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**Springboard**<sup>®</sup>  
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### Boost Savings for a Better Financial Future

Sometimes the hardest part of saving is just getting started. Not sure how to begin? The tips below can jump-start or improve your savings plan:

- ~ The very best way to save money is to have it deducted from your pay check and automatically deposited into a savings account. You can't spend what you don't have.
- ~ Get organized. Know where your money is going by tracking every cent you spend.
- ~ Examine every spending category, and cut 10 percent from each. You can't reduce your fixed expenses such as rent or car payments, but you may be able to painlessly cut 10 percent from the other categories such as groceries, clothing, gifts, etc.
- ~ Only spend paper money. At the end of each day, put all of your change into a jar. After a month, you'll have between \$30 and \$50 in your jar to deposit to your savings account.

Remember, small changes can add up to big savings. For more tips, visit us at [www.credit.org](http://www.credit.org).

Todd Emerson, President and Chief Executive Officer

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

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## On the Road Again

by Gary Foreman

**J**ust finished an overnight road trip with a friend of mine. Saw something that I'm still not sure what to make of it. Somewhere along I-75 just south of the Florida/Georgia border is a truck stop with an amazing store attached to it. I doubt that it's unique.

It was like a small shopping center. Along with the regular items, they had

everything including a variety of hunting and ornamental knives. And then there were all the native American Indian rugs. Not to mention the junk metal artwork.

I really would have liked to see it in the middle of the day. It probably looks a lot like any shopping center or mall in the country. Some folks buying necessities (food, clothing). Some buying things that they forgot to buy earlier (a pair of sunglasses). Others are buying because something caught their eye (stained glass cowboy). And, still others are just looking.

We sure do have a variety of stuff available to us. No matter where we might be. That's good in a lot of ways, but it's also dangerous. Let's face it. When we're buying something at a truck stop we're buying it because we need it right now. Convenience is more important than selection, quality or price. (Just for the record, the shop we found appeared to be stocked with quality items at a reasonable price, but I bet that's not true in every similar store.) We all know that buying in a hurry is a good way to set ourselves up for regret later.

Keep on stretching those dollars!

*Gary Foreman, editor*

### The Dollar Stretcher

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*A comparison between prices at convenience stores and other stores*

## **The Cost of Convenience**

by Tina Hartley

In today's fast-paced world, there is an increasing demand for convenience. Often we choose to make a quick stop at a convenience store instead of taking the time to make lunch or carry a thermos full of coffee. Many of us choose to stop on the way home from work for a gallon of milk or a loaf of bread.

It truly is a convenience to run into a small store versus a large grocery store. The walk from the closest parking space to the store and the walk to what will invariably be near the back of a large building can take 10 minutes. Then if you happen to be someone like me who always picks the wrong line to get in, you may stand in line for another 10 to 15 minutes. Your quick stop has turned into a half-hour and counting.

What is the price tag attached to all this convenience? I've done a little research at my local stores to compare prices. A gallon of 2% milk at my favorite grocery store is \$3.69. The same gallon of milk at a local convenience store (which happens to be run by the very same company) is \$4.11. A loaf of bread is \$1.19 at the grocery store and \$2.29 at the convenience store. A 20-ounce bottle of Diet Pepsi is \$1.39 at the convenience store, while a six pack of 24-ounce bottles of Diet Pepsi is \$3.99 at the grocery store. That works out to 60 cents per

20 ounces. I see a definite trend here. As consumers, I think we are all well aware that we pay more for items in a convenience store. We are more than willing to sacrifice an extra 50 cents or \$1 for that convenience. No one shops at a convenience store because we think we are getting the best price. The real cost of habitual convenience store shopping lies in impulse buying and our health.

I stop in on the way to work to get gas in the car. In a rush, as usual, I didn't have any breakfast. Isn't it convenient how the store has breakfast sandwiches? I grab a bacon, egg and cheese bagel and a coffee while paying for my gas. My workday is hectic and I work straight through lunch. On the way home, I remember that we're out of milk, so I stop at the same convenience store. I grab a gallon of milk. I remember that the bread was almost gone this morning, so I grab a loaf.

Thinking about my poor choice this morning, but feeling very hungry since I missed lunch, I am determined to not buy anything loaded with sugar or fat. I proudly take an apple from the bin near the register. It's not until the ride home that I begin thinking about my pattern of purchasing at Stop-n-Go.

Impulse buying is the boon of retail! When we stop at a store for one thing

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## Convenience cont...

and come out with a bagful, the marketing strategists have done their jobs well. Convenience stores are mini super centers. You can buy gas for your car, get your lunch, play the lottery, and fill up your windshield washer fluid in one stop. We're in a hurry, we often make unhealthy choices and we pay too much!

According to the National Association of Convenience Stores, sales rose more than 20% in 2005 to a whopping \$474.3 billion and 69.4% of sales were fuel purchases. We just stopped to get gas and end up buying this, that and the other thing. The price we pay for convenience is a much higher price than the extra 42 cents for a gallon of milk. The marketers pay close attention to our buying patterns. The next time you stop at a convenience store notice the bin of fresh fruit in between the candy bars and the hot dog machine. Something for everyone because once we are in the door, chances are excellent that we will end up buying something we don't really need that costs too much and most likely isn't healthy.

*10 free ways to live healthier*

## Improve Your Health

by April Borbon

**W**atching all of the ads on TV for the multitude of health-improvement products that hawkers are constantly trying to convince people they need, one would think they need to be a millionaire in order to enjoy optimum health. This isn't necessarily true. While a lot of money comes in handy to repair many of the consequences of years of unhealthful living, the basic components of good health are, surprisingly, free of charge.



- 1. Sleep.** Lack of sleep has been blamed for everything from weight gain to car accidents to depression and general illness. People weren't made to run on five or six hours of sleep a night. Go to bed earlier or sleep in later and reap the (free) rewards that a full eight to nine hours of sleep will bring you.
- 2. Drink water.** Not only will you save money (how much do you spend on

**cont. on pg. 5...**

## Health cont...

pop, alcohol and other drinks each day?), but also your health will thank you for it. Our bodies are comprised mostly of water so what better substance to drink?



- 3. Exercise.** Walking is one of the most natural, simple ways to exercise on the planet. Better yet, it's free. Most of us do this everyday. It's just a matter of walking more than we do now in order to improve our health. Other free exercise options include following along with the morning aerobics show on TV and running the trails at a local park.
- 4. Meditate.** How often do you take ten to twenty minutes out of your day to relax and breathe? Meditation doesn't have to be something attainable by only a few enlightened

souls. Take time each day to sit still, relax, clear your mind and breathe deeply.

- 5. Stop bad health habits.** This tip won't just improve your health, but it will save you an armload of money as well. Habits such as drinking alcohol, smoking, over eating and taking drugs all lead to a less than stellar life span and also have a dramatic, negative affect on your wallet.
- 6. Choose your environment.** There are many simple changes you can make to your environment that are both free and healthful. If a family member does smoke, make sure they only do this outside and not in your home. Switch from expensive cleaning products to natural, homemade cleaning products. Air your home out regularly. Have every one take their shoes off when they enter your home. This saves wear and tear on your floor coverings and keeps out harmful substances such as pesticides and other yucky things that get tracked in on shoes.
- 7. Play with your kids.** Playing with your children is a wonderful way to get some exercise, forge closer emotional bonds with your children and model good behavior. Anything from shooting baskets to kicking a ball down the soccer field will make

cont. on pg. 6...

## Health cont...

both you and your children healthier, happier and closer as a family.



8. **Choose your food.** You are buying food anyway, so why not purchase the healthiest food possible? Sure, a tub of Ben and Jerry's or giant bag of chips is appealing, but you can use those same dollars to purchase fresh fruits and vegetables in season, nutritious loss leaders (milk, whole grain bread, etc.), and other whole grain, healthy options to feed you and your family.
9. **Listen to music.** Music is free (on the radio) and, depending on what you listen to, can be infinitely relaxing. Music has been shown to

lower blood pressure, calm frazzled nerves and improve your attitude.

10. **Join a group or find a partner to help you with your new endeavor.** Either online or in person, other people can often give you the support and "how to" tips that will help you on your quest for improved health.

It's not as hard to become healthy as advertisers would have you believe. Simple, free activities, which your ancestors would recognize as normal, everyday tasks, have somehow been lost over time and can make all the difference in the world when it comes to improving your health.

*When can I have my money?*

## **Direct Deposit**

by Gary Foreman

*Hi Gary,*

*Is there any advantage to the consumer to have direct deposit? My company sends payroll checks to be given to associates on Friday. However, my check is direct deposited and should be available on Friday according to my Payroll Department. When I talked to a telephone representative of my bank she said that the funds are not available until Tuesday when the bank gets my funds from the Federal Reserve. I don't understand why I want direct deposit if I can cash my check on Friday and have the money, but if I direct deposit, it won't be there until Tuesday. Is there anything that I can do? Or did I agree to all of this in the fine print somewhere? I am tired of the fees and the hassle. I think that I may be better off with my money under my mattress or with a loan shark.*

*Stumped in the Midwest*

According to the National Clearing House Association (NACHA), there are over 4 billion direct deposit transactions each year. It is estimated that two thirds of the private workforce now use direct deposit.

For those who have not been exposed to direct deposit, it's a system that replaces a paycheck. Instead the employee's pay is directly deposited into their bank by computer and the employee gets a statement from the employer that looks like the stub portion they used to get on their paycheck.

There are two major benefits for the employee. First, they avoid a trip to the bank every payday. NACHA estimates it takes the average person 25 minutes to drive back and forth to the bank and make the deposit. In today's busy world, anyone that can save me 25 minutes a week is my friend!

The second advantage for employees (contrary to Stumped's problem) is that the money is available

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## Direct Deposit cont...

right away. With a paper paycheck, the employee's bank had to physically send the check to the employer's bank for payment. Many banks wouldn't let the employee get cash until the check cleared.

In 1987, the Expedited Funds Availability Act set rules for hold periods. So-called "local" checks can be held up to two business days and out-of-state checks and ATM deposits for five business days. Some states have their own laws on check clearing that could be tighter.

Direct deposit eliminates that wait for the employee. Because the money is moved electronically, there is no paper check to clear, so funds can be available to the employee the same day that they move from the employer's account.

So what's happening in Stumped's case? Generally, banks will not hold direct deposits beyond the day they're credited to your account. As her payroll department said, that should be on Friday.

It is possible that the bank is not crediting her account the day the money is received. If that's true, it should have been explained when Stumped opened the account. Of course, Stumped is right. It was in some very fine print.

What should Stumped do? Getting a paper paycheck cashed on Friday isn't likely. She can ask the bank, but it would be unusual if they would make it available before a direct deposit.

Stumped will want to question her bank. Doing it in person could reduce the opportunity for confusion. She should get a clear explanation of when the money is available and copies of any rules that apply. It is

**cont. on pg. 9...**



## Direct Deposit cont...

possible that there was miscommunication on Stumped's original call to the bank. But, in all probability, the bank is following its policy as well as state and federal laws.

That would leave Stumped the option of changing banks. She might want to check out the bank that her company uses. Not only should they clear the funds the same day, but they may also offer special packages for company employees as a way to increase their business.

Another option for Stumped is find a way so that a two-day hold isn't important to her. Obviously, that's not easy. But, if a two-day delay in receiving your pay can cause trouble, think what will happen when a sickness, layoff or other unexpected financial crisis occurs. Stumped might want to use any extra income (like tax refunds, bonuses or raises) to build up a cushion to free her from the tyranny of check clearing.

Finally, unless Stumped is hoping for a walk-on role in *The Sopranos*, she's wise to avoid the loan sharks. And, even then, she's probably still better off with the mattress!

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



*Give a more memorable gift*

## **Creative Wedding Gifts**

by **Melissa Hogaan**

**T**hese days, more and more couples getting married already own homes and have significant amounts of personal and household belongings. While many still have registries, often these registries contain mostly higher-end items, like crystal or china, or duplicates of things couples already own.

Sometimes you want to give the couple a more personal gift than another \$45 crystal goblet, something you know they'll use and appreciate. Here are some ideas for creative wedding gifts you can give without breaking the bank.

### **Gift Baskets**

Often young couples, even ones who already have a lot of dishes and pots and pans, are strapped for cash. One nice wedding gift is a gift basket filled with consumable items that you know they'll use. Be creative. A large pasta pot filled with pasta, olive oil, a good quality cookbook and dish towels or a laundry basket filled with linens, detergent, and cleaning supplies will be both attractive and practical gifts for a young couple just starting out. These items can be purchased during deep discount sales so that you are able to pack your baskets full of stuff for very little money.

### **Think Holiday**

Most couples get a huge amount of stuff to fill their houses with, but very rarely do they get anything that has to do with holidays, especially if they get married in the spring or summer. We often forget how much money we spend assembling our holiday decorations the first time. A set of nice Christmas ornaments, a centerpiece, or other holiday goods can make a lovely and practical wedding gift that will be used and remembered for years to come. Plus, if you plan ahead, you

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## Wedding Gifts cont...

can buy these things after Christmas and get them very inexpensively.

### Works of Art

Some of the nicest wedding gifts I got were homemade works of art. One of my friends gave me a framed painting she had done just for me. My mom and one of her friends gave me handmade quilts. A work of art like this serves as home décor, but more importantly, it is a constant reminder of how much you love the couple. Wedding gifts like this are priceless.

### Events Instead of Stuff

Once the honeymoon's over, the couple will still want to have fun and go on dates once in a while, so gift certificates to restaurants, tickets to concerts or shows, or memberships to museums they care about make excellent gifts. They don't take up space or gather dust, and they will be much more memorable than another place setting or a wooden spoon.

### Money

This is probably the most traditional of all wedding gifts, but there are some more modern spins on it now. Some couples are asking for charitable donations in lieu of wedding gifts, and some are setting up honeymoon registries so that guests can help them pay for a vacation. These are not inexpensive gifts for you, but if this is what the couple wants, it's probably the best thing. Many couples just don't have storage or need of more stuff. If a couple prefers money, give them what you can. Don't feel like you have an obligation to give a certain amount of money, whatever the cost of the dinner. You're not paying for your meal. Instead, you're giving the couple a gift from your heart.



*The essential starting point to lower summer energy bills*

## How I'm Fighting High Energy Bills This Summer

by J. Freeman

**T**he steps I took to reducing my energy bill for the summer were quite practical and easy for anyone to follow. Most of us have bad energy-using habits at home that add up eventually. The trick is to practice these following procedures and to use common sense during times of possible energy shortages.

### Step One: A Cool Home Starts with the Inhabitants

I found that I could manage my energy costs best in my sunny southern Californian home by first thinking of my habits. I dressed in very light, thin, breathable clothes, drank more fluids than normal, and reduced my consumption of alcohol and caffeine (they dehydrate you!).

*Solution:* By adopting better habits, I didn't feel like I needed two fans in a room, have my air conditioner on an arctic chill setting, or feel miserable during the worst of the heat waves.

### Step Two: Beat the Heat, Not Your Wallet

To properly put it, our homes are no use to us while we're not there; so why treat them like there's constantly someone inside that has to enjoy the comfort of 70 degree temperature?



I hadn't realized how much I saved on my cooling bill until the end of last summer. Before I kept the air conditioner on 70 degrees all day during the worst heat waves, hoping that I could enjoy the luxury of coming home from work to an oasis of cool air. That luxury, however, cost me quite a pretty penny. If I had known before that having the air conditioner set at 70 as opposed to 78 almost doubles your cooling bill, I would

have definitely just waited for my house to cool down when I came home.

*Solution:* While you're away, keep your air conditioner on either 80 or 85. Then, when you come home, put it on 78. Every degree counts!

### Step Three: Let There Be Light ... Cheaper, Energy-Efficient Light

A bold statement by Energy Star estimates that the act of every household in the US changing one light fixture to a fluorescent bulb is equivalent to taking one million cars off the road. Do I have your attention?

The more I learned about fluorescent lighting, the more I was swayed to change every fixture in my house to one. This is an even more practical

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**Energy Bills cont...**

move for the summer considering these bulbs burn cooler than incandescent bulbs.

*Solution:* Invest in fluorescent lighting. They last the life of about eight incandescent bulbs, use 66% less energy, and cost between \$3 to \$13 each. What more could I ask for?

**Step Four: Think of Your Home as a Cave, Not a Greenhouse**

Simply put, draw the shades during the day. By allowing sunlight in through the glass of a closed window, heat is let into your house but not allowed out. Imagine your home as a cool dark cave and not a greenhouse that makes you feel like you're baking.

*Solution:* Invest in shades, curtains, and drapes for every room in your home. White works the best because it's the most reflective while still looking stylish.

Lowering your summer energy bill doesn't necessarily mean making yourself feel uncomfortable during the changing temperatures; I learned the hard way to change my energy consumption habits, but you don't have to!

There are many other smaller tasks you can do to eliminate excess energy costs during the summer. The preceding steps are just an essential starting point.

*Must-haves for a happy baby*

**Baby Budget Blues**

by Angie Lencewicz



**“W**e are having a baby!” Those words can elicit wonder and excitement in expectant parents. Shortly thereafter, the elation gives way to the realization that babies are an expensive proposition. When my husband and I had our two daughters, we quickly learned what items were a must-have for a healthy, happy baby and what things we could definitely do without. Here are some of the tips we would like to share to prevent the baby broke blues!

**Furniture:**

~ Although we did buy a crib and a bassinet, we did not buy a changing table. We took an old desk, painted it a pretty sunshine yellow, added on a few baby decals and voila! We

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## Baby cont...

converted it into a changing table by storing diapers and accessories in the drawers and laying a rubber quilted pad on the top. We also found it handy to just change the baby on the bed or on a carpet on the floor.

- ~ We did not purchase a baby swing. We carried the girls in a snuggly or we would sit with them in a rocking chair we purchased second hand for a moderate cost.
- ~ We inherited a “toddler” bed and found it to generally be a wasted piece of furniture. Our first daughter basically went from her crib right to a twin-size bed with a guardrail quite comfortably.

### Hygiene:

- ~ When it came to diapers, we discovered that the best bet for your dollar is to go for the more expensive brands. The cheaper brands of diapers are not as absorbent and don't fit as well, so you end up using more diapers or having to do more laundry due to the accidents from leaks.
- ~ We did manage to cut down on the costs of diapers by our second child by asking friends and family to give gifts of diapers at the baby's birth. We also would let the baby lie in the buff on a towel or blanket for several

hours a day. It helped to reduce instances of diaper rash and we saved on a few diapers a day.

- ~ We did not use baby wipes except when traveling or on outings. Instead we used baby facecloths soaked in warm water and mild baby soap to clean the baby's bottom.



### Feeding:

- ~ Breast-feeding eliminates a huge cost for feeding. We invested in an electric breast pump. Although we did have to purchase bottles, we still saved a small fortune not having to buy baby formula.
- ~ Baby food can be quite expensive. When we first started trying out different vegetables and fruits, I prepared some food at home rather than buying jars of baby food. It was simple and inexpensive to do. I steamed sweet or white potatoes or carrots, mashed them, filled ice cube trays, froze them, then stored them in resealable bags.

### Toys:

- ~ Babies are very easy to please and enjoy simple, safe toys. My oldest

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## Baby cont...

daughter ignored most of the toys we had received from family and friends. She loved playing with little stacking cups and pots and pans for hours on end. She also liked some plastic rings I picked up at a garage sale. As a toddler, she would sit in her high chair and play with a stack of measuring cups and pour water from one cup into another.

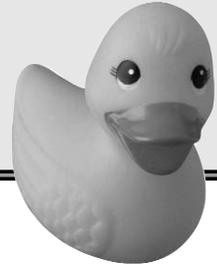
- ~ Baby toys and toddler toys can usually be purchased in abundance at second-hand stores and garage sales. Most baby toys are only gently used as the infants go through developmental changes so quickly.

### Clothes:

- ~ We would advise to not bother buying baby shoes. Some babies don't even begin to walk before twelve months and most don't like the feel of shoes, let alone socks, on their feet. We found both of our daughters seemed more comfortable when they were learning to walk to go barefoot (in the house) or to wear socks with a ribbed bottom to prevent slipping.
- ~ Save some money on clothes by stocking up on a few sleepers for the first few months (with the exception of a couple of cute outfits for visitors or photo ops). Babies do a lot of sleeping, feeding and eliminating in

the first few months and are very comfortable in their sleepers.

***Angie Lencewicz is the mother of two girls. For four years, she was a stay-at-home mother and she and her husband shared one income and many ideas for beating the "baby budget blues."***



*Cut your grocery bill*

## Simplify, Shop Wisely and Spend Less

by Marianne Giullian

It is important to shop wisely. For years, I have been saving money on groceries. On average, I save 50 percent at the grocery store. In a month, I save almost as much money in food, clothing, etc. as I would make with a part-time job. So, I can stay home with my kids instead of having a job outside of my home. However, shopping wisely does not mean that you need to buy the cheapest thing and give up quality and taste. Saving money in the grocery store does not need to take hours of clipping coupons, etc. Buy what you need and don't spend unnecessary time buying things you won't use just because they are on sale. The following suggestions for shopping wisely can help us simplify our lives and be happier while staying within our budget.

**By not spending, you save.** Just don't buy the junk food. I bought two liter bottles of soda for 25 cents a bottle. It was a great deal. I couldn't stand watching my kids drink the stuff, knowing that soda is bad for them. I could have just given them water to drink instead of soda. It would have been healthier and cost less money. Candy bars sometimes go on sale for ten cents each. Although it is a good buy and may be hard to pass up, it is healthier for you and your family if you don't buy junk food. Fruit snacks were on sale for a third of

the regular cost, but as I watched my kids quickly devour them, I wondered if it was worth the good price to have them eat the sugary, artificially colored and flavored snacks. I could have bought carrots for less money and they would have had something healthy to eat. Carrots have beta carotene, which is great for them.

### **Look for better, healthier alternatives.**

I buy name brand cereal for \$1.50 per box or less. I may be able to find store brand cereal for less, but many of them get soggy more quickly so I do not buy them. Even though buying name brand box cereal at \$1.50 per box is a great deal, a 50-pound bag of oatmeal or wheat cereal would cost a great deal less and would be healthier for us in the long run. In addition, hot cereal seems to be more filling than cold cereal.

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## Simplify cont...

**Try using less of a better quality product.** I used to buy ground beef because it was cheaper than other cuts of meat. Now I buy leaner cuts of meat and cut by half the amount of meat in my recipes. Another alternative is to eat good cuts of meat occasionally and eat more beans. Beans can improve your health and protect you, so why don't we eat them more often?

**Make it yourself.** It seems like the bread that is on sale is usually not the kind that is high in fiber. I make my own 100% whole wheat bread without any preservatives for a fraction of the cost of the same bread in the store. Homemade tortillas, muffins and bagels cost substantially less to make yourself and the taste is so much better. Making your own stew with fresh vegetables costs less than canned stew on sale and you don't have the preservatives.

**Use what you have.** Unless you are celebrating a special occasion, use the food you have before running to the store. If you don't have exactly what you need, substitute something else in its place. If you don't have an acceptable substitute, make a different meal from what you have on hand. Limit your trips to the grocery store to once a week or twice a month.

**Make a menu and grocery list before shopping.** It is easier to avoid unnecessary purchases when you have an idea of what you want to buy before you

enter the grocery store. This will also help to avoid last minute trips for forgotten items.

**Buy things your family will eat.** My kids love macaroni and cheese. If I buy the cheap brand on sale, they will not eat it. They can taste a difference. If your family doesn't like something, why buy it even if it is on sale?

Grocery shopping doesn't need to be a burden. Set a budget for food each month and/or week. Make a menu and grocery list and buy what you need first. Use any leftover money to buy staples and things you regularly use when they go on sale. Enjoy the food you make and don't feel obligated to make a meal that doesn't taste good just to save a dollar. The taste and health benefits are worth the extra dollar in my opinion. Ten years ago, I tried a recipe from a book about feeding your family for less. The recipe was for peanut butter stir fry and even though it has been ten years, my whole family remembers that meal as the worst meal we have ever had in our lives. You can stay in your budget without having to give up quality and health. All of the money you spend on unnecessary sale items like candy bars, fruit snacks and soda could add up to buy good, healthy food instead. Just because something is on sale and a good price doesn't mean that it is the best choice in the long run. Be wise about your spending and realize that by not spending, you save.

*Why should your boss allow you to telecommute?*

## My Story: The Convincing Telecommuter

contributed by T.H.

**M**aybe you want to save time and money on commuting and office wear, but what's in it for your boss? How can you convince your boss to let you become a telecommuter? Here are some points you can lay out before your boss:

- ~ **It improves productivity.** You can spend some of your commuting time in your home office. Also, happier employees that have time with their families are more productive.
- ~ **It reduces your boss's overhead.** He won't have to maintain office space for you.
- ~ **It's environmentally conscious.** If you normally drive to work, imagine how much better it would be for the environment if you worked from home instead?
- ~ **There's less need for pay raises to meet rising costs of commuting.** Staying home means you don't require a pay increase every year just to pay public transportation costs or fuel costs.
- ~ **It eliminates need for extra parking spots.** Your boss wouldn't need to maintain as many parking spots if more staff worked from home.
- ~ **There's less sick leave.** It's amazing how you can still do some

work from home even if you're too sick to drive safely.

- ~ **Offer a trial period.** Suggest to your boss that you trial telecommute for a period of time, say one to three months. Utilize that trial period to show your boss you are still as productive, or even more so, working from home.

If you lay these points out before your boss, chances are he/she will be more likely to consider allowing you to telecommute than if you only lay out the points that directly benefit you.

Last of all, remember to point out that happy employees are stable, productive employees!

*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, P.O. Box 14160, Bradenton FL 34280-4160.*

*You'll save time and money*

## **Lessening the Lawn**

by Susan McCanless

**O**ne of my household projects the last few years has been reducing the size of my lawn. My modest home sits on one-half acre of property. That's a lot of grass to mow. Gasoline and lawn mower repairs are expensive. And if you water and fertilize your lawn, the expenses just mount.

The first place I eliminated the lawn was in the very shady places where grass did not grow well anyway. I am fortunate to have one side of my yard abutting a patch of woods. It was a simple matter of letting the leaves and pine needles lie just where they fell in the section of the yard next to the woods for a couple of years. I pulled up any stray clumps of grass that emerged. I planted some ferns and sweet shrub in the area. I had a happy surprise when a native wild orchid decided to take up residence near the sweet shrub. The total cost of eliminating the lawn in that part of my yard was almost zero, since I obtained my plants from family and from native plant digs.

The next place I eliminated the lawn was between the stands of trees in my front and back yards. I have mostly pine trees, but the principle is the same whatever type of tree you have. Rake all of the leaves or pine straw into the area between the trees, be prepared to pull grass the first couple of years, and plant with shade-tolerant plants, preferably native perennials. Once again I obtained many of the plants I used from native plant digs. The biggest expense I had was the half dozen blueberry bushes I planted near the border of the mulched area in the front lawn. Last year I extended the mulched area in the back yard to beyond the trees to include an area that stayed shady almost all day. And I will be extending the mulched area in the front yard even more this fall.

**cont. on pg. 20...**



## Lawn cont...

Next were raised beds in both the front and back yards. I have four raised beds in the front yard and six in the back yard. I plan to add several more in the front yard, since that is where I get the most sun. I grow vegetables, herbs, and strawberries in these beds. I also planted a fig tree in the front yard behind the raised beds. It will not only provide us with luscious fruit, but also will shade our front porch when it is grown. Some of the raised beds were more costly than others, since we used landscaping timbers and purchased soil amendments for them. However, it was a one time expense. The other raised beds were created with materials we already had on hand.

Last fall, I planted a large patch of Jerusalem artichokes in the back yard. When I planted them, I only dug a hole for each one in the existing lawn. This spring, after each of the tubers had sprouted, I put newspaper down between the plants and covered it with a thick mulch of pine needles. They thrived this summer, despite heat and drought, and will probably spread further in that section of the yard.

Daylilies are also a good choice to plant in this way, as they will quickly spread and take over an area and are quite hardy. In addition to being decorative, their tubers and flowers are edible.

Downhill from the Jerusalem artichokes is a patch of wild blackberries. It wasn't hard to get them to grow in the yard. The trick would have been to prevent them from growing there. If you like blackberries, you should get a few plants or ask a neighbor for root cuttings of their berry plants. The vines grow quickly and will eventually smother any grass in the area. They tolerate drought and some shade, unlike many other

cont. on pg. 21...



## Lawn cont...

fruit-producing plants. Put newspapers and mulch down between the young vines to help the process of smothering the grass.

Early this summer my husband tilled up a large patch of the lawn in the back yard and planted a mixture of clover and wild flower seed. The clover seed only cost us about \$20 at a farm supply store and was enough to plant the whole yard. The wildflower seed was only a few dollars from our favorite seed catalog. The patch is coming along quite well and I expect many blooms next year.

So far I have managed to reduce the lawn to about a quarter of what it was originally. I am slowly working on replacing the remaining lawn with clover, wildflowers, and more edible landscaping. I may never be able to entirely do away with the lawn, but I'll come as close as I can.



*Function in the modern world without having to spend a dime on software*

## Free (And Legal!) Software Tools

by Jonathan Moeller

Let's be brutally honest here; to succeed in modern society, you need a computer, and computers cost a bundle. Sure, computers are cheaper now than ever before, but \$500 for a laptop is still a sharp pain in the wallet. And that doesn't even include the cost of software. That \$500 laptop probably comes with trial versions of Microsoft Office and Norton Antivirus. Once the trial period runs out, you'll need to shell out the bucks to get the full versions of your software. That can cost almost as much as a new computer; the cheapest version of Microsoft Office costs \$149, and a year's subscription to Norton Antivirus will set you back \$40. That's practically a month's worth of groceries.

Fortunately, there's a way to keep your money that doesn't involve committing software piracy. Free software applications now have features and usability rivaling their commercial counterparts, and are widely available across the Internet. If the thought of spending \$300 on software makes you flinch, you might want to check out these free alternatives.

OpenOffice.org has evolved into an effective challenger to Microsoft's Office monopoly. Originally derived from Sun Microsystems' StarOffice suite, OpenOffice.org provides a word processor, a spreadsheet program, a presentation program (like

PowerPoint), along with database and graphics applications. OpenOffice.org can save files in pre-2007 Microsoft Office formats, making it easy to share documents with Microsoft Office users. And as an added bonus, OpenOffice.org's word processor can save documents as PDF files, an ability Microsoft Word lacks. You can find it at [www.openoffice.org](http://www.openoffice.org).

While OpenOffice.org is a good office suite, it lacks an e-mail client like Microsoft Outlook. Fortunately, you can use Mozilla Thunderbird instead. Developed by the Mozilla Corporation (the same organization responsible for the popular Mozilla Firefox web browser), Thunderbird is designed to simply and effectively manage your e-mail. You can check it out at [www.mozilla.com/thunderbird](http://www.mozilla.com/thunderbird).

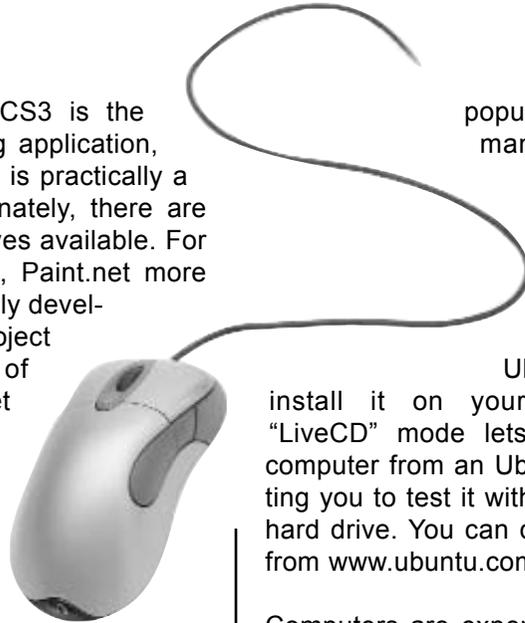
Viruses are a grim reality of today's Internet, and if you can't pay \$40 a year for antivirus software, you might give AVG (Anti-Virus Guard) a try. Developed by the Czech software company Grisoft, AVG is consistently one of the most popular free antivirus programs, with a paid version available. Nevertheless, the free version remains popular and well-reviewed. Additionally, it requires far fewer system resources than many competing antivirus programs. You can download it from [www.grisoft.com](http://www.grisoft.com).

cont. on pg. 23...

## Software cont...

Adobe's Photoshop CS3 is the premier image-editing application, but its \$650 price tag is practically a king's ransom. Fortunately, there are several free alternatives available. For simple image editing, Paint.net more than suffices. Originally developed as a senior project at the University of Washington, Paint.net has since grown into a simple, yet effective image editor. If your picture editing needs are fairly straightforward, get Paint.net at [www.getpaint.net](http://www.getpaint.net). If you need something more powerful, you can try the famous GIMP (GNU Image Manipulation Program) image editor. Like Paint.net, it originally began as a student project at the University of California. While it lacks some of Photoshop's more esoteric features, the GIMP is nonetheless a powerful and complex image-manipulation tool. You can obtain it from [www.gimp.org](http://www.gimp.org).

Microsoft Windows itself carries a hefty price tag, but nowadays you can even find free alternatives to it in the form of the Linux operating system. The most popular distribution (version) is Ubuntu Linux. Funded by South African billionaire and former space tourist Mark Shuttleworth, Ubuntu has grown so



popular that computer manufacturer Dell has begun offering Ubuntu pre-loaded on its systems. You can even try Ubuntu before you install it on your computer; its "LiveCD" mode lets you boot your computer from an Ubuntu CD, permitting you to test it without altering your hard drive. You can download Ubuntu from [www.ubuntu.com](http://www.ubuntu.com).

Computers are expensive. There's no doubt about it. But with these free programs, you can function in the modern world without having to spend a dime on software.

*What to do when your friend has expensive habits and tastes*

## An Expensive Friend

### My “Can’t Afford” Friend

I have a friend who works full time (I work part time and make half the income that she does) who just doesn’t seem to understand that I can’t do the things that she does. She is having a two-week holiday from her job soon; when I went to see her a few days ago, she asked me what “we” are doing for her holiday. Everything that she wants to do involves money, which I simply don’t have. I have some bills to pay at the moment. I simply don’t have the money to travel around and visit places with her. How do I explain to her that I simply can’t keep up with her social life and let her know without her getting offended that my expenses are more important?

*Cheryl*

### Give Frugal Alternatives

It sounds to me like you need to come up with some alternative activities that don’t cost money. Your friend wants to do things together during her time with you, but so far, the only ideas are hers. Why not propose some other activities that don’t cost much money? For example, you could play board games together or watch movies checked out from your local library. If she “doesn’t want to sit at home,” how about some day trips to places that don’t charge?

*Amy*

### Have a Heart-to-Heart

It sounds as though Cheryl will just have to sit down with her friend and have a heart-to-heart talk. She might say that she has chosen to take this year to concentrate on her finances, and that while she values their time together, she will have to bow out of activities that are not of a frugal nature. Then she can ask her

friend to help brainstorm some activities that they could do together that they both are comfortable with. If the friend does not respect Cheryl’s situation, then Cheryl may have to reevaluate how much of a “friend” this person truly is.

*Carolyn*

### Keep It Light

I am in the same situation, but I feel I solved my anxiety right up front. I tell my “rich” friends, “Hey, if I could, I would!” They know I am trying to pay off my bills and not to bother asking me to go somewhere that will cost me more than \$20. I say it in a cute, funny way but make it clear to them that I would love to be in their company but I am really trying to obtain a financial goal that is important to me. They all seem to “get it.” I’m saving them money because they are always looking for inexpensive ways to entertain so I can join! Take a firm stand. If she’s really your friend, she’ll get it!

*Stephe in Delaware*

*Reduce the cost of boating*

## Marine Supplies from Unlikely Sources

by Rick Finzer

**T**here's just no doubt about it, the care and feeding of any boat, but especially a good old boat, can be a pricey affair. Boat stuff is expensive because marine dealers understand fully the attention that owners routinely lavish on their vessels. And, they price their merchandise accordingly. They get away with it because many boaters assume that only stuff from a boat store is boat stuff. Well, yes and no. Now while you won't find Harken blocks or Lewmar winches at the dollar store, many items found on both sail and powerboats are actually quite generic and have additional uses besides marine applications. Sometimes they even have different names, depending on what kind of a store is selling the item.

My now ongoing quest for low-priced boat stuff began quite suddenly about 10 years ago. I was in a local marine supply, seeking fresh spark plugs for my outboard, "Old Smokey." When the man at the cash register told me that they were \$4.95 each, I told him what he could do with his spark plugs.



Incensed, I drove to a nationally known auto parts store run by these three dudes (you know the one). There I found the same plugs selling for 99 cents or 80% less than my smiling

neighborhood marine dealer was demanding. At the prices he was charging, small wonder he was always smiling. I've never been back to that marine store, and when I

recount the incident to all my sailor buddies, they vow to never shop there either. Since that day, I've discovered many other atypical sources for marine supplies. Here are a few examples.

Let's say that you need some swaging ovals. At the big blue overpriced marine store, they will run you a dollar or more depending on the size. You can buy them at the big red farm supply store (you know the one) for about half as much, except that they call them fencing connectors. Farmers use them to connect strands of barbed wire. I can generally pick them up there for about half a buck.

**cont. on pg. 26...**

## Marine Supplies cont...

Maybe you need a new fire extinguisher. Well, the big blue marine store has them, but so does the big orange home improvement store (you know the one) for considerably less. God forbid that you ever have a fire onboard, but if you do, rest assured that the fire won't care where you bought that Kidde extinguisher or how little you might have paid for it.

If you're a cruising sailor, then anchoring is part of your daily routine. When you decide you need more chain rode for your hook, there are a lot of places to buy it. You can go to the big blue marine store, the big orange home improvement store, or the big red farm supply. They all sell hot dipped galvanized chain and shackles. Chain, after all, is just chain. It's sold by the link size. The chain you bought at the farm supply will never even realize it's been attached to an anchor.

No sailor is ever going to venture far without tools to fix the inevitable breakdowns that occur. You could pick up a set of custom "boat" tools at the big blue marine store. They'll probably come in a fancy-schmancy blow molded plastic case with cute little cutouts for each one. And, you'll end up paying a king's ransom for them. Or, like me, you could go into the discount tool store, buy a \$2 plastic toolbox and fill it up with the same chrome plated, drop forged tools for much less.

Recently, I picked up a set of 13 screwdrivers at just such a place. The cost was \$6.99. Funny thing about inexpensive tools, they seem to last forever and they make no unusual sounds, as opposed to any expensive tool which makes a terrible kerr-plunk noise when you drop it in the drink. Expensive tools sink faster too.

Another way to save even more money on some of these generic items is to do a bit of comparison shopping. On the rare occasion when the big blue marine store has a lower price, I still don't buy the item there. If the big orange home improvement store has the same item, they will beat any other price by another 10%. Think about this too. Not only will you save money on the same identical item, but you'll end up paying less in sales tax.

So now you ask, "What am I gonna do with all the money I've saved?" Well, you can replenish the cruising kitty, start a war chest for some new sails, or buy a really decent bottle of premium dark Jamaican rum (you know the one).



*The basic rules of frugality*

## Super Frugal vs. Just Trying to Save a Buck

by Amy Burns

In the last couple of decades, frugality has become hot. Not that it wasn't always cool to keep more of your money, it just wasn't a topic that got a lot of press in that overheated, live-to-consume decade known as the '80s. Sometime in the 1990s, the "new" environmentalism brought thrift and recycling back in to the public eye. In the twenty first century, the Internet has provided a knowledgeable, friendly forum for people to share their expertise and experience.

Today, there are a lot of us out in Cyberspace searching for ways to tighten budgets, save for houses, send kids to college, and simply get through the week. Like me, you've probably noticed that some folks have had incredible successes. Their names are mentioned often; many of them have published books or appeared on radio and television.

I was a little intimidated by these Super Frugal people when I first started searching for answers and advice on the Internet. I assumed that they had some sort of magic that I didn't get. After all, I was just trying to save a buck here and there. A lot of the time, I was overwhelmed by how much there was to do. I searched in vain for a more simplified approach.

After five years of frugal practice, I'm no longer intimidated, although I'm

not yet Super Frugal, either. And I've had a long time to tease out some general themes from all the frugal living blogs, websites, and boards. If you're just getting started with a thrifty lifestyle, here are my Basic Rules of Frugality. Apply yourself to these golden rules, and you will gradually reform your freespending ways without spending hours on the 'net sorting through tips.

1. **Eat your own food.** That's it, in a nutshell. Most of us will save a lot of money. Pack a lunch, make dinners ahead, etc., but don't eat out very much at all. It'll be more special when you do get around to it. For extra savings, cook mainly from scratch with items you've purchased on sale and cut out the packaged foods. Keep a garden.
2. **Don't waste energy.** This covers a lot of areas. One timely example is gas. Do errands on the way to other errands on the way to work. Don't make a lot of single trips. In the house, turn off lights, televisions, and computers when you aren't using them. Ensure your weather-stripping is good. Caulk leaks, tighten faucets, and don't excessively water your plants. Turn down your thermostat two degrees in winter and up two in the summer. Turn your water heater down to 120 degrees.

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## Super Frugal cont...

3. **Don't waste time.** I suspect a lot of people, like me, dabble with the idea of being frugal a long time before they actually do something with all that web-acquired knowledge. Use some of it! Start doing something today and build on it, whether it's making your own pizza or writing down what you spend.
4. **Don't be afraid.** You will not end your days in a house crammed with stacks of newspapers because you start cutting coupons. Thrift has gotten a bad rap. Remember, thriftiness and stinginess are two different mindsets in a mentally healthy individual. In fact, thrift can provide a path to being extra generous to others in need by freeing up resources to lend a hand. If family members or friends needle you about your penny-pinching ways, steel yourself and have a sense of humor about it. Realize that you are "bucking the system" in your own way and be proud of your independence. Without confidence, your progress will be slow.
5. **Use it up, make do, make it last, or go without.** This is pure thrift poetry. Turn over the shampoo bottle for the last bit. Wear last year's coat this year. Use a lip brush to get the last of the lipstick in the tube. Live without soda or cable. Live with the avocado refrigerator another year. The longer

something can be used or its purchase deferred, the longer money is in our pocket. If we use less over time, we spend less.

By following these five basic but very important tenets, you can become frugal now, as in today. Switch off the computer (and turn off the power strip) and prepare your family some dinner to eat at home and you will be following the path blazed by all those Super Frugals before you. It's up to each of us how long we want or need to make the journey to a more thrifty life.

*Amy Burns is a stay-at-home mother of two young children. Having recently survived a move from the Southwest to the much more expensive Windy City, she is enjoying applying frugal living techniques in a new environment.*

## Ask Bob: The Auto Answer Man

### Replacing an Alternator

Hi Bob,  
Can you please tell me how I can replace the alternator on my 1992 Diamante? It is located near the front on the driver's side. Is it hard to do and do you suggest I take it to a repair shop?

*Norm*

Norm,  
It's not very difficult to change an alternator. First, make sure you have the correct replacement part since your car will be inoperable for a while during the repair. Then, disconnect the battery (always negative cable first). Remove the belt (usually done by relieving pressure from the tensioner). Then, disconnect any wires or cables going to the alternator (make note of where they go so you can re-install). Unbolt the alternator. Most models have only two bolts that attach. Some might have more (3 or 4), depending on the style. Then, re-install in the reverse order. Start with the alternator, then the alternator cables, then the belt, and finally the battery.

Good Luck!

Drive Safely!

*Bob, The Auto Answer Man*

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

## Readers' Tips

### "Freedom" Cards

Being on a budget can feel a little stifling. You feel like you can't go out to eat or to a movie. My suggestion is to ask family/friends to give you gift cards as presents for birthdays or holidays. If you're like most people, you already have pretty much everything you actually need. Ask for gift cards to the movies, fast food and gas! These will not only help you out and make you happy, but it can be more affordable for your family and friends, too.

*DeAnna D.*

### Looking for Frugal Friends

I live in a small town (pop. 1,000) and felt like the lone thrifty person around for years. I started teaching classes on frugal living through our local community education. In ten years, I have met dozens of like-minded souls who have become friends, resources, and great support. Even if you don't feel called to teach, look around for classes, clubs, or groups that might meet.

*Deb J.*

### Free Anti-Static Sheets

Wad up some tinfoil and use it in your dryer instead of chemical coated sheets to get rid of static cling. It works!

S.

**cont. on pg. 30...**

## Readers' Tips cont...

### I'm a Member

I work for a medium-sized law firm. I decided to purchase a cell phone holster for my mother. When the sales clerk was ringing up my purchase, he asked if I had a workplace discount. I assured him that I didn't and he asked where I worked. When I told him, he said, "Oh, I set up their account. You have a 10% discount." He applied this to my purchase and to my monthly statement. The monthly savings will pay for a little more than one cell phone bill per year! Perhaps others out there work for mid-to large-sized firms and are also unaware of discounts they are eligible for through their workplace. My compliments to the Verizon clerk for taking the time to check!

*Zane*

### Green Produce Bags

My mother gave me some of her green plastic bags designed to keep produce fresh longer. They work, but they are expensive. Last week, I noticed that my grocer provides green colored plastic bags in the produce department. I tested bananas in both types of bags, and believe it or not, the light green produce bags from the grocery store worked just as well! And they will save me a lot of money. So now when I buy produce, I make sure that I get a green bag.

*Susan*

### Quality Furniture for Less

One way to get good quality furniture is auctions. You can find solid wood dining and living room sets from the 30s, 40s and 50s. Maybe Grandma has passed on and relatives don't want it. With a little Old English scratch polish, one has a beautiful set that still has value. You can resell at auction when you are tired of it.

*H.*

### Compare Online

My husband and I recently switched from prepaid cell phones to using a cell phone plan with a major carrier. We went online to compare options and prices among various carriers. We decided what we wanted, found the cheapest plan and then headed to the local store.

We both picked the phones we wanted with rebates, etc. As the salesclerk was tallying up what our monthly bill would be, it was about \$15 more than we had calculated. We had told him we wanted the lowest minute plan they had. Evidently, the lowest minute plan in the store had more minutes and cost more money. Fortunately, we caught the issue. Otherwise, we would have ended up paying \$15 more a month for extra minutes. We were glad we'd done the legwork ahead of time. We saved about \$360 over our two-year contract!

*Stacey S. in Muncie, IN*

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**Readers' Tips cont...****Instead of Dry Cleaning**

I was so surprised to see what we used to call the "hillbilly press" go upscale. You don't need an expensive dryer with a "steam" setting or one of those toxic in-dryer "dry cleaning kits." Here's how it works. Take an old towel, moisten it, wring it out, and put it in a warm-to-hot clothes dryer with your wrinkled item. Let the dryer spin for a minute or two (long enough to make steam, but not long enough to shrink fabrics). Take the item out right away and hang it up. I've found that in addition to getting the wrinkles out, the nap on the towel will remove pet hair, dust, and other light debris. For best results in avoiding lint, use a light towel with light-colored items and a dark towel with dark ones.

*Linda M.*

**Save the Box!**

If you hold an annual garage sale or sell your kids' toys at a consignment store, try to save the original toy boxes. So many toys are great for a short while, and then become a bore for my kids, so I flatten and store many of the boxes and keep them. I have found that I can price items four times higher at garage sales, and definitely get a much higher trade price at the consignment store when I present the toy in the original box.

*Jennifer in Rio del Mar, California*

**Gas Motivator**

I found an easy way to save on gas. I just record my mileage on the first and last day on my wall calendar. I subtract to find the miles traveled that month. I find I travel less to beat last month's record. I seem to automatically cut back because I am accountable.

*Jolynn H.*

**Class Rings**

It's the time of year when sophomores, juniors and seniors are bringing home information on buying class rings. My daughter brought hers home last week and we called a local jewelry store that I had seen advertised in our local newspaper. We went there and they had the same style ring she was interested in with similar pride sides and paid less than what the original ring from school started at. Check your local jewelry stores for similar savings. Our savings total was over \$75.

*Laurie in St. Charles, MO*

**Unexpected Senior Discount**

I have a tip for folks on a limited income. If you need car repairs and have to deal with a dealership, ask about a discount for senior citizens. My dad did and saved over \$70.

*Delores*

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