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Financial Literacy Leads to Financial Security

April is recognized as National Financial Literacy month in the United States. This is a time when heightened awareness is placed on financial literacy education. Springboard believes this is also a great time for individuals and families to examine their attitudes about money. Consider the questions below as you seek to understand how you feel about money, how you manage it, and what it means to you emotionally as well as financially.

- Do you need money to feel "good" enough?
- Do you use money to express love, anger, guilt or power?
- Do you argue about money?
- Do you neglect savings?
- Do you live paycheck to paycheck?
- Do you feel guilty about money?

Examining your own attitudes about money is an important first step to establishing good money management skills. Springboard is pleased to hear "personal savings as a percentage of disposable income has risen from 1.2 percent in the first quarter of 2008 to 4.8 percent in the fourth quarter of 2009," according to the Bureau of Economic Analysis. Financial security is part of financial literacy, and one of the most important issues for most Americans today is "savings" -- whether it involves saving for an unforeseen emergency, retirement, a house, or a college education. Springboard's FIT classes such as the Power of Paycheck Planning, can help you with your savings goals. Visit our Financial Instructional Academy at <http://fit.credit.org> for free online courses to improve your knowledge of important money matters. You may also visit the "Resources" section of our website at www.credit.org. For those without internet access, please call us at 1-800-449-9818 for printed copies of our educational materials.

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From the Editor's Desk: Taking Stock

by Gary Foreman, editor

Here we are already entering the fourth month of the new year. Now, when taxes already have us focused on our finances, it's a great time to do a Personal Balance Sheet (PBS).

Sometime over the last few weeks you should have received quarterly statements on your savings, investment and retirement accounts. If not, you have the annual statement you received in January at hand because of your taxes. Those statements provide the raw materials for your PBS.

A PBS is an important document for all of us. It's effectively our financial scorecard.

A PBS lists all of our assets at their current value and all of our liabilities (i.e. debts).

Total all of your assets. Don't forget investment accounts, IRA's, 401k's, mutual funds. You may need to estimate what your home is worth. Also include your vehicles. Don't worry about getting it right down to the penny. If you're within a few \$1000 or so, you'll have a good estimate.

Then total all of your debts. Include mortgages, lines of credit, auto loans, personal loans and credit card balances. Again, you don't need three-decimal accuracy.

Hopefully the assets are worth more than your debts. Your "Net Worth" is the amount that your assets exceed your debts. Your goal is to increase your financial net worth as you get older. Not surprisingly, the more debt you have the harder that is to do. One way to increase the growth rate of your net worth is to pay off your debts. That way, you're collecting interest instead of paying it.

Your goal should be to increase your net worth each year. Ultimately this will be the basis for your retirement. If you calculate your net worth periodically (at least annually, better still quarterly), you'll know if you're moving in the right direction.

By the way, I recognize (and I hope that you do, too) that your value as a human being is not equal to your financial net worth. It probably should be called your "financial" net worth, but in common practice, it's not. Your value as a person can never be reduced to a simple mathematical formula!

The Dollar Stretcher

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Cut the costs to create a healthier outdoor environment

A Frugal Lawn and Garden

by Barb Hacker

How much money do you spend on lawn care every year? For the cost of lawn mowing, fertilizing, pest control and watering, you could put a child through college. If you want to add new plants to your garden, it better be an Ivy League college. Here are some tips to cut the costs and create a healthier outdoor environment.

Instead of a Gas-Powered Mower, Use a Reel Mower

A reel mower is the old-fashioned, push mower that was popular fifty years ago. The new models are more lightweight than their ancestors, yet are as efficient at cutting the grass as a gas-powered mower.

Reel mowers save money from the start. Not only is it less expensive to

buy a reel mower than it is to buy a gas or electric mower, reel mowers cost nothing to operate and they require minimal maintenance.

The blades on a reel mower should be sharpened every year and the reels should be kept greased. You can either sharpen the blades yourself or take them to a lawn and garden store. Blade sharpening is inexpensive and will make the mower more efficient.

Instead of Fertilizer, Use Compost

Store-bought fertilizer and mulch can be expensive. Make your own by starting a compost pile. Called black gold by gardening professionals, compost is easier to make than most people think. Simply pile lawn debris, such as dried leaves and

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Lawn and Garden cont...

grass clippings, add some food scraps from your kitchen, and turn the pile over every week or so. Composting takes patience. It will take several months to a year for your pile to turn into good compost, but it is a powerful fertilizer.

In addition to saving money on fertilizer, you can make potting soil from your compost. Simply mix compost with some dirt from your garden to get a nutrient-rich soil that you can use to start seeds and transplant seedlings.

Instead of Tap Water, Use Rain Water

If you have municipal water, then you most likely have to pay for water. To save money, cut back on the amount of water that you use from

the hose or tap to maintain your lawn and garden. For outdoor watering needs, consider purchasing a rain barrel.

Rain barrels are covered barrels that collect the rain run-off from a gutter. The covers keep small animals from falling into the water and also keep the mosquito population down.

Rain water is better for plants than tap water since it doesn't contain any of the chemicals that municipalities are required to put in the water to make it safe for drinking.

Rain barrels are available at gardening stores in a variety of prices, but to be even more frugal, you can make your own. A quick Internet search will turn up various home-made rain barrel plans.

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Lawn and Garden cont...

Instead of Buying Plants, Visit a Plant Swap

Save money on bulbs and other perennials by participating in a plant swap. Many local churches hold plant swaps yearly. If yours doesn't, organize a swap with your neighbors.

Instead of Chemicals, Use Natural Pesticides

Not only are pesticides and other lawn and garden chemicals expensive, they can be hazardous to your health. Be frugal and health conscious by using the Internet to research natural solutions to pest problems.

Some common, inexpensive pest solutions are also a pleasant addi-

tion to your yard or garden. Planting daffodil bulbs will keep moles out of your yard. Chives are helpful in keeping black spot off of roses when they are planted in the same bed. Marigolds will keep rabbits away from garden vegetables.

Having a lush, healthy yard and garden does not mean that you need to spend a lot of money. Very often, the frugal way is actually the healthier way. Not only will you be saving money, but also you will be creating an environment that is safe for children and pets and that will help your lawn, vegetables and flowers thrive.



Make rebate redeeming as easy as cashing a check

Becoming The Ruler of Rebates

by Shaunna Privratsky

I think I am going to turn in my title of “Coupon Queen.” Instead, I’d like to be known as the “Ruler of Rebates.” Over the last six months, I have cashed in on \$200 worth of rebates. Most of the products ended up being free, which is a feat that not even dedicated coupon clippers can match.

Rebates are based on a simple plan. You buy the specified products, send in the required proof of purchase, and receive your rebate check in six to eight weeks. The problem that many people encounter is following the rules. Here are some tips to make rebate redeeming as easy as cashing a check.

First, read all the instructions. There is usually a set time period to buy the item. The good news is that the stores typically run those products on sale or offer coupons, so you are saving even more.

Make sure you purchase the correct size of the item. It will tell you what is acceptable. Also, you must buy the requested quantity. I recently did a rebate for ten Kellogg’s brand items. With the store’s sale price and doubled coupons, the items are completely free, once I get the \$10 check.

Keep your receipts! You must have the original store receipt with the purchase

price circled. One reason some rebates are rejected is if the ink is too faded. If your receipt is hard to read, carefully trace over the specific item, the price and the date to ensure your rebate is processed properly.

Next, determine what proof of purchase you need from the packaging. Most simply use the UPC symbol or have you write the UPC number on the rebate form.

Fill out the original rebate form, using your best printing. Most rebates will not accept typed forms or address labels. It is a good idea to photocopy the rebate and date it so you can check on it if there is a problem.

Now that you have everything, send your rebate to the right address. Although the same company processes many rebates, the box numbers and even the zip codes vary. You may need to add extra postage if the envelope is heavier or bulky from the UPC symbols.

Now all you have to do is wait for the check. This is one reason why some people don’t want to bother with rebates. They feel the wait is too long, or they forget about it and never receive the check. I keep a list of all the pending rebates I have sent in and the approximate dates the checks should arrive. If the rebate doesn’t

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Rebates cont...

come, I get the photocopy and call the customer service number.

Rebates are particularly helpful on large ticket items. I watched the sales ads for about a year, looking for a flat panel computer monitor. We had been using the bulky one that came with our computer package back in 2000. It worked well, but it took up virtually the entire desktop surface. If we needed to write something on a sheet of paper, we had to use another surface or perch the notebook on our lap.

The day finally arrived. Office Depot was offering \$150 off a LCD flat panel computer monitor. After the mail-in rebates, the monitor would only be \$79. It sounded too good to be true, but after reading the fine print on the rebate requirements, I took the plunge. I copied everything, including the receipts and the original ad. I had to call several times, but eventually I got the \$50 and \$100 checks.

Meanwhile, the monitor is only about 2" thick and takes up very little space. The desk is much more convenient for my writing and my children's homework. In fact, our computer room has become the central location for homework and catching up on our day.

Since the old monitor still worked, I was reluctant to throw it out, especially since there is a disposal fee of \$25

on old electronics. Instead, I was able to sell it to a pawnshop for \$15!

Almost every week, there is another rebate offered in the Sunday paper. If we can use the products and it is a good bargain or totally free, I go ahead and purchase the items. I fill out the rebate form as soon as I get home, so that I don't misplace the receipt or accidentally throw out the UPC symbols. By doing this, we have enjoyed free soda pop, cereal, bread, beef hot dogs, sausages and snacks for the last three months. The checks have arrived promptly and usually go towards more groceries. It sure helps with today's high costs and two teenagers, not to mention all of their friends.

So take another look at rebates. Once you master the rules, you will enjoy huge savings on items you would have bought anyway. Take advantage of the free offers and you, too, will rejoice for rebates.

Shaunna Privratsky is a fulltime author and ruler of rebates. She enjoys saving money and writing about it at The Discount Diva at <http://shaunna67.tripod.com/id21.html>. Please visit and sign up for the free newsletters.

For the new grads in your life

Affordable Graduation Gift Ideas

by Tamara Wilhite

Another round of graduations, another load of questions of what to get them (aside from a new car and apartment, as they've quietly said they wanted). Here are a few more frugal graduation gift ideas for the new grads in your life:

1. Your starving student may have been living off of pizza and Ramen noodles. When moving into their own place, cooking for themselves becomes more of an option. Gifts for new graduates starting off include canned fruit and vegetables, canned chow mein, and boxes of stuffing and broth. To make all-in-one dinners for those that can cook, give them spice baskets (single basket loaded with a dollar per container spices from the dollar store).
2. Starting adult life can mean starting a new job. Skip giving ties and scarves; those are an individual's means for expression in their wardrobe. Give white undershirts or polo shirts to a young man and panty hose or basic make up to a young woman.
3. Small flash memories cost around \$20 to \$40, but they are easily lost and more often needed in today's business world. Pick up one as a gift for your grad.
4. Help them write out a resume or even business cards. The



investment in their future job hunt will more than pay off in the future.

5. The greatest gift will be any financial advice you imparted throughout their lives. Minimizing debt in school can't be changed at graduation, but advice on how to pay off any school debt as fast as possible or avoiding the rush of grown up purchases will be priceless as they grow up. Give them copies of financial advice books from Suze Orman and Dave Ramsey.

*Tamara Wilhite is the author of *Humanity's Edge* and *Sirat: Through the Fires of Hell*, which are available on Amazon.com.*

Make spring cleaning a snap

Spring Cleaning the Natural Way

by Linda Shapero

Well, it was bound to happen. Spring has sprung, and it's time to get out the mops, brooms, sponges, and dust cloths. And don't forget all the cleaning products you'll need like wall cleaner, glass spray, oven cleaner, carpet freshener, grease remover, and more. If you don't already have most of these on hand, shopping for them can cause quite a dent in your wallet.



There's an easy way to save money and also cut down on the amount of products you need to buy. I'm referring to items you probably have around the house already, such as white vinegar, baking soda, lemon juice, hydrogen peroxide, and a few others that may surprise you.

Let's take a look at some of the things you'll be cleaning and what you can use just as effectively as store-bought cleaners. (I will compare some of the items with the homemade alternatives to show you just how much you can save.)

Walls and Stovetops – Walls can get grimy over the long winter season, par-

ticularly kitchen walls. To degrease them, use full strength white vinegar directly on a damp sponge or cloth. It will cut through the grease easily and leave the walls clean and fresh.

(Compare Spic and Span at about \$.075 an ounce to store brand white vinegar at a little more than \$.03 an ounce.) But remember that you will surely use less vinegar, which will lower your cost even further.

Windows and Glass Surfaces – In a medium-sized spray bottle, mix 1/2 cup of vinegar and 1/2 cup of isopropyl alcohol. Fill the rest of the bottle with water. You can add more alcohol to cut down on drying time. (Compare Windex ounce for ounce, and you will be spending \$1.47 for about 16 ounces of Windex rather than \$.34 for our mixture.) For further savings, use newspapers (no colored pages) instead of paper towels for shining streak-free windows.

Rust Stains – Those ugly rust stains you find around sink drains and even outside on cement can be removed

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Spring Cleaning cont...

with a paste made of salt and hydrogen peroxide. Just mix to a paste consistency, apply, and leave on for about an hour. Rinse, and if stains persist, repeat. (CLR at the store will cost you \$.19 an ounce. Compare it to \$.05 an ounce for the salt and peroxide mix.)

Ovens – Dirty ovens are no fun to clean, and the cost of a can of spray oven cleaner is no fun, either. Make a baking soda and water paste and smear it on the oven's interior. If the oven is very dirty, you can leave it on overnight. You may also need to scrub some areas with steel wool. Rinse using cold water and dry. (Easy-Off costs almost \$.28 per ounce. Baking soda costs less than \$.08 an ounce.)

Pet Stains – Urine odors from pets are not only annoying and embarrassing but can draw your pets to a repeat performance. Use 1/4 cup of white vinegar in one quart of water. Spray on carpet, blot, and let dry. (Resolve Pet Stains costs about \$.21 an ounce compared to \$.03 an ounce for the vinegar.)

Carpets – Sprinkle cornstarch on rugs and carpets, wait about 15-30 minutes and vacuum. Woolite Oxy Deep costs \$.19 per ounce compared to cornstarch, which costs about \$.12 an ounce.)

Sticky Residue – Price stickers that are invariably placed on the glass of

picture frames and mirrors can be removed with a small amount of peanut butter or nail polish remover.

Silver – For small items, use toothpaste on a toothbrush. Apply, brush, and rinse off.

Ink Stains – Try hairspray (or cream of tartar and water to create a paste, if you have it on hand), then wash the garment.

Cutting Boards – To clean and freshen a cutting board, cut a lemon in half, apply all over the board, and rinse with water. Air dry.

Water Rings on Wood – Try rubbing a little mayonnaise or toothpaste on the ring until it disappears. Then polish.

Mini-blinds – Double a piece of white bread and run it over each slat until it comes up dirty. Discard and use a new piece.

Fireplace – To get rid of the soot and grime that comes with using the fireplace all winter, take an art gum eraser and start erasing. Vacuum up crumbs from the eraser.

And remember, store all cleaning products where children and pets can't get into them.

Meeting two critical needs at the same time

Earn Extra Money Without Leaving Home!

by Pamela Parks

The problem: I have five kids and I want to be a stay-at-home mother. Unfortunately, sometimes I feel like I am not pulling my weight in contributing to the family finances. What kind of job can I get that won't take me away from my children, but still ease our financial burden?

The Answer: I needed an attitude adjustment.

My first part-time job slashed my grocery budget by \$30 a week. We built a greenhouse for \$60 out of PVC pipe. It took two days to build. Preparing the soil took a fair amount of digging, and of course, I spent an afternoon planting things. I've never had a green thumb before, but I figured that this year my "job" would be to get the garden going. Every morning, I spend five minutes looking the garden over for slugs, etc. Every evening, I spend five more minutes on slug patrol. I water the garden about every three days. Just before dinner, I run outside with my colander and "shop" for fresh vegetables. The PVC greenhouse has easily paid for itself. Not bad for ten minutes a day of actual work.

I have another job of seamstress, which is more of a hobby. Yes, it's true that nowadays it's cheaper to buy clothes on sale or at a thrift store than to sew it myself. I'm not talking about that. I'm personally intimidated by a huge sewing machine and its sharp needle that once went right through my finger. But I do sew by hand a lot. I fix ripped seams. And I make pillows out of the kids' favorite shirts that have grown too small and purses out of old blue jeans. I once found myself mending all my nursing bras instead of buying new ones. But my secret is that I absolutely love to sew rag dolls and stuffed animals for my kids. This particular job doesn't pay as much, but truthfully I don't spend much on materials. The library has a lot of good books to keep me occupied for the few minutes a week I sew.

My highest paying job is the "restaurant" I run. I make everything from scratch. The big trick is not waiting until the last minute to decide what to make. Last year, I sat down



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Earn Extra Money cont...

once a month to plan the dinner menu. What does my family like to eat? What is in season? What do we already have in the pantry? This year, I'm merely re-using my old menus from last year, so the investment in time is not huge.

For school lunches, I make a ton of muffins, quiches, and crepes and freeze them. For breakfast on the weekends, I make a huge batch of pancakes or waffles that usually last through the week.

I had never cooked before, so I started with cookbooks aimed at college students. You don't have to spend six hours in the kitchen making Martha Stewart-type gourmet meals. By making meals at home, I don't have to worry so much about nutrition, and I satisfy the "health nut" side of me. And I save tons of money by not buying convenience food. I certainly spend less time cooking than it would take all seven of us to order in a fast food joint.

Once I gained confidence and experience cooking, I was able to get myself a "pay raise." Since I have a menu that I follow regularly, I am now able to buy in bulk. I know where to get the lowest price for each item, so I also spend less time shopping.

This year's slew of part-time jobs has already paid off. I find myself looking

forward to the future, where I have several possible job offers. I just splurged on a soy milk maker with the money I saved through my restaurant business. The kids are thrilled with the ability to experiment with flavors, and now I never have to buy expensive soy milk again. A side job next year will be to conquer tofu making. We're also considering a chicken tractor (a portable pen to keep chickens safe from predators). Moving it around keeps the vegetation evenly "mowed" and the bug population down. Taking care of layers would just about break even money-wise, but the important thing is that with both eggs and a greenhouse, I wouldn't have to waste gas going to the grocery store that often. Not to mention all the impulse buys that happen with frequent trips to the store. It's a job offer that I am giving serious thought to. It doesn't pay much but the benefits might make it worthwhile.

The most important thing is that none of my jobs keep me away from my most important occupation: Raising five beautiful children into respectable adults.

Maintain a great style that's easy on your wallet

Hair Care on the Cheap

by Deborah Jeanne Sergeant

Shampoo and hair styling products go right down the drain along with the money you spent on them. And doesn't it seem like yesterday that your kids all had haircuts? Now they're looking shaggy already! The following tips can help you maintain a great style that's easy on your wallet.

If you like expensive brands of hair care products, scan the weekly flyers for Rite Aid and Walgreens. Both drug store chains often promote free-after-rebate sales on premium shampoo and other hair care products. You can also apply manufacturer coupons towards them and, in essence, get paid to purchase your items at these stores. Instead of spending the approximate \$30 on shampoo and hair care products for my family annually, I'm paying an average of \$6 per year. Both chains let you enter receipts online so there's no need to clip UPC symbols or mail in anything.

Instead of springing for premium or salon brands, try out a less expensive one. A top sales representative for Nexxus once told me privately that if you can't afford her products, to use Suave's line. When I can't score rebate shampoo and conditioner, I've also found that White Rain shampoo or conditioner, \$.75 for a 16.5-ounce bottle at Dollar General, does a good job at cleaning and conditioning my hair.

Some dollar stores accept manufacturer's coupons. Familiarize yourself with

the brands they carry and use coupons for deep discounts on good brands.

As another strategy, send away for free shampoo samples. Even if you have a favorite brand, several stylists have told me that occasionally switching shampoos will rev up your hair.

Don't over-use products. Many people over age 30 do not need to wash their hair daily. In fact, doing so can damage hair and dry out the scalp. Try skipping a day and see how it goes. Reduce the amount of shampoo and styling products you apply to your hair.

Consider re-purposing less expensive products to do the job of a more expensive one. Marlene, a mom of three girls in Pennsylvania, uses diluted conditioner in a spray bottle for her children's de-tangler instead of purchasing pre-made de-tangler. A few pennies' worth of conditioner is a far cry from the usual \$3.69 for Johnson's No More Tangles.

Marlene's dad, another thrifty consumer, uses petroleum jelly as a styling aid. He's in his 70's and has a beautiful head of hair. I'm not sure that the petroleum jelly can take credit, but at least it doesn't seem to damage his hair.

Many hair styling smoothers and leave-in conditioners are very concentrated and if you dispense a small amount in your hands and thin it out with water, it works even better than full strength.

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Hair Care cont...

Without question, hair coloring, straightening and perms at salons cost more than doing it at home; however, going au natural has become in vogue. Many stylists urge their clients to work with their natural texture and color.

Consider all the celebrities sporting silver locks, such as George Clooney and Jamie Lee Curtis. With proper care, gray can be great. Since it's often dry and coarse, it's important to condition gray hair more often and to treat it gently. Go easy with chemicals to straighten or curl it and skip tight hair accessories or braids.

Your haircut can determine how much styling product you use and how often you'll need a haircut. Consult with your stylist as to what type of cut would complement your looks and require little maintenance. If you can go eight weeks between haircuts instead of the prescribed six, you'll save.

Complex cuts can also be difficult for less expensive salons to achieve because their stylists often have fewer years of experience. By switching from an inverted bob with a stacked back to a simpler, one-level bob, which the lower-priced salon can easily handle, I save about \$150 annually (six \$25 haircuts per year compared with six \$50 haircuts).

During the summertime, I sometimes skip a few cuts since I put my hair up in

Sites for free hair care products:

- ~ www.killerfreebies.com
- ~ www.pgeverydaysolutions.com
- ~ www.thefreesite.com

ponytails and buns so much anyway. The extra length makes it easier to secure.

If you live in a larger city, consider surrendering your locks to a beauty school student. Many schools give free haircuts to allow their students practice on live clients. They're supervised by an instructor, so you're sure to get a great look.

Ready to lose some major length? Some salons offer free or discounted haircuts if you donate the hair to organizations such as Locks of Love, which makes hairpieces for cancer patients.

Learning to cut your own hair and that of your family's can also reap a big savings. Again, simple styles will help out here. Invest in a good set of haircutting shears and clippers to keep your girls' and boys' hair looking neat. A \$60 haircutting set will easily pay for itself within six months for most families. And perhaps your savvy with the shears will increase until you're cutting your spouse's hair, too.

Deborah Jeanne Sergeant writes from her home in Wolcott, N.Y. Her web site is www.skilledquill.net.

Tapping into solar power without spending a dime

Solar Power and You

by Jacqueline Harris-Stone

Do you use the sun to provide energy for your home? If not, what's stopping you? Chances are, you immediately thought of the high price of solar panels, or, perhaps, the long break-even time. The good news is that it isn't necessary to buy a solar panel in order to tap into solar power. You probably have everything you need already.

Make a Solar Cooker

If you like your slow cooker, you'll love a solar box cooker! It has many of the same advantages of a slow cooker with a slow, flexible cooking time that tenderizes tough cuts of meats. However, unlike a slow cooker, you can also bake, roast, and prepare several separate dishes at the same time. You can make rice or cornbread in a jar, chicken in a casserole dish, and roast vegetables nestled in a black sock at the side of the cooker.

Both the solar cooker and the energy can be free. A simple box cooker can consist of two cardboard boxes, the Mylar found in food packaging or bal-

loons (or substitute aluminum foil), and a used and washed oven bag. Of course, there's no cost for the sunshine that runs the cooker. Don't exclude yourself from the joy of solar cooking because you live in a cold or cloudy place. Solar box cookers can run on twenty minutes of sunshine per hour in sub-freezing temperatures. Or, make a parabolic cooker, which is as fast as a conventional stovetop. See www.solarcooking.org for solar cooker designs and recipes.

Dry Your Clothes Outside

Line-drying not only saves electricity, but it also reduces wear and tear on the clothes by not submitting them to the beating of the dryer.

To further extend the life of your clothing, turn it inside out before placing it in the sun. If you put shirts and pants on hangers instead of using clothespins, the clothes are ready for the closet directly from the line.

Open the Curtains

Get into the habit of drawing curtains rather than switching on lights. Ninety percent of the time, after a brief pause



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Solar Power cont...

for your eyes to adjust, the illumination from the window will suffice. You can economize further by getting up with the sun. When the light starts to fail, do outside tasks requiring little daylight, such as taking washing off the line.

Grow and Dry Your Own Produce

Growing fruits and vegetables can be a big help with the grocery bill, and it's an obvious way to tap into the sun's energy, but buying seeds, containers, dirt, and water may end up costing far more than you save if crops aren't good. However, with a little creativity, these need not cost you anything.

Plant your sprouting garlic and potatoes. Google how to grow a pineapple plant from its top. Save the seeds from peppers, green beans, cucumbers, etc. Be creative. Just placing a slice of leftover tomato in a pot of dirt may produce a crop. You may have the best luck with organic vegetables, as they're guaranteed not to have genetic modifications, making them sterile.

Dirt, if you're lucky enough to have a garden, can be free. If you don't, look out for "free dirt" signs at construction sites. Homemade compost or fertilizer from your kitchen scraps can enrich this dirt.

If you live in an apartment, don't despair. At the least, you can grow

your own green onions on a window sill by putting a bunch in a glass of water and cutting off the tops as you need them. Assuming you have a patio or balcony, you can grow most plants in containers, which can be old plastic food tubs, cracked buckets, and even used tires or plastic bags. Generally containers do better if they have drainage holes, but if you can't drill through them, you can create drainage by placing broken crockery at the bottom of the pot.

Look into reclaiming clean water that normally goes down the drain for your plants. Save the cooking water from your vegetables (the added vitamins can increase plant growth) or the water you use to wet your toothbrush. Put a bucket in your shower to catch the water you run before the shower is fully heated.

If you produce more fruits and vegetables than you need, you can always use the sun to dry them for later use. (Solar dryer designs can also be found at www.solarcooking.org.)

The sun is a great resource for the frugal household. Use it well, and you will be surprised how effortlessly you save money on a daily basis.

Small things that make you feel special in tough times

Little Luxuries

We all know that we're not living in boom times. It seems like every article in the newspaper and every report on the evening news begins with a comment about how hard things are. We're not going to harp on the negatives, but instead we're going to focus on some positive solutions. We've all cut back, but that's no reason to feel deprived. We asked our readers to share some inexpensive luxuries that they do to replace the more expensive things they have given up. Here are a few of our favorite "Little Luxuries"

Enjoy a Good Read

My favorite "little luxury" is a book (purchased at a thrift store or checked out of the library), a nice tall cold drink and quiet time in the backyard to read for an hour or so. The time allows me to unwind, enjoy a good read and costs next to nothing.

Rita

Mom's Night In Means Luxury

I read with interest the comment about GNO (Girls Night Out) being moved from fancy restaurants to homes. My Mom's Night Out (MNO) group has recently done something similar. We've been friends since our teenagers were toddlers, and schedule two nights out a month. Recently, we made one of those nights out a "night in," so we have MNOs and MNIs. Twice we've done movie nights with DVDs, and once we had a Wii night. The hostess provides soft drinks and snacks. We'll each take a turn hosting during the year and we'll still have our nights out once a month, too.

Marianne

Do You Really Have to Give It Up?

Right after Christmas, our local movie theater (a nice one with about eight screens and some stadium seating) went to \$3 movies every day for all shows. And they offer \$1 shows on Tuesdays. What a gift! Many I know, myself included, had written off going to the movies, but for \$1, we no longer have to give up the movies. I would encourage fellow readers to check out local theaters. Or maybe even suggest something like this.

To help its local customers, our cable company has a new program called Lifeline. It includes local channels, PBS and a few others, and they are charging only \$10 a month. There are no bells or whistles, but it's enough for me.

Just wanted to encourage people to re-visit some of their local companies, etc. for really great deals on "little luxuries."

Joan in AZ

cont. on pg. 18...

Little Luxuries cont...

The Luxury of Premium Chocolate

There are times when a girl just has to have chocolate and the more smooth, rich, delicious and fancy the chocolate the better. Premium chocolate (even when purchased at the grocery store) can be very expensive. I've started hunting through the "Manager's Special" (a.k.a. Discount Bins) at the grocery store. This week I found a huge stock of premium brand chocolate bars with delicious fillings at 50-75% off. I stocked up and now I have a stash in a cabinet for when I need a little chocolate luxury.

Mary

Go "Resorting"

My friend and I go "resorting" for a little luxury. We live in the SW so luxury resorts are many. We go to a resort's restaurant for a glass of soda or tea and perhaps a dessert and then just absorb the atmosphere. We walk around the grounds before we head home again.

Janet in AZ

Savor Your Favorite Scent

Don't give up your favorite scent. Just don't buy it in the spray bottle and waste it spraying it through the air. Instead, buy the regular bottle and dab it directly onto your skin. Your dollars spent on fragrance will stretch a lot farther this way.

Sharon

A Yummy, Yet Affordable Splurge

Rather than going in for a meal, I treat my daughter and me to a Mocha Caramel, which is half coffee and half hot chocolate with caramel and cream topping, at Bob Evans. It is delightful, and affordable. My son loves their sweet tea, so when we need a little splurge, we head there after school for our little luxury.

Cyndi

Back to School

Get your hair done, nails done and a good massage at a local school. It is usually around \$5 for a hair cut, \$10 for a color or perm and just a few dollars for a blow out or set. You can usually get your nails done for around \$5 too. A good massage runs you about \$15 to \$25, depending on the school.

Also, locally we have a culinary school that has dinner nights where they serve a three- or four-course meal for \$10. There is a waiting list and you don't get to choose your food, but it's generally an amazing meal.

And lastly the town I grew up in had an automotive program at the vo-tech school. You could have your car worked on for the cost of parts only. It did generally take a few days to get it back, but it was great, especially for the more labor intensive repairs.

Amy in Mississippi

cont. on pg. 19...

Little Luxuries cont...**Mini Vacation for Free**

My favorite little luxury is staying at a friend's or family member's home while they are out of town. My daughter lives nearby and she has a spa tub, an in-ground swimming pool, and satellite TV, all little extras that I do not have. I love going to her house and sleeping on her clean, cool sheets. I feel like I am at a luxurious hotel without the expense! I also enjoy swapping places with my brother. He is a city dweller, and I am a country girl. Somehow it just seems to feel like a mini vacation at someone else's house!

M

Have a Hairfest

I am sharing a way that my sister, myself, and a couple of friends have a fun night for ourselves and get our hair colored for a lot less than at the salon. We call it Hairfest!

Three or four of us get together on a Saturday or a Sunday night every five weeks or so. We all bring our box of store bought hair color. The hostess serves a quick dinner like pizza and a dessert. We rent a "chick flick" and we color our hair. We each take turns in the chair as a friend or sister puts on the color and then we swap places. We set the timer, comb through, and rinse

accordingly. After all is done, we have dessert and set up the time and place for the next Hairfest! It is a great way to keep in touch and have some quality "chick" time. Plus, we get to see all the "chick flicks" we want without dragging along the guys! Fun does not have to go because you need to cut your budget!

Pamela in Des Moines

You Can Still Go Out

Happy Hour is a great inexpensive treat if you find the right restaurant/bar. You don't have to drink alcohol to enjoy. We went last Friday to a local seafood restaurant that has half-priced drinks and appetizers. We had a beer, a soft drink, a cup of clam chowder, two very generous appetizers, and complementary wings, which came to \$22 for two. It filled us up and we even took a doggy bag home. We also like the fact that this gives us the chance to support a local business.

Paula

Saving money on the go

Road Kit

by Jenny Harrington

It is easy to save money at home. Other than ordering pizza or online shopping, the temptations to make impulse purchases are fairly limited. When you are out running errands, it is a different story. The streets are lined with shops and fast food joints just waiting to part you from your hard-earned cash. You can keep your money in your wallet where it belongs by keeping a frugal kit in your car. Some things you may want to include in your frugal car kit are:

~ **Snacks and bottled water** - Some granola bars or other prepackaged treats that won't melt in a hot car are a must-have. This is one of those rare instances where it is more frugal to buy prepackaged food. These treats will keep you from hitting the drive-thru when your stomach is growling or the kids are complaining of hunger. Bottled water serves a dual purpose. Not only does it quench your thirst, but also it is handy to top off an overheating radiator.

~ **A reusable mug** - If you are a coffee drinker, keep a reusable mug in your car. Coffee refills are much cheaper than ordering a new cup, and often gas stations will give you a discount on soda as well.

~ **Non-prescription medications and a few toiletries** - Aspirin, antacid, and any other medication you sometimes purchase when you are out is a good thing to keep in your car. This will keep you from buying those single-use packages from gas stations and drugstores at inflated prices. For women, you may also want to include an extra pair of pantyhose and a few sanitary napkins "just in case." An extra pair of sunglasses is also a good idea.

~ **A phone book** - Most cell phone providers charge for directory assistance calls, and if you are lucky enough to find a pay phone, you may pay fifty cents or more to place a call.

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Road Kit cont...

Keep a phone book, pad, and pen in your car to avoid these charges.

- ~ **Entertainment for the kids** - Coloring books and washable markers or colored pencils can keep the kids occupied during long trips or tedious errands. They can be kept in small tote bags in the back seat pockets so the kids can bring them in when you have a long wait for an appointment. Avoid crayons, as they will melt in a hot car, leaving you with a mess that is nearly impossible to clean up.
- ~ **Extra diapers or clothes for younger children** - You will never be forced to purchase diapers or a new outfit at full price for a baby who has a blow out or a toddler that just couldn't hold it. During wet or slushy weather, you may even want to keep a change for yourself in case you have a meeting with a particularly muddy puddle!

~ **An emergency roadside kit** - Make sure your spare and jack are in good working order. Keep jumper cables, flares, and a small tool kit. These can save you a lot of money because you won't need to call a towing company to come help you out, as well as a lot of time waiting for them to get there.

~ **A duffel bag** - This will keep your frugal car kit from rolling around in your trunk. You are more likely to utilize everything if it is all easy to find. A duffel bag can be easily taken inside to restock when needed and keeps everything organized when you take it back out to your car.

Make it a habit to check your kit regularly so you can restock when necessary. It is only frugal if you actually use it!

Jenny Harrington is a freelance writer that specializes in personal finance and frugal living.



Sorting out the best from the rest

Garage Sales

by Olivia Fox

It takes four seconds for true yard sale veterans to scan displays from their car and decide to pull over. Yard sales done right are a combination of thrill of the chase, frugal living, and mini classroom. These tidbits help even newbies zero in on the winners.

Read newspaper ads, looking for words like “multi-family,” “moving,” “everything must go,” “neighborhood,” or “estate.” Know what you’re after. If the blurb highlights size 2x women’s clothing and weights, don’t go if you need a floor lamp.

Consider location. Developments yield kids’ and newer stuff. In older neighborhoods, you’ll find older, quirky stuff. In better neighborhoods, there will be better stuff and higher prices.

Get your map. Cluster addresses and make an efficient route. Prioritize sales by their offerings. Go to the most promising descriptions early if possible. If all look equally good, hit the one farthest from home first. Side step remote places, listing things of little interest.

Avoid the perpetual yard sale like the plague. The guy is in it for the money and won’t drop prices or dicker. His ladders are permanently embedded in his front lawn. He can wait it out.

Set an overall budget and determine what you’ll spend on specific items. Ten cents on the dollar is standard pricing. A quarter on the dollar is okay if something

is extraordinary. Books are an exception. Paperbacks run between 25 to 50 cents and hardcovers from 50 cents on up.

Depending on what you’re after, bring a measuring tape, measurements, color samples, etc. Carry snacks and a water bottle. Keep a stash of small bills and change handy. Put a box in your trunk with newspapers for wrapping items. Bring bungee cords to hold down bulky items. Dress for comfort.

Upon arrival, greet the seller. Engage your mind. If you see men’s suits, and are making a crazy quilt from neckties, ask if they have them. If there are plants or things that interest you, talk to the seller. They have expertise you could learn from. Enjoy people. Making their day pleasant is part of the experience.

If you’re not sure you want something, carry it with you as you scope out the sale. Double check items before you actually purchase them. There are no double your money back guarantees.

Remember etiquette. Don’t argue. Don’t demean the merchandise. Don’t leave the place a mess. If you feel something is overpriced, make an offer. If the seller says no, that’s okay. If they counter offer, consider it. If the price is still too high and you wouldn’t mind coming back, give them your number.

Have fun! Garage sales are an adventure.

Running a ritzy reception on recession resources

Your Wedding Reception

by Joan Wai

“I am so bored” is something that no newlywed wants to overhear at her wedding. A budget bride who has committed every penny to the dress and food may not have many resources left for planning reception entertainment. Yet, the reception is where guests will commit the most time during the bridal blitz. Here are some penny-wise ideas to make friends and family feel special and swanky at the reception.

Set a Fashion Shoot

Ask a shutterbug to snap guest arrivals in a devoted niche. Take the picture party a step further by posing people in front of a white backdrop. Bunch their faces together, have them stand in profile, link arms, or group hug. If a plain background is not convenient, shoot black and white photos to make personalities pop. Or, scavenge some silly props from second-hand shops and let people show their creativity for the camera. Project a slideshow of the artsy pictures during the reception. Afterwards, post pictures to a website where guests can download or order prints of their own pictures.

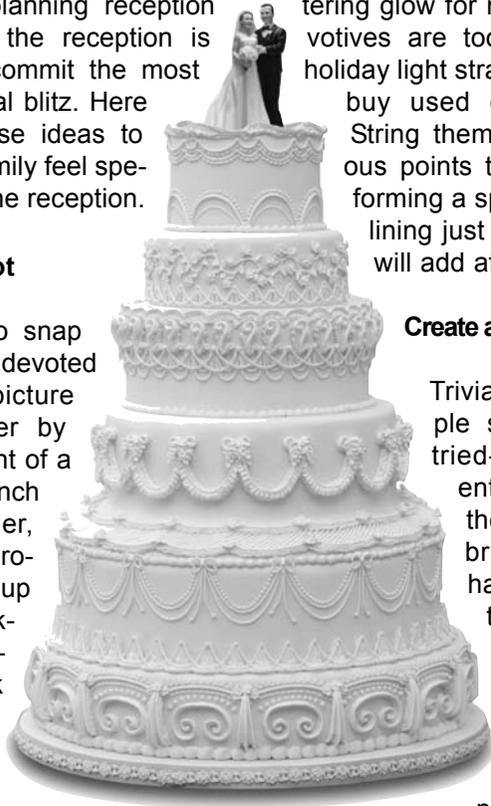
Lower the Lights

Dim lighting creates a more intimate space while camouflaging the lack of room dressing. Candlelight adds a flattering glow for minimal investment. If votives are too expensive, dig out holiday light strands on white wires or buy used ones through eBay. String them overhead from various points to meet in the center forming a sparkling canopy. Even lining just the walls of the room will add affordable atmosphere.

Create a Convivial Competition

Trivia questions and simple scavenger hunts are tried-and-true reception entertainment. Take it to the next level; pen a brief story about the happy couple and then take out key nouns, adjectives, and verbs. Solicit guests to fill in the blanks and read their story to them. Host participatory games.

Blindfold one member of a couple and then clip three small binder clips onto the other. The blindfolded person has to locate all the clips by touch within one minute. Call up volunteers to race against the bride and groom for sidesplitting laughs and great memories.



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Wedding Reception cont...

The more games that involve attendees, the more opportunities to mingle and make new friends.

Ditch the DJ

Recruit a hammy friend to work the room as master-of-ceremonies. It's very easy to rip your own CD of wedding music to play during the reception, and it's even easier to plug in your iPod and do the shuffle.

Make Love in a Tree

Cut solid colored ribbon of different lengths and provide guests with pens to write some wedding advice. Ask them to tie their ribbon onto a small tree branch that has been secured to a clay pot. The bride and groom can randomly pull wisdom off the branches to share with the group and award table centerpieces if desired.

Glam Up Frugal Favors

Plenty of inexpensive thank you gifts are offered via wedding favor websites. Crowd pleasers include tying a bow around young ivy seedlings or herb seed packets, repackaging candies, mints or cookies in organza or tulle, and dressing tea bags in pretty gift-wrap. Stamp out a monogram or fleur de lys on a circle sticker and affix atop a ribbon around your favor for

instant luxury. Bunch your favors together on each table for double-duty as a centerpiece.

Joan Wai is the author of 100+ Wedding Games: Fun & Laughs for Bachelorette Parties, Showers, & Receptions and 100+ Baby Shower Games. 100+ Wedding Games is the only book in print describing over 100 wedding-themed activities for entertaining.

How she overcomes the shopping urge

My Story: A Recovering Shopaholic

contributed by Karen

My story is a very long one indeed, but to sum it up in one statement, I am a reformed shopaholic. The habit was borne out of low self-esteem and growing up in a poor household where doing without was a daily occurrence. I can't begin to tell you how good it feels to have finally beat this devastating habit.

Fortunately, there was never any serious financial ramifications due to my spending habits, but it was extremely stressful for both of us emotionally and I wasted a lot of money. The spoils of my addictive behavior are still around my house; I don't think I'll need clothing, shoes, etc. for many years to come! I would get this urge that I just had to go shopping and off I would go to the local outlet center or to the various stores near my workplace during lunchtime. I still have items in bags that I haven't used but will be using now! I feel totally liberated and you can, too! Here are my tips for anyone trying to beat this addiction:

1. Stay out of stores. Going to a store for someone addicted to shopping is like an alcoholic going into a bar. As my Dad says, "If you go into a store, you are going to buy something." For the shopaholic that turns into bags of many things!
2. Don't look at newspaper fliers. The times are too many to mention where I saw something on sale in a flier and I just "had to have it."

3. Don't peruse mail order catalogs. If you tend to get a lot of them, write to the company and tell them to discontinue sending them to you. Or throw them out. Don't even look; there's bound to be a bunch of things that will tempt you.
4. When the urge strikes to go shopping, focus on something else. You need something to help you override the urge to splurge. Remember that this feeling will pass.
5. There will be times when you do need something. Make a list of what you need, go to the store, make your purchase and then leave! Bring only the amount of cash to purchase the thing you need.
6. If your addiction has led to credit card debt, take your cards and either hide them in a drawer, give them to your spouse to hold or freeze them in a block of ice. Do not charge anything else. If you're in way over your head, call the credit card companies to set up a payment plan.
7. If you do slip up, take a deep breath and get yourself right back on track. There are therapist and counselors that can work with you on this issue.

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.

Your help in exchange for free admission

The Benefits of Volunteering

by Debra L. Karplus, MS

You've heard that *The Nutcracker* will be performed in town, with an outstanding orchestra and professional dancers. Though you've seen it at home on TV, you've always wanted to see this delightful ballet, live with glittery costumes of Sugar Plum fairies and dancing flowers and snowflakes. Then you discovered that tickets to even the "cheap" balcony seats were ridiculously expensive. Before you become overwhelmed with feelings of disappointment, phone the theater and ask if they need any volunteers for the show, because it is likely that they could use your help in exchange for free admission to the show.

Volunteering makes us feel good, useful, and appreciated. We enjoy helping other people, but one of the many benefits of volunteering for performances rather than clubs or committees is that typically you get to choose the dates and events you want to help with, and then you can watch and enjoy the performance. That it is a one-time commitment makes it

pleasant and you don't feel trapped or stuck the way you might when you volunteer for a committee or a board. And once you figure out how easy it is to volunteer, you will be amazed how many other places need your help in exchange for free admission.

Whether you live in a large city, such as Los Angeles, Chicago or New York, a Big Ten University or small college town or a medium sized metropolis, community theaters and concert halls welcome volunteers for a variety of tasks, such as mailings and phone calls. But if you sign up to usher, you have it made because you are already inside the theater, which is exactly where you want to be so you can see the show. So put on your black and white clothes or whatever your theater requires their volunteers to wear. Once you've helped

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Volunteering cont...

patrons locate the restrooms and find their seats and you've passed out programs, you generally get to sit down and enjoy the show just like all the paying audience members.

Volunteer with a friend or family member and you can sit together and pat yourselves on the back for all the money you saved by volunteering. What a clever way to learn to appreciate jazz, drama, dance, acoustic guitar, opera, a symphony, musicals, the Philharmonic, chamber music, a rock band, a comedy show, choral music, or some off-beat films in a film festival, without paying a penny. Help with the opening night reception and you may even be "paid" with a sumptuous meal and beverages.

Your local park district may also need some help from volunteers for outdoor festivals, races, marathons, sporting events, cultural arts showcases, blues festivals, and food tasting events. Volunteer to attend a booth, such as registration or hospitality, and you may get free admission and even some coupons or tickets for free food and drink. Some events may have opportunities for child volunteers as well as adults. How fun to get the entire family involved in volunteering!

Even Disneyland and Disney World have an enticing volunteer program. The Give a Day, Get a Day program

allows you to volunteer for a day at either of the Disney Theme parks in California or Florida, and in exchange, you receive a ticket for free admission on a different day. Other amusement and theme parks may offer similar deals for volunteers. Museums, art galleries, and zoos often depend on volunteer time also. Make some calls to see if you can become an active volunteer for places that interest you.

As you volunteer regularly at your favorite places you will meet like-minded people who appreciate stretching their dollars as you do and have discovered the satisfaction from exchanging free time for free admission into pricey events.

Be creative. Think of places you'd like to attend but haven't been able to afford or are simply too expensive. Visit or phone the place during their non-busy daytime hours and see if they need your help. You'll be amazed. Before you know it, you may have acquired a colorful collection of assorted t-shirts from various events where you have volunteered, which will surpass any scrapbook you might create to stir wonderful memories.

What can you learn from a lifelong, self-confessed boat nut?

Smart Savings for Boaters

by Rich Finzer

As a lifelong and self-confessed boat nut, I treasure my time on the water. What I've never been fond of though is spending a pile of extra money on the care and feeding of my vessels. So here are some time-tested tips for stretching your boating bucks. For the record, I earned my power boat license in 1960 when I was only 11 and I've been sailing since 1966.

Avoid the Gas Dock: Gasoline at the fuel dock typically runs nearly a dollar more per gallon than at a gas station. If your boat is powered by a small outboard with a portable tank, fill it on the way to the water and save some money. And carrying a few spare gallons in another tank will help you avoid the inevitable "I forgot" problem we've all experienced.

Avoid the Diesel Dock: If your sailboat has a small diesel engine, stay away from that fuel pump too, Sailor. You'll also save about a buck a gallon if you fill a jerry can with diesel from a truck stop. But there's another reason. Truck stops sell thousands of gallons of fuel per day. Their fuel is always fresh. The diesel at the fuel dock is how old? It may be contaminated with condensation or bacteria (yep, bacteria can grow in diesel fuel). Old or dirty fuel will ruin a diesel engine.

Two-Cycle Oil: New environmental rules have sounded the death knell for the two-cycle outboard, but there are still millions of older motors in use. Buy

your two-cycle oil in quarts or larger containers. Then measure out in advance what you'll need for a tank of gasoline and keep it onboard. A clear plastic soda bottle with a screw top is perfect for storing some oil onboard. You can always use the extra oil in your weed whacker or chainsaw. Two-cycle oil doesn't care where it gets used. Buying 2 cycle oil in those little "convenience" bottles nearly doubles your cost on a per quart basis.

Roll Your Own: Steer clear of the ice locker at the corner convenience store and definitely avoid the ice machine at the marina where just like the fuel dock markup, the price of ice is expensive. Plan ahead and make your own ice at home. Your freezer is already on; make it earn its keep.

Cleaning: Add the word "boat" to the name of any cleaning product and the price skyrockets. If your gelcoat has gotten dingy and dull, a good scrub with Bon Ami® cleanser will remove the oxidation. I buy cans of the stuff for 89 cents at my local grocery. Pick up some soft bristled nylon brushes at the dollar store. If scrubbing the boat wears them out, it doesn't matter because you only paid a buck apiece for them anyway.

Wax: A good quality wax will help protect your hull and help prevent future gelcoat oxidation. The one I use is very expensive, but by shopping online, I can usually save 30% over what the big blue

cont. on pg. 29...

Boaters cont...

marine store (you know the one) wants to sock me for it.

Recycle: If something wears out and needs replacement, hang onto the old unit. Don't discard it. As an example, I needed to replace one of the wire shrouds on my sailboat. I kept the old one, and the following spring, I fashioned a perfectly serviceable topping lift from it. I saved about \$40.

Pool Your Purchases: If you and your yacht club/marina buddies have similar needs, consider pooling your purchases from a common website and leverage a quantity discount and maybe free shipping. Then divvy up the stuff when it arrives.

Surplus vs. "New": If you're installing upgrades or refitting an older boat, you might want to visit the website for Marine Connection Liquidators at www.marconlq.biz. This outfit sells all manner of boat gizmos sourced from manufacturers' production overruns, and boat companies that are closing up shop. They are the largest surplus marine merchant in the entire US. I've personally purchased from these folks and their prices are as much as 60% below normal retail. It's all new inventory; it's just sold at "surplus" prices.

Follow these common sense tips and you'll avoid being taken to the cleaners while you're trying to get to the water.

Readers' Tips

Extra Frozen Veggies

When I use frozen vegetables from a bag for dinner, I save a small portion in the bag in one spot in the freezer. It's usually too much for the two of us to finish the whole bag anyway. Then when I make soup, I have small amounts of different frozen vegetables ready to add to my soup. A small amount of different vegetables adds color and nutrition to all kinds of soups.

Judy W.

Small Area Rugs

When we got our new carpeting, we had many leftover pieces. For a fee of \$20, the carpet company bound the extra pieces into the sizes we wanted. Now I have a rug at the front door, back door, and deck door, and I also have several for our dog to lay on in her favorite spots. This makes it easy to keep the main carpeting clean and also easier to clean/shampoo just the small rugs, not the whole room, when necessary.

Alice in NJ

Kitty Litter Bags

Instead of using the kitty bags in the litter box that are about \$4 for six bags, I get a box of 13-gallon garbage bags that has 20 bags for the same cost as the kitty bags. They work great!

F. B.

cont. on pg. 30...

Readers' Tips cont...**Protect Your Garden**

Many of our neighbors have returned to growing vegetables. Unfortunately, we live in an area with a heavy deer population. To discourage the deer from his garden, one neighbor has begun hanging used CDs on fishing line along the perimeter of the garden. As they turn in the breeze, the sunlight reflects off the surface in bright flashes, frightening away the deer.

Angela S.

What's Your Setting?

My washer has four timer settings, including 3, 6, 9 and 12 minutes. We used the 12-minute setting for years. We decided to use the shorter settings. We now wash on the 6-minute setting, saving on electricity. And, yes, our clothes are just as clean.

Babette in Colorado

Shopping for Services

eBay isn't just for getting stuff on the cheap. There are plenty of people offering useful services at a great price. I've used it to get my resume rewritten (\$7 total) by a HR professional and a logo designed for my business (\$5 total) by a graphic artist. Do shop around to compare prices, feedback, qualifications and turnaround time.

Heidi

Affordable Kitchen Countertops

Our countertops were old and stained, but we could not spend the money to have new ones put in. I brushed primer on them and then spray-painted them with American Accents Stone Creations paint, although any similar paint would work. You can see what the colors will look like on the lid. I used about 2 1/2 cans and then protected the countertops with several thin layers of polyurethane. Everyone thinks that we have installed new countertops! This was a quick fix without much expense.

Carolyn H

Controlling Spending

I liked the idea of the reloadable gift card for spending money. I have done that with what I call my "clothing allowance." Being an avid clothing shopper, too much sometimes, I budget for the clothing I may want through whatever percentage that works for me. I put that on the reloadable card. When the clothing allowance is gone, it's gone until next time. I may load for a season's worth or a year's worth. This way I can get a garment anytime from the Internet, store or a catalogue. It goes on this budgeted gift card. This works for me! And I don't feel like I've overspent. And I'm not guilty of bringing something new home without thinking about it first. It doesn't interrupt any other "needs" with "wants."

C in South Carolina

cont. on pg. 31...

Readers' Tips cont...

Lipstick Stretcher

Using a medicine container that is for the days of the week, take your old tubes of lipstick, dig out the last bits of lipstick, and put into each compartment. In the last compartment, put Vaseline®. Use a lipstick brush and you can make new colors by combining the colors or just use them as they are. This makes a great lipstick palette.

Claudia

Before You Replace the Water Heater

Just today I saved \$650 on a new hot water heater! My hot water heater gave out last week so I thought I was going to have to spring for a new one. However, a quick trip to my local hardware store proved otherwise.

I explained that my hot water heater wasn't making the water hot any more. The fellow at the store explained how hot water heaters are nothing more than a thermostat and two heating coils in a tank. I asked him if he sold the heater elements and he said, "Sure do." We proceeded to the plumbing aisle where there was an array of hot water heater coils. I went home, turned the breaker off (VERY important) to the hot water heater and went to work. With the help of my neighbor, we drained the tank, using the faucet at the bottom of the heater. It had a hose fitting on it so we

just drained it using a garden hose into a kitchen pot. After we got as much water out as we could, we unscrewed the heating elements, and they were fried!

What caused the problem was a build up of scale in the base of the heater. We then hooked up a tube to a shop vacuum hose (using duct tape around the seal) and removed almost all of the scale at the base of the hot water heater through the heating element hole. After a quick trip back to the hardware store for the right heating elements (Total cost: \$26!), we were on our way. We put in the new heater elements and turned the breaker back on. We got the most wonderful hot water for \$26!

Terri B.

Selling Used Toys

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 (and just one more thing for me to dust and clean up!) so I store many of the boxes. 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. Try it!

Jennifer in Rio del Mar, California

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