhaps one piece is all that's

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Fall Fashions cont...

left of a multi-item set sold as separates. Use it with something you already have for a new ensemble.

A trick from an image expert is to wear a matching solid top and bottom “base” and then toss a contrasting sweater, jacket, or outer blouse over it. I often pair things with a straight black skirt. Black goes with everything, stretches my work wardrobe, and is great for business travel.

Visit better stores and acquaint yourself with top-quality brands. Then, find them secondhand. If anyone asks, say it came from the “GW Boutique.” No one has to know it’s really Goodwill!

Opt for classic fashions. Trends last about three years; classic looks are “in” forever. If you want a fad fashion, make it an inexpensive accessory.

Estate sales are treasure troves for accessories, such as vintage hats, purses, scarves and costume jewelry. My fabulous 1950s sunglasses were \$1 at such a sale.

Do you knit? A grandmother bought ugly knitwear at garage sales. Unraveling them, she recycled the yarn into fashionable and “green” new sweaters.

Find New Uses

Mix and match clothing for new looks. If possible, hang every garment on its own hanger. It’s easier to see what to combine.

Create a business casual pant set with scrub suit trousers. I’m not talking about baggy drawstring scrubs that have “General Hospital” stamped on the seat! Instead, uniform shops, discount marts, and thrift stores sell stylish elastic waist pants in a rainbow of hues. Inexpensive scrub pants wear like iron, have great pockets and seldom wrinkle. Teamed with a print blouse or pullover sweater, they look amazing.

Petite ladies wanting a tailored outfit can head over to the boys’ department for low-cost jackets and Oxford shirts. Wear them with straight skirts to look all “business.” Men’s and boy’s clothing is cheaper, sturdier and lasts longer.

Fashion sense is always en vogue. With these strategies, your autumn wardrobe can have more “flash” with less cash.

Don't pay too much for the sweet stuff

Sugar Chicanery

by Rich Finzer

No doubt about it, we Americans love our sugar. According to a table published by the USDA, as of the year 2000, annual consumption of table sugar was nearly 66 pounds per person! That's slightly over 13 of those yellow five-pound bags of the stuff.

As a basic commodity, you'd think sugar prices would be consistent, but they are not. A recent trip to my local grocery proved that beyond any doubt.

In the baking products' aisle, I found those ever so familiar bright yellow five-pound bags of granulated cane sugar. Marked \$3.29, the price worked out to about 66 cents per pound. Right next to the bags was a second choice, a yellow four-pound plastic canister priced at \$3.99, or

roughly \$1 per pound, almost 50 percent higher than the same stuff in the bag. I'm having trouble understanding why anyone with half a brain would pay 70 cents more for a package containing 20 percent less product. I suppose it's simply another blatant example of the "wages of convenience." And if you think that pricing disparity was bad, it got even worse.

Next to the yellow sugar packages, I found the store brand. A five-pound bag of its granulated sugar was priced at \$4.19 or roughly 84 cents per pound. Yikes! And in this case at least, it certainly gives lie to the idea that private label or store brands always carry lower prices. The bottom line is to pay attention when buying granulated table sugar or the only thing you'll be sweetening up is the grocery store's profits.



3 fun party ideas they'll love

Come to a Birthday Party!

by Susan Sundwall

Uh, oh. You just flipped the calendar and it popped out at you. Your ten-year-old child's birthday is coming. You didn't exactly forget, but you haven't planned anything either. Now what? Don't sweat it. Here are three party ideas kids will love.

Got Game?

Take a quick trip to the discount or dollar store and gather up some old favorites like jacks, jump rope, marbles, Old Maid, or Tiddlywinks. Follow these easy steps to success.

1. Provide table or floor space for each activity.
2. Make sign up sheets for each game with at least two players for each activity.
3. Finger snacks in each play area will keep the kids moving. Choose gummies, cereal snacks, popcorn, string cheese or other non-sticky treats.
4. Give everyone fifteen minutes of playtime and then blow a whistle to swap games.

If you've never played with jacks, marbles or some of the other games, you can check out the rules at StreetPlay.com. When everyone has played all the games, call a "times up" and serve drinks. Use clean marbles to create the birthday number on top of the cake. When the candles are blown out, remove the marbles and serve the cake with ice cream. Fill a party favor bag with colored yo-yos for each child to take home.

Socks and More

Organize a Socks and More birthday party and include on the invitation a request for a new pair of socks, either

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Birthday Party cont...

kid or adult size. Make card stock invitations in the shape of a sock and explain that the socks will go to a local charity. Set up these fun and easy games and add a few of your own. Prizes are won by collecting stars. You'll need a bag of pretzels, construction paper stars and circles, a basket, several rulers, a black marker, a bag of inexpensive prizes, and gum or pencils.

1. Pretzel Toss – Give each guest ten pretzels. Anyone who gets five or more into the basket wins a paper star.
2. Three-Legged Race – Whichever team crosses the finish line first wins a star each.
3. Scavenger – Hide lots of construction paper circles and some stars in your party area. Guests have two minutes to find them.
4. Balancing Act – Teams of two balance a ruler between them on their shoulders. First team to the finish line gets a star each.
5. Funny Face – Anyone who makes the birthday child laugh wins two stars.

Serve up birthday cake, soft drinks, popcorn, veggies with dip, and other snacks to round out the party. Guests who have won stars can claim a prize from the prize bag. Consolation prize is a pack of gum or a pencil.

Put socks in a pretty bag and write up a short note to your charity explaining how they were collected.

Balloon Bash

Plan a balloon bash and help put a smile on someone's face at the same time. Use latex helium-filled balloons

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Birthday Party cont...

that are of good quality and choose an array of bright colors. Ask guests to bring the name of someone having a birthday or a special anniversary or anyone who could use a balloon bouquet. Anchor the balloons to the edge of a table at kid height with masking tape, two balloons each. Place name cards in a bag with the following for decorating:

1. Dark markers
2. Lightweight colored paper and double-sided tape
3. Heavy string
4. Colorful wired ribbon

Have someone draw a name before you start to determine the type of messages for the balloons. Use the markers to write "Happy Birthday," "Best Wishes," "We Love You," or some other cheery message. Use the colored paper to cut out flower shapes, butterflies, hearts and stars to tape onto the balloons. Use the string to tie the balloons together and then tie the ribbon over the string for a big bouquet.

Stuff the middle of an angel food cake with marshmallows and frost the entire cake in a bright color. Poke one or two balloons, on a stick, into the marshmallows. Remove balloons just before candles are lit. Try vanilla ice cream cones with sprinkles for an added party treat.

Make arrangements to deliver the balloon bouquet either as a group or later with as many kids as can come along.

Whichever party plan you choose, remember to save one treat for the end of the day; enjoy a hot tub and a cool drink to toast the best party mom in town!



Protect with preventative maintenance

Cutting Back on Tree Trimming Costs

by Debra L. Karplus, MS

If you live in a home with trees on your property, consider yourself lucky. Besides the beauty of any tree, deciduous trees that shed leaves each autumn, fruit trees, flowering trees, and evergreens provide shade and help moderate temperatures, which is especially helpful in places with harsher winters or locations with extreme heat and intense sunlight. Older homes often have large trees that are sometimes the age of the house. If you're in a newer home, live there long enough and you'll reap the benefits of your trees as you notice them grow.

Though most of the trees on your property require little care other than removing twigs on the ground each spring before the first mowing and the fall ritual of raking leaves, inspect each tree annually. Make sure it doesn't need pruning, trimming, shaping, or possibly removal.

Why Trim or Remove a Tree

Trees look better, maintain their shape, and grow healthier when they are pruned periodically. Fruit trees will be more fruitful with a yearly trimming. On any tree, dead branches or overgrown limbs need to be cut. If a tree is too close to a roof, it needs to be trimmed. Branches near or touching a roof can cause serious water damage to a roof and other parts of a home.

A dead tree needs to be cut down before it falls down. Better to be proactive and control when and where it falls than to have a storm knock it down over power lines or atop your roof, fence, or car. A diseased tree may possibly be salvaged. Call an arborist, contact your university's cooperative extension office, or check the internet for guidelines before you have a tree cut down.

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Tree Trimming cont...

Going Out on a Limb

Use your best judgment to determine whether tree pruning or removal is something you can do by yourself or with another person's assistance. Find out the best time of year to do the trimming that you will be doing, as this sometimes varies for different types of trees. For relatively small jobs, one person using a pair of loppers can easily remove branches as wide as approximately one inch in diameter. Larger branches can be cut with a pole handsaw or electric pole chainsaw.

Check the home improvement center to purchase the most appropriate tool for your job. These tools will pay for themselves in a short amount of time if you have even a few small trees on your property. For larger jobs, a chainsaw (gas or electric) will do the job. Gas saws are typically heavier, but give you more mobility around the yard. The chain and bar can be as short as ten inches or as large as eighteen inches or more. Solicit advice on which size saw will suit your needs. For the larger jobs, you'll need sturdy rope to guide a fallen large branch or tree to the specific spot where you want it to land; you'll need at least one helper for this. Trim away smaller branches first, and then plan ahead where the tree should fall. Whatever side job, always wear work gloves and hard, closed-toe shoes with good soles.

Leave the Job to a Certified Arborist

If you feel the job is bigger than you can do safely, hire someone, but be cautious. The handyman who fixed your toilet, for example, may lack the skill required to correctly and safely trim trees. Certified arborists are schooled in tree care and are licensed, bonded, and insured. Hire an arborist that is recom-

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Tree Trimming cont...

mended by a friend or neighbor, if possible. Don't be shocked when you're quoted several hundred dollars or more for even routine pruning. Arborists are trained and have special equipment. They often use a bucket truck, lift, and tall extension ladders.

There are some ways to lower the costs of professional tree trimming. Get your quote first, and then ask if it will be cheaper if they leave the uncut wood behind. Someone you know can certainly use the firewood for their campfire, bonfire, fireplace, or woodstove and can utilize the smaller pieces as kindling to start a fire.

Also, inquire if the cost will be lower if they cut off-season, approximately October to April. Not having to dispose of leaves and brush should save the arborist time and expense; hopefully that savings can be passed along to you. When getting a price quote, be sure to check if they'll do stump grinding also, as it's often a completely separate process. As with other home improvements, it's prudent to obtain more than one free estimate.

Stretch your dollars by keeping your trees healthy, well shaped, and off your roof. It's one way you can maintain the beauty of your trees and property while shading your home. Do it yourself or with a helper, or hire a professional.



How an economic theory can help you build wealth

When Opportunity Knocks

by Helen Young

Want to hear a cautionary tale of financial stupidity? A couple of times a year the company where I work offers employees the opportunity to purchase a limited number of shares in the company at a discounted price. If you opt in, some money gets withheld from each of your paychecks over a six-month period, and at the end of it, you receive your shares to hold or sell as you see fit.

My husband and I procrastinated on signing up. And then we kept procrastinating. Besides, we rationalized, stocks are always a risky investment, right?

After many years of this, it hit me that if we participated and chose to sell the shares as soon as we were eligible to do so, we'd be virtually guaranteed to earn at least the small margin between our discounted price and the market price because the shares would have no time to lose value. In other words, there really was no risk. So solely because of our unwillingness to wait a little while for a portion of my pay, I calculated that we'd thrown away in the neighborhood of \$35,000 in profits over the years.

I recently learned that this \$35,000 is known as opportunity cost. Opportunity cost is a concept I guess I've always been dimly aware of, but haven't used consistently to make financial decisions until now. Simply put, it is the price of the best alternative you gave up in order to have the things you have.

So say you are contemplating blowing a buck on a pack of Twinkies. Is it worth it? You could just eat that squished granola bar you found in the back of your truck and were going to throw away.

You should remember that the opportunity cost of buying the Twinkies could really be a lot more than one dollar.

For example, if you saved it and invested it in your company's 401(k) plan, your employer would match it. Then it would be two dollars. If you left your two dollars to grow in value until you retire, by that time, maybe it would be three or four dollars.

Ponder the ways that opportunity cost can compound. What if, upon retiring, instead of treating yourself to four packs of Twinkies with your 401(k) earnings, you did something else? Maybe you could find a way to turn that four dollars into six or eight. If I'd earned my \$35,000 and then invested it in paying my mortgage down early, I could have saved thousands of dollars in interest. The real cost of the opportunity I threw away was probably \$50,000 or more.

As my husband's grandmother used to say when any of her offspring would complain about being broke, "If I'd had your money, I could have been a millionaire."

The millionaire part may seem like a stretch, but maybe it isn't. Start calculating the value of the opportunities you're giving up and see how far it can take you.

5 secrets to saving

My Story: Baby Savings

contributed by Ally

I am a single mom of my one and only baby boy. Prior to giving birth, I had planned ahead. I stocked up on all the goodies. When I had the baby, all knowledge went out the window. These are the five best frugal tips that worked.

1. Breastfeed. Your milk is designed for your baby. Take a breastfeeding class ahead of time. There are free classes offered at Babies-R-Us. Start feeding while you are in recovery in the hospital. My son is almost a year old and we are still breastfeeding. I can sew, so I made myself 20 breast pads. I cut circles out of old white cotton t-shirts. I used five layers of these circles for each pad. I zig-zagged the edges together once. Then I cut a notch from the center to the edge, as if I was removing a slice of pie. Then I zig-zagged the two straight edges together. It will look fine when hidden inside your nursing bra.
2. Cloth diapers are back, and they are as easy as disposables. I started with the cloth diapers, pins, and plastic pants. I was soon frustrated with the pins and the pants. I eventually found Diaper Wraps on eBay. I also bought four dozen prefolds. I did use two dozen flatfold diapers when he was very small, less than 12 pounds, as they fit between his tiny legs better. At about two months old, I noticed more leaks



at night. So, I made diaper doublers. I used my quilting skills to cut out fabric in rectangles that were 4.5 inches by 10 inches. I used four layers. The top and bottom layer were cut from 100% cotton fleece. This helps wick moisture away from baby's skin, and keeps the doublers from sliding around in there. I had plenty of fleece blankets that we were not using, so it cost me nothing. Then the two middle layers were cut from the flat fold diapers I was no longer using. I had old kitchen towels, new but ugly kitchen towels, and raggedy bath towels. I cut what I needed from them for free. I zig-zagged the edges, and then sewed two stabilizing lines down the middle, just off to each side of the center. It looks like a tiny prefold. I made about 30 of these doublers. I think to myself, every time I change him, that I just saved 25 cents.

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My Story cont...

3. Save your money and don't stock up yet. Register for shower gifts of exactly what you need. My newborn baby did not need a single thing I bought him, for at least a month. He ate for free, he slept in my bed, and he wanted to be held, not put in a swing. I can tell you from experience that the stores will make you believe that you need one of everything. I felt like I had to have a decorated nursery ready before he got here. Well, I didn't.
4. Take hand-me-downs. I take from anyone who's offering. I even take girly things. My baby boy doesn't care that his blanket is pink. I save the blue ones for times when folks will see him. I don't dress him in girl clothes, but I trade with friends who have boys and their second child is a girl. I take the big brother's hand-me-downs and give up the girl things that I have no use for. Trading saves me from shopping. I have several Rubbermaid bins in the baby's closet. Each bin holds a different size, so I'm ready as he grows. I add to each bin as hand-me-downs come in. When the time comes to use a particular size, I simply buy what is missing from area thrift stores, yard sales or consignment. This plan came in handy sooner than I thought. My boy grew very tall very quickly and was in size 18 months by the time he was 11 months old.
5. For those of you who are lucky enough to have a mother or mother-in-law available, take advantage of them at this time. The more they help, the more time you can spend bonding with your baby. I don't have a mother-in-law or a mom to fall back on. However, I have girl friends who are mothers, and they are blessings to me. Each of them has different strengths, and I appreciate them all. It is best for a single mom to have a circle of friends in place before needing them. When baby comes, and you are short on sleep, you won't feel up to making new friends for months.

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.

Start now for next year's harvest

A Bountiful Backyard Harvest

by Chantal King

Food prices are climbing, the economy is weak, and food safety scares are rising. The solution is as close as your backyard. More than 43 million Americans are planning on following Michelle Obama's example and planning a vegetable garden.

For the frugal, it makes perfect sense. According to the US Department of Agriculture, for every \$100 you spend on gardening seeds and supplies, the potential harvest is \$1,000. Not to mention the satisfaction and pride in knowing your hard work paid off in healthier and tastier food for your family.

Begin by deciding what vegetables to plant. There is no sense planting something that no one likes, although fresh from the garden taste has been known to change minds. Kids who wouldn't touch peas or spinach with a ten-foot pole are fighting over who gets to pick the latest batch. Tomato haters find themselves melting to the burst of a sun-ripened tomato plucked right from the vine and washed.

There are three types of gardens, including in the ground, raised beds, and container gardening. Decide what is right for your area. Then lead with location. Most crops want six to eight hours of sun daily with a handy water source nearby.

Search for suitable soil. Well-drained soil is best. Check with local horticulturists or an expert gardener to see if any additives are needed. Then mix a potting soil mixture, manure, or humus into the soil about nine to twelve inches. Another good additive is shredded dead leaves.

Sketch a layout of your garden plot. Keep in mind that some plants, like tomatoes, need two or three feet in between, while other vegetables like lettuce or carrots can be planted close together. Don't be overly ambitious

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Backyard Harvest cont...

your first time out. Start small so that you don't become overwhelmed.

Pick the perfect vegetables to plant. Local plant dealers and nurseries stock the varieties that are suitable for your growing region, and tend to stick to the reliable varieties. Bonnie plants are known and sold coast to coast in a large variety. Hybrids are a blend of different qualities and are sterile, meaning they will only produce one season, while Heirloom varieties will keep producing year after year.

Check with fellow gardeners or your county extension office to determine the best time to plant. All threat of freezing or killing frost should be past, which varies from different regions. A good place to start is www.usna.usda.gov/Hardzone/ushzmap.html.

Starting from seeds is the most economical way to garden. They do require more care, transplanting, and about six weeks, so the beginning gardener may choose seedlings and established plants. Here are the steps to starting from seeds:

- ~ Plant the seeds in a seed mix, not potting soil. Use whatever clean, empty containers you have, including paper cups, margarine tubs, or deli trays. The clear plastic lids make ideal mini-greenhouses.
- ~ Put holes in the bottoms of the containers for good drainage.
- ~ Keep the seeds moist by misting them daily. Pouring water or spraying heavily can damage or kill tender young shoots.
- ~ Once you've planted the seeds and moistened them, cover with plastic.

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Backyard Harvest cont...

- ~ Give the seedlings adequate light by putting them under a fluorescent shop light or ultraviolet light. Hot, direct sunlight may be too drying or kill the tiny plants.
- ~ When the seedlings get three or four leaves, they are ready to go into the garden.

Whether you started with seeds or plants, you are ready to plant your garden. Read the directions carefully on seed packets or plant containers. Follow the recommended depths and spacing carefully to ensure your plant's best productivity. Provide trellises, cages, or other support for climbing plants like peas, beans and tomatoes.

Adding a layer of mulch will control weeds and eventually decompose, adding nutrients to the soil for next year's garden. Old newspapers, wood chips or shredded leaves are excellent inexpensive choices.

Choose easy to grow plants, especially if you are a first time gardener. Here are ten crops that even a beginner can nurture:

- ~ Tomatoes are the most popular backyard plant. Pick disease-resistant "Better Boy" or "Bonnie Original." Or go with the extra-easy cherry tomato "Sweet 100."
- ~ Summer squash are very productive and easy to grow. Try zucchini "Black Beauty" or yellow crook-necked squash. Ambitious gardeners can do a follow up crop of winter squash if your area has a longer growing season.
- ~ Parsley is rich in vitamins and sweetens breath. Choose flat Italian parsley or the curly type.

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Backyard Harvest cont...

- ~ Lettuce is a garden staple. Pick easy leaf lettuces like “Buttercrunch,” “Red Sails,” or “Romaine.” You’ll never want supermarket lettuce again.
- ~ Eggplant thrives in hot summer weather and is a favorite among gardeners. Try “Black Beauty” or the white-skinned “Cloud Nine.”
- ~ Cucumbers should be planted after the weather warms. Choose the standard “Burpless Bush Hybrid” or the mild Japanese cucumber.
- ~ Chard is a leafy green that tolerates cooler temperatures. “Bright Lights” have brilliantly colored stems.
- ~ Bell peppers can be harvested when green or red. “Bonnie Bell” is a standby, or go wild with the new hot pepper “Mexiball.”
- ~ Beans come in bush types like “Bush Blue Lake” or taller, pole-types, which have a higher yield.
- ~ Basil is the perfect complement to tomato dishes. Plant sweet basil or “Spicy Globe.”

Planting a garden can boost your bottom line. Most crops are ready in the fall, which is why canning for the winter is so popular. Also, fall is the perfect time to pick up supplies for next year’s garden, including seeds, tools, compost, mulch or metal trellises at rock-bottom prices. Learn to appreciate the value of planting, nurturing, and hard work to reap a bounty of produce, and even a budding gardener will bloom. Growing your own food makes you more self-reliant and can bring in a harvest of savings. Now excuse me; I have to go pick some groceries from my backyard.

A proper presentation could bring you top dollar!

Selling Your Auto Online

by Sandra Ketcham

Whether you are a dealer or a private seller, listing your car online is a simple way to reach those buyers who are willing to pay top dollar for your vehicle. Using a website, such as eBay Motors, AutoTrader.com, or Craigslist, eliminates the need to market your vehicle in local classifieds, taking much of the work out of selling your car. Selling a car online is not as easy as typing out a basic description and watching as the bids roll in, however. To attract bidders and ensure a successful auction, you must create a detailed listing, take clear and professional photographs of your vehicle, and communicate with your bidders to build trust.

Before creating your Internet listing, gather any essential information, such as your vehicle's VIN number, make and model information, engine type, and service records. Having this information within reach will help ensure your ad is as accurate and detailed as possible.

Word Your Description Carefully

A well-written and detailed vehicle description is vital to selling your car

online. In addition to listing the make, model, year, engine type, and transmission type of your vehicle, you must describe both the interior and exterior of your car in detail. Avoid trite terms and superfluous adjectives. Describe your car accurately and honestly, listing both positives and negatives. Point out any damage that is not obvious in your photographs, and inform buyers of any modifications or upgrades made to the vehicle after purchase.



When writing your vehicle description, list any options and special features, such as leather seats or extra speakers,

especially if these features are not visible in your photographs. Offer to provide potential buyers with copies of your maintenance records, when possible, and detail current or past mechanical problems directly in your description. If your vehicle is still under warranty, mention this in your ad.

It is okay to highlight positive points about your vehicle, as long as you also include any important negative information. Most potential buyers will assume your car was serviced at some point and failing to mention prior damage or

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Selling Your Auto cont...

repairs can significantly decrease buyer confidence in your vehicle.

Use Photos to Sell Your Car

While most buyers will purchase a used vehicle online without test-driving it first, very few are willing to spend a lot of cash without seeing what they are buying. Unless you are an established online auto seller, potential buyers have no reason to trust your descriptions and every reason to doubt that your car is in good condition. Photos can sell your car for you.

Include as many photos as possible, and leave the images full size in order to show every detail. Take at least four exterior photos, including one of each side and a clear shot of the front and rear of the vehicle. You may want to test out different angles and locations to get the most flattering photos possible. If the exterior has any dings, dents, or scratches, take close shots of each damage site. Alerting shoppers to damage will help establish trust and increase the likelihood of a sale.

Clear photographs of the interior are equally important, especially if the car is an older model. Take shots of the odometer, stereo system, trim, steering wheel, seats, and dashboard. Do not forget to photograph the floor carpets, car ceiling, and trunk space. Try taking photos with and without a flash to

minimize shadows. A single photo of the engine is generally sufficient.

Communicate with Your Potential Buyers

Developing a relationship with potential buyers will increase trust and confidence in both you and your car. If you are using an online auction site, such as eBay Motors, communication can directly affect your profit. Contact new bidders to determine their location and pay preference, and to answer any questions they may have. A single unanswered question may be holding your buyer back, resulting in a significantly lower bid on your vehicle. This is especially important if you are new to eBay Motors and do not yet have a positive feedback profile.

Answer any emails from car shoppers immediately, and post both the questions and answers to your online listing. This shows potential buyers that you are eager to answer their questions, and it offers additional information to other buyers who may have similar questions or concerns.

The success of your online auto listing is directly affected by the level of trust and comfort your potential buyers feel when viewing your ad and communicating with you. An honest, detailed vehicle description and an abundance of photos will ensure your car sells for its true value.

Turning yard-sale finds into handsome décor

Fixing Up Furniture the Frugal Way

by Shaunna Privratsky

It has been a passion of mine ever since I can remember. When I was eight, my dad brought home an old wooden camper and gave it to me for a playhouse. I scrounged up some leftover paint and discarded furniture and turned it into a little girl's castle.

Ever since then, I enjoy finding gently used furniture and turning it into a useable item, either to keep or to sell. I discovered there is a big market for fixed-up furniture at garage sale prices. Many people want the bargain of thrift store finds, but don't want to put the work into fixing it or don't know how. I'm going to let you in on my secrets.

First, you have to find a piece of furniture. It may be something you already have, something someone gave you, a deal too good to pass up at a thrift store, or a discarded item someone threw away. Look for pieces that have a pleasing shape or perform a specific function, like a sturdy bookcase or a nicely shaped end table.

Next, decide what needs to be done. Are any parts broken? Figure out if you can repair it yourself or if it can be fixed cheaply enough to make it worthwhile. The more you can do yourself, the less money you have to put into the project.

Once the piece is sound, decide if you want to paint it, stain it, or spray paint it. Think about where you want to put it,

as this will help you pick a color that complements your décor.

Neutral colors are a sure bet with black and white leading the pack. Don't forget about silver or gray, which is fast becoming a staple in the design world. Navy, brown, and shades of green are good choices as well, while a bold piece in red can really make a statement.

Once you pick a color, prepare the piece just like you would a wall. Clean it, fill any cracks or holes, and then sand smooth. I use a lightweight spackle that seems to work on just about everything and is paintable and stainable.

When you're ready to paint, place the furniture piece on a drop cloth or old bath towel to protect the floor. A shower curtain works as well and can be picked up at a dollar store. I keep a wet rag handy for unplanned splatters.

Start painting at the top and work down, so you can catch drips. Always go with the grain of the wood. If there is no visible grain, go with the logical direction and stick to it. The first coat should be thin; remember you are just coating the surface. Let it dry thoroughly.

The second coat goes on smoother and fills in any thin spots. Some

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Furniture cont...

pieces may need a third coat to really give it a nice finish, especially if you are using a light color to cover a dark piece of wood.

Speaking of wood, some pieces are just too nice to paint, but have a few scratches or blemishes. Staining is another method of restoring furniture to its former glory. The first step is to find the closest color match of stain. If there is a drawer or small piece that you can bring to the store, all the better.

There are two kinds of stain, which are the traditional stain you rub in with a rag and the stain that you spray on. Use this when you are staining the whole piece. Gel stains are like regular stain, but easier to work with because they are thicker, so you use less.

Rub the stain on the spot, working with the grain of the wood. You can vary the color by how much stain you use. Make the wood darker with additional coats or keep it light with just a little stain. Finish with a protective coat of clear polyurethane, which seals the piece and protects against nicks and scratches and also repels dust.

A third option to fix up your furniture is spray paint. When staining or painting isn't an option, reach for the can.

Spray paints come in every color under the sun, and also different formulas. If your surface is plastic, concrete or rusted metal, reach for that formula for a perfect finish. It's worth paying a bit more.

Spray paints work best on smooth surfaces, especially metal. Start with a thin coat, holding the can about eight inches away. If you are too close, drips and globs form and leave uneven splotches. Two or three thin coats give better coverage than one heavy coat.

Some of my favorite pieces are thrift store finds that I've fixed up, including our dining room table, a fancy bookshelf, and a sleigh bed. It was broken, but I fixed it and figured out a different way to attach the bed frame, so it is sturdier than ever. With a fresh coat of black paint, it is the showcase of my bedroom. Besides, I've always wanted a sleigh bed, ever since I was a little girl in my playhouse.

When you can look past an ugly paint job or a few scratches, you may find a treasure waiting for transformation. Use these tips to start fixing up furniture the frugal way.

Selecting a savings plan that matches your goals

Savings Strategies

by Gary Foreman

Do you have any advice for a young adult with a steady job who would like her savings to grow? I have paid for my college education without taking out student loans. I contribute to an RRSP retirement account and I carefully keep track of all my income and expenses. I am not sure what to do with my savings. I set aside 10% of my income, but it is currently in a basic savings account because I don't know what to do with it. I was wondering what the best investment strategy would be for someone of my age. Any help you could give me would be great!

Anita

Wow! Anita sure is off to a good start. Contrary to what a lot of people think, the young adult years are often the easiest time to save money. They often see their income grow faster than their financial responsibilities. That gives them an excellent opportunity to save.

Anita has already started down that path. So what's the best place for her to park the 10% of her salary that's she's saving? The answer to Anita's question has less to do with her age than what she plans on doing with that savings. The decision

making process is the same for any age. The first thing Anita needs to do is to decide what she's saving for.

Why is that true? Her use will determine how quickly she might need it. And, that will affect her investment choice.

Let's look at two simple rules of investing. First, you earn a higher return by assuming more risk. For instance, stocks are riskier than savings accounts.

The *Journal of Financial Planning* cites studies that show the real rate

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Savings cont...

of return for the S&P 500 (stocks) from 1950 to 1999 was 10.3%. At the time this was written, a short term CD (6 months to a year) would pay about 0.55% and a five-year CD closer to 1.9% while money market funds are about 0.6%.

So the earnings difference can be significant. To illustrate, suppose that Anita puts away \$1,000 each year for the next 50 years (ages 20 to 70). If she earns 2% on the money, at the end of that time it will be worth \$89,000. But, if it earns 10%, it will grow to \$1.4 million. Quite a difference!

That means we need to learn about the second rule of investing: risk can be minimized, either by diversification or through a longer time frame.

Diversification is a fancy word that means owning more than one stock.

If all of your money is in one company and the stock goes down 50%, you have a disaster. But, if you spread your money among 10 different stocks and one drops 50%, you've only lost 5% of your investment. Not nearly as bad. In fact, it's possible that one or more of the other stocks could go up and offset the loser.

The longer time frame reduces risk much the same way. The stock market does have bad years. Sometimes even two or three in a row. But, for the last 100 years, if you took any 10-year period, the return was positive. So you might have lost money in one year. But if you could afford to wait awhile to sell, you would have gotten the losses back.

Combined, time and diversification allows Anita to get the higher returns without increasing her risk. Now let's apply all of this to Anita's

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Savings cont...

situation. We'll assume some life events. The first reason that she might need to access her nest egg is for an unexpected bill (think auto repair). For that she needs money that's accessible immediately. Like in a savings or checking account.

Once she's saved more than enough to cover immediate needs, she's ready for a second investment account. Suppose Anita is also planning on buying a new car or making a down payment on a home in two or three years. Savings earmarked for those purposes would earn more if they were put into CDs.

Longer term, Anita will want to save for her retirement. She already has an RRSP account. For our U.S. readers, an RRSP (Registered Retirement Savings Plan) is a Canadian account very similar to an IRA. A mutual fund investing in

stocks would be an appropriate selection here.

Anita is off to a fine start. All she needs to do is to decide why she's saving, how much she needs for that purpose, and then select the type of investment that matches her goal. At the rate she's going, in a few short years, she'll be giving others advice on how to accumulate money!

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



Great taste and convenience for less!

Flavored Oatmeal Packets

I like those flavored oatmeal packets. They're handy and tasty! But, they're also pricey. How can I get the same convenience and taste for less?

Oatmeal Annie

Add a Bit of Peanut Butter

I don't find making regular quick oats any more difficult or time-consuming than instant. Plus, it's much cheaper, the varieties you can make are endless, and it's probably healthier too, since I don't add as much sugar as the packets contain.

For one hearty portion of flavored oatmeal, I start by putting a half-cup of quick oats and one cup of water along with a dash of salt in my oversized microwavable soup mug. From there, you can add whatever flavorings you like. My favorite combo is raisins, brown sugar and cinnamon, with a little diced apple added occasionally for good measure. But you can add anything you like and have on hand from bananas to berries to chocolate chips! Microwave for two to three minutes or until cooked to your liking, top with some milk or a pat of butter if you like, and that's it.

One trick to give the oatmeal more staying power with a cheap boost of protein is to add a tablespoon of peanut butter (easier to stir in after cooking so it melts into the oatmeal). It adds a subtle, rich and creamy flavor, but it doesn't overwhelm other ingredients in that amount.

It keeps you full longer, especially if you don't add milk with the protein that affords.

Especially now that cool weather is (hopefully) right around the corner, it's time to start thinking about one of the most healthy, versatile and affordable hot breakfasts you can make!

Cheryl

Open Up Your Favorite Pack

Ok, I admit it. I took apart a pack of instant flavored oatmeal and measured. The flavor I liked had maple, walnuts and chopped dates. The pack of oatmeal had approximately two teaspoons of chopped dates and one teaspoon of chopped walnuts. The oatmeal was less than a measured serving from the economical tall canister of oatmeal on my shelf. So I measured out a week's worth of oatmeal servings in snack bags. To each bag, I added one teaspoon of chopped walnuts and two teaspoons of chopped dates. For the maple flavor, I added 1 1/2 teaspoons of brown sugar and a pinch of salt. In the summer, my job switches to four ten-hour shifts, so this is my morning coffee break breakfast. For me, the first day wasn't quite

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Oatmeal cont...

the same, but by the end of the week, my taste had adjusted and this works fine for me. I am sure by looking at the ingredients anyone can make "instant oatmeal" bags too.

Kim

Keep Flavored Oatmeal Exciting!

Just determine the flavor you are going for and add a touch of spice or ingredient that gets you there. If you like cinnamon, add that with a touch of brown sugar for a deeper flavor. If cinnamon is not enough, try pumpkin pie spice. Add some maple syrup instead of sugar. Buy some dried cherries, cranberries or other dried fruit. If you have a fresh apple around, just grate it into the oatmeal before cooking. Of course, for crunch, any chopped nut or coconut adds texture. Everyday can be different with what you have on hand!

Ruth

Quick, Easy Nutrition

Each morning, I have flavored oatmeal at my desk. I found a really simple way to make it.

3/4 c. oats
1 packet artificial sweetener
1 T (or more) cinnamon

Add water to your desired consistency. I use the water out of our water cooler, so

it's already hot and I can get a good idea of how full to fill my bowl. Add some blueberries, strawberries, sliced apples, raisins, etc., and you have a quick, easy, nutritious breakfast with a lot less sugar and calories than pre-packaged oatmeal!

Angie

A Dash of Flavor

I use a few drops of flavor extracts that I have on hand for baking. My favorites are vanilla, coconut, and almond.

Cindy

Let Each Family Member Mix Favorite Flavorings

To add a variety of flavors to our quick cooking oatmeal, we designate a small jar for each member of the household. In the jars, each person can mix their favorite sweetening, spices, nuts and dried fruit. Each child and adult can add their preference before or after cooking, depending on their preparation. Some suggestions are white or brown sugar, cinnamon, raisins, chopped walnuts, etc. Let your creativity develop new breakfast experiences. After the jar is empty, the family member can change or continue with favorite flavors. Look at packets at the supermarket for ideas or change with the seasons.

Joan

Enjoy an inexpensive educational experience for children and adults alike

Frugal Family Journeys into Genealogy

by Christine Stephens

Want an inexpensive educational experience for the children that will entertain the adults as well? Consider genealogy. Studying genealogy is an enriching experience filled with new people, places, and ways to explore in the digital age. One can instill a love of learning through genealogical research.

Children are always excited by an art project. A quick search of the Internet will uncover a wide selection of free family tree forms that the family can fill in together. Putting the family tree into a little binder will provide room for the children to store copies of their family stories, photos, and journals.

The next trip to the grandparent's home can be a fact gathering research mission. Feel free to use recording equipment or a camcorder to capture the family stories. Ask to borrow family photos to scan into the computer for preservation. Don't forget to ask to look through the old family Bibles for dates and names of older family members.

Become familiar with the genealogical societies and libraries nearby. One can instill a love of research in children by showing them the collections of information and helping them search through the old books, microfilm, telephone directories, and newspaper clippings.

Take the search online with a free trial membership to Ancestry.com or

Genealogy.com to amass even more information.

As a treat, plan a trip to talk to new family members or the family historian. Visit nearby towns from which the ancestors hailed and even try to photograph their old homes and search the cemetery.

Visit landmarks in nearby towns. Research the town history. War reenactments, living history museums, and historical districts/landmarks can provide information on how the ancestors lived and ate, what they wore, and how they entertained their families. Tour old homes, factories, and attractions nearby. If visits are not possible, many state historical societies have a rich web presence full of photos and information as do many libraries.

Encourage older children to journal their thoughts. Take this material and put together a family history. Plan to work together if children are young or edit the work of older children. Place the family tree, photographs of family members and places, DVDs of family interviews, and the family story in their genealogy book. This project would be really exciting if it could be paired with an Old Settlers' Day Festival or family reunion.

Genealogy can help inexpensively entertain children and allow time for a parent to work on a forgotten genealogy project for an enriching, yet educational family experience.

Readers' Tips

Fancy Clothes Hangers

I wrap plastic grocery bags around the ends of my clothes hangers so I don't get hanger marks on the shoulders of my clothes. It beats buying padded clothes hangers.

L.

Starting Tutoring Home Business

I have been tutoring as a business for 15 years, and I have learned that the best resource for students is simple word of mouth. Take the time to create relationships with teachers at schools. And tell everyone everywhere what you do. I have gotten many clients from conversations I had with moms in the locker room at the local YMCA. I made flyers, brochures, and business cards and found that these methods were a waste of money. In this field, people are much more likely to go with a personal referral rather than contact a stranger.

Dianne

Overwhelming Medical Bills

You can negotiate with your hospital to pay a low monthly installment on a big bill. Most are willing to work with you rather than write off another bad debt. I just finished paying off my \$3,000 hospital bill from the birth of my first daughter two years ago.

Jennifer

Removing Make-Up

I love the convenience of the make-up remover cloths made by many skin care companies, but I don't love the price! I use dollar store baby wipes. I can purchase a pack of 80 for \$1. I dip one corner into a jar of cold cream, scooping out about a teaspoonful or less. I wipe some of that over my face and use the rest on my eye make-up. Then I just toss it away. There is no need to rinse.

Debra L.

Stainless Sink Scratches

If you have scratches in your stainless steel sink, buy some car chrome polish and use it per the directions on your sink. This is the same product used to polish chrome wheels, bumpers, etc. Also, a polishing compound can be used. You can usually find this in a department or auto parts store. Sometimes the chrome polish is sold there as well.

We recently had a stopped-up drain in the kitchen in a stainless steel sink. Due to the various drain openers and acids we used, our sink was badly discolored and etched. Two uses of the chrome polish saved our sink! A scratch-free, shiny sink is only a little elbow grease and chrome polish away!

Sherry

cont. on pg. 30...

Readers' Tips cont...

Frugal Romance

Here's a tip for frugal romance that anyone can afford, and it's far more romantic than a movie and popcorn!

Pack a picnic, go somewhere pleasant, and share a book! Choose something that appeals to both of you, including love poems, humorous essays, a mystery novel, etc. Enjoy your picnic as you take turns reading to each other. If you can't find/afford a sitter, this one even works in your own backyard or on your living room floor after the kids are asleep!

Most of us have far too little time in our lives to enjoy a good book, and how wonderful it is to hear one read in that special person's voice! If you can't finish the book, you simply have something nice to look forward to on the next date.

B.

Leftover Hotdog and Hamburger Buns

An idea for leftover hot dog and hamburger buns is to use them to make garlic bread. We try to make garlic bread from the leftover rolls, ends of bread loaves, and whatever leftover bread we have before it gets too stale. Just use some olive oil and garlic powder and pop them in the toaster oven.

Dave F.

Releasing the Releaser!

When "wrinkle releaser" came out several years ago, I totally quit ironing my clothes. Then one day I was getting clothes ready for a trip and found I had no wrinkle releaser! So I used the only thing I had on hand, which was water in a spray bottle. It worked just as well, and I have never bought wrinkle releaser again.

Jo in Corpus Christi, TX

Free Stone Walkways

I recently made a stepping-stone path in our yard, absolutely free. First, I measured the area and estimated how many "steps" I'd need. Then, I drove around to construction sites in our area. Wherever I'd see broken-up chunks of concrete, I'd stop and ask if I could take a few of the smaller pieces. I looked for pieces that had a flat side, and were roughly about a foot square. Within three days, I had enough chunks to start my project!

Next, I laid the chunks out in the path. For each one, I dug about two feet down, so that the flat top was flush with the ground. It took patience to get each step level, but the results are rewarding. I finished off the edges with pea gravel and sprinkled it with pretty marbles and colored stones. Now I get comments all the time on my lovely, homemade path. Similar stones cost around \$2 to \$3 each, so I saved about \$60!

Shaunna

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Readers' Tips cont...**Affordable Bed Sheets**

I've done really well buying sheets at thrift shops like Salvation Army, Goodwill, Savers, etc. I have to keep looking, but many really nice sheets do eventually get donated. I get the same sheet for a fraction of its original cost. Sometimes the set is sold together, and sometimes the pieces are near each other but priced individually. Sometimes I can mix and match, as in a print sheet with a coordinating solid color. I'll never buy sheets retail again. The price is so dramatically different, and I have found some truly wonderful sheets second-hand.

Anne

Low Cost Landline Phone Service

We wanted to eliminate our landline to save money each month and avoid the telemarketers. We hesitated as it was somewhat of a comfort to us knowing anyone, including our grandchildren, could dial 911 if necessary. We have our security system hooked into our landline, and we have our house on the market.

We contacted our phone company and chose a limited use line for \$9.25 a month with unlimited incoming and a set number of outgoing calls allowed each month. We both have cell phones. The landline is cheaper than converting our

security system to a cellular phone, and the monthly cost for the security system would have been higher with a cellular installation.

We unhooked all our phones except the one with the answering machine on it, turned off our ringers, and set our answering machine to answer immediately. If home, we can hear the message and pick up if we deem it a call to which we wish to respond. The telemarketers have slowed considerably and we can still get our messages from callers. It is working great, and a few of our co-workers have chosen to do the same and are pleased.

Sherry L. in Anadarko, OK

Car Insurance Tips

Many insurance companies offer a discount for "mature drivers" (generally over 55) who take a driver improvement course. Check with your insurance agent.

My car insurance company started a new program offering a discount for policy holders who sign up to report their mileage twice a year. I got an immediate reduction in my premium for signing up, and depending on my annual mileage (namely if it stays low), a larger discount will follow. Again, check with your insurance agent.

Joe