

Defining Financial Freedom

We hear a lot these days about the peace of mind that comes from financial freedom. Like many consumers, however, you may be wondering exactly what defines financial freedom and how it is achieved.

First, financial freedom is not determined by how much money you make on a weekly, monthly or annual basis. Nor is it determined by how quickly you can get a hold of cash or how quickly you can spend it.

At Springboard, we define financial freedom as living within a realistic budget and not acquiring revolving debt to maintain your lifestyle. In this regard, financial freedom is attainable for consumers of all income levels, including consumers of very modest means. For example, maintaining a lavish lifestyle with revolving credit card debt and little or no savings for emergencies is not financial freedom. On the other hand, living within your budget, paying off credit cards at the end of each month, if you choose to use them, and being able to set aside money for emergencies and retirement is what financial freedom looks like.

Achieving Financial Freedom

Now that you know how financial freedom is defined, you may need some help realizing your goal. Springboard recommends three important first steps as you start your journey:

- (1) Commit to educating yourself on effective wealth building strategies. Know the difference between good debt versus bad debt. Examples of good debt include: buying

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a home and paying off the mortgage before retirement; participating in a work-related retirement program; and automating your savings (what you don't see, you probably won't miss). Having an emergency fund may be the most important difference between those who manage to stay afloat and those who are sinking financially. Similarly, examples of bad debt include: habitual financing of new cars, spending tens of thousands of dollars in your life time. Avoid emotional economics. Don't entertain self-defeating attitudes like I've always lived paycheck to paycheck, my family was poor so I will be poor, and I'm not good with math. This type of attitude encourages hopelessness.

- (2) Create a realistic budget. Involve the entire family. Budgeting exercises are a great way to teach young children about important financial concepts.
- (3) Track your spending for 90 days. If you track your spending faithfully, there will be some surprises. You'll learn that you are spending money in ways you never realized. Once you are armed with this information, you can construct a new, more effective budget.

Springboard offers personal financial education and assistance with money, credit and debt management through financial education programs and confidential counseling. Visit us online at www.Springboard.org or visit our Financial Instructional Training Academy (FIT) at <http://credit.org/courses/>. Our FIT Academy is an online education platform for consumers that teaches personal finance and money management skills. All of our online courses are complimentary and available 24/7.

Todd Emerson, President and Chief Executive Officer

Why I don't buy "newer and better"

Older Is Better

by Lynn Bulmahn

Advertisers often tell you something is new and improved. I beg to differ. Often, older items or designs are better. Secondhand is cheaper. Frugal shoppers should understand this principle and make it work for them.

Today, my microwave oven died. May it rest in peace. I can't make the "on" button on the touch pad work anymore. I bought it about five years ago for \$20 at a church garage sale. It's a 1980s model.

This is the second microwave to "die" of the same cause. Before this one, I'd bought a brand new microwave and paid full price. It lasted about two years. I was out a lot more money when it went on the fritz. So I feel satisfied I got my money's worth (and then some) from my \$20 microwave.

Still, I wish I'd never gotten rid of my old Amana Radar Range when I moved. It had dials, not touch keypads, and I bet it's still running today.

Today's events remind me of a lot of "old" or old-style appliances and products that are arguably better than new models.

For instance, when I moved into my house in Florida, the kitchen stove was "digital." Its touch keypad, too, went

out. Thanks to the homeowner warranty, I got it fixed. It didn't stay fixed. A second repair was needed within weeks.

Long story short, "digital" means "computerized." Computers break down when they get too hot. When I cooked on that electric range, the heat affected the digital works.

The appliance salesman advised me to buy a warranty for my stove. He explained that I'll need to have it fixed a lot of times. What happens when the warranty expires? The salesman turned beet red and began stammering when I asked that question.

My solution? Forget the warranty! Forget the digital stove! I junked it. I went to a rent-to-own-store and asked for a "bottom of the line" model stove, the kind landlords put in rental units. I bought a new one with knobs and dials to turn instead of touch pads. It works much better than the fancy digital stove. Because it lacks digital parts, I can cook up a storm, and heat won't hurt it.

My burglar alarm system requires a landline phone. Today's models aren't as sturdy as older ones manufactured by the phone company. The vintage Bell telephone I bought at a thrift store is virtually indestructible. It still works if the electricity goes out.

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Older cont...

If you're lucky enough to have a Maytag washer and dryer manufactured in Newton, Iowa, you own a treasure. According to a laundromat owner, those Maytags have the same drives as commercial laundry appliances. They are built to last! (Alas, Maytag was sold, and the Newton factory closed. How tragic!)

My present Maytag laundry set came with my house. I wouldn't want to "upgrade" to something more recent. Mine has features newer washers lack, such as a warm rinse option.

I'm content watching shows on my 20- and 30-year old TV sets. I just added digital adapters. They work great. They don't take up too much room. No burglar would steal them. And, I don't have to replace any expensive bulbs after a year or so.

When I go to estate or garage sales, I always look out for older items, especially American-made ones. Tools, scissors, furniture, linens, household items, cleaning equipment, gardening tools, and kitchen items manufactured years ago are incredibly durable. They're better built, heavier, and sturdier than the poor-quality imports flooding today's market.

There's just no comparison between my dad's solid old Craftsman tools and the lightweight imports sold at

Harbor Freight. The old Sunbeam Rain King lawn sprinklers were heavy metal; most sprinklers sold today are flimsy plastic. I still use my inherited 1940s set of kitchen knives. Sharp and well made, those knives probably will be slicing, cutting, and chopping another 70 years from now.

I'm usually able to buy an older item for less money than a new one. Even if I have to pay premium prices, it's worth it. Older USA-made products last just about forever. Someday, you'll be able to buy them at my estate sale!

Time to organize all that stuff!

Controlling Garage Clutter

by Chantal King

Has your garage turned into a catch-all storage space for sports equipment, holiday decorations, the kids' outgrown toys and gardening supplies? Are the boxes stacked so high they are permanently in danger of toppling? Can you even squeeze your vehicles in to park them? Clutter could be the culprit.

Professional garage organizers like Dave Galt of Premier Garage in North Dakota will come in and customize a system designed with your needs in mind. He even uses a 3D CAD program that lets you visualize exactly what your new space will look like. He said, "Surprisingly, most garages can be completely organized for under \$1,000."

If you long for a well-organized garage with plenty of storage space and even room to park, but don't have extra money laying around, try these easy tips to de-clutter your space.

1. First, clear out everything. It is a good idea to pick a nice long weekend, so you don't have to rush.
2. Mark off the room you need to park your cars with masking tape. Remember to leave room on the sides for opening doors. Many garages have a seam in the floor to use as a guide.



3. Decide what else has to stay. You can make piles for selling items, donating and trash.
4. Look at your available storage. If you have room along the sides, a set of narrow shelves can hold a variety of boxes or bins. Put things you don't need as often on the higher shelves, out of the way.
5. Utilize overhead storage with hanging bike racks, shelves that hang from the ceilings, or use exposed rafters for lightweight items like sleds, holiday

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Garage Clutter cont...

decorations, or anything else that is only used occasionally.

6. If you've always wanted a workbench but don't have the square footage, buy or make one that folds flat against the wall. All you need are some sturdy hinges and folding legs. The standard height is 30 inches or counter height.
7. Organize tools with a hanging wall system. You can buy a versatile ready-made system, or create your own with inexpensive pegboard, hooks, and nails. When everything has its place, you will instantly be able to find it when you need it.
8. Group like items together. For instance, all your gardening tools and supplies could be on a shelf or sent outside to an attractive potting bench or shed. Outdoor furniture cushions can be stored in waterproof deck boxes, which is actually handier for those backyard cookouts. Hang bike helmets with the bikes, and the hockey gear in a sturdy duffle bag on a hook.
9. Arrange things by season. For example, make sure the lawn mower and bikes are in good working order and easily accessible in the spring. In the winter, the snow

blower and shovels take center stage. Grabbing what you need when you need it is one of the perks of a well-organized garage.

10. Keep a trashcan handy so your space doesn't become a garbage dump. Get in the habit of clearing out the car after each trip, so empty food wrappers don't pile up.
11. Keep a big basket or tote in each vehicle, so that everything gets carried inside after every trip. You can also pack it for the next day to eliminate the morning madness.
12. Now that your garage is clean and clutter free, keep it that way. Whenever you bring something in, take the old one out. Put things away in the proper place to avoid things piling up again.

Garages protect our vehicles and provide extra storage space. Don't let yours become cluttered and unusable. Use these inexpensive tips for controlling garage clutter and you could have the best garage on the block!

Rejuvenating beauty treatment using oats

Magical Oats

by Nicole Palacios, BSc

Oats are a staple in most kitchens; you can use them to whip up oatmeal for breakfast, add them to muffins and pancakes for texture or fiber, or make oatmeal cookies. But what else can you do with that bulk bag of oats in your pantry?

You may have noticed that beauty products often contain oats. The grocery stores are full of oatmeal scrubs, masks and lotions. So, what is so magical about oats?

“Oats have a long history of being valued for skin care. The ancient Greeks and Romans documented the use of oat baths to heal skin ailments,” states the Aveeno website <www.aveeno.ca/en/active_naturals_oats.asp>. Even Cleopatra used oats in her beauty regimen; oats were cultivated in ancient Egypt, according to WebMD. Oats can do a multitude of things for your beauty regimen, including exfoliating, cleansing, moisturizing and acting as an anti-inflammatory. And they do all of it naturally.

So if you want to save some money and make your own beauty treatments from oats, here are some quick and easy solutions to try:

Oatmeal Mask

You will need:

3/4 cup oats

1/3 cup warm water

Optional ingredients: honey, lemon, egg, olive oil, banana

Make sure to remove any make up or grease/grime from your face by washing it first.

Mix the oats and water together to make a nice smooth consistency. Spread the paste gently and equally over your face and neck, leaving your eyes clear. Relax and wait for the mask to dry before washing it off.

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Oats cont...

Oatmeal Scrub

You will need:

2 Tbsp. oatmeal (grind it in a blender or coffee grinder to make flour-like oats)
1 grapefruit

Squeeze the juice and pulp out of the grapefruit and mix with the ground oatmeal to form a paste. Scrub over your face and/or body for a few minutes in a massaging motion. Rinse off with warm water first and then splash on cold water.

Oat Bath

You will need:

1 cup of oatmeal, ground in a blender or coffee grinder
Bath water

Sprinkle the oats under the running water, making sure to break up any clumps. Water should be milky looking. You can add more or less depending on the consistency of the water.

Spend at least 15 minutes in the oat bath to get the most benefit from it. Oat baths are great for such conditions as chicken pox, poison ivy, eczema, sunburn, dry skin, and insect bites.

With a kitchen full of ingredients, it can be simple and cost-efficient to whip up a beauty aid like a facial mask or scrub, thanks to the versatility of oats. So skip the beauty aisle at the grocery store and make your own cost-efficient beauty regimen at home!

Nicole Palacios, BSc, is a freelance health and fitness writer in Vancouver, Canada. www.perfectfit.ws

Senior discounts add up for aging baby boomers

Finding Senior Discounts

by Lee Doppelt

When you were a child, you always wanted to look older and actually be older; then sometime in your thirties, getting older stopped appearing quite so desirable. But, you've heard that good things come to those who wait. Warren Buffett, American business investor and philanthropist, shares his wisdom, "Someone's sitting in the shade because someone planted a tree a long time ago." Buffett, who is well past his youth, knows that there are many benefits for those who made smart money choices in their youth.



Senior discounts exist for many of the products and services you currently purchase. Different stores, enterprises and organizations have chosen a different age that is considered "senior." Ages 50, 55, 59 1/2, 60, 62, 65, 70 1/2 have significance, depending on where you are shopping or what you are trying to accomplish.

Seniors can save money on some of their fixed expenses.

No matter how frugal or simple a life you live, there are certain expenses (fixed

expenses) that you can't avoid. Most of these pertain to managing your home and possessions. Your yearly real estate tax may be one of the biggest expenses you have. The good news for seniors is that many counties offer a discount to homeowners of a certain age. Contact your county assessor's office to see if and when you may be eligible for this often-substantial discount.

Seniors can often save money on insurance. Auto insurance rates are usually lower for seniors with good driving records. The AARP website states that sen-

iors can save \$357 per year on auto insurance, as a member benefit. Some insurance companies offer discounts to seniors who have passed a qualifying safe driver class. Contact your insurance agent to determine if you deserve this lower rate.

And while you're reviewing your insurance needs, assess whether it's still appropriate for you to carry life insurance; if you no longer have dependents and debts, you may be wise to cancel your life insurance policy. Additionally, if you're no longer actively in the work

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Senior Discounts cont...

force, you may not need disability insurance either.

An enticing opportunity exists for people over fifty who are contributing to their Roth IRA. The Internal Revenue Service (IRS) allows a larger yearly contribution, up to six thousand dollars annually. Check the IRS website <irs.gov> to learn more about Roth IRA contributions.

Seniors can save money on their variable expenses, too.

Travel is an area where big savings exist for seniors. If you're booking an air trip online, many airlines have a lower fare for those over 62. Peruse the airline website carefully before you book a trip and pay too much.

Additionally, Amtrak trains offer seniors lower fares, typically a 15% discount. For example, a round trip ride to New York City from Chicago is \$194, but it's \$164.90 for seniors. See Amtrak.com to view other schedules and fares. If you use your city buses, you'll likely find opportunities for seniors to commute for less. Rental cars may also cost less if you're of a certain age. Just ask!

Seniors can enjoy food and entertainment for special lower prices. Some of the fast food places sell coffee to seniors for a quarter; that may be

cheaper than home-brewed coffee. Movies, theaters and concerts often sell tickets cheaper to seniors. They don't want to insult you by asking if you're a senior, so you need to be proactive and ask. Many restaurants have a section on their menu for seniors.

There are other places that offer senior citizen discounts. Your bank may have special checking account offers for seniors. Even the place that does your routine car oil changes or cuts your hair may offer a senior discount. Get in the habit of politely asking when you purchase services.

Have you noticed actress and comedienne Betty White on television lately? Well into her eighties, she looks fabulous and has a thriving revived career. Treat yourself and your money and possessions with respect when you're younger, and you are positioning yourself for spectacular golden years.

How stretching our dollars has made us better

The Benefits of Tough Times

by Gary Foreman

Let's just skip the standard introduction that the economy is tough. We've all had to adjust. You know all that. What I'd like to focus on here are the things that have gotten better because of the bad economy. Let's look at the silver lining of living more frugally.

The first thing that comes to mind is that we've simplified the holidays, especially Christmas. Until a few years ago, the holidays seemed to get bigger and more expensive each and every year. More presents to buy and bigger parties to attend. The recession has put many families on a new path.

Because we don't have as much to spend, we're forced to consider what's important and what can be eliminated. Just that thought process has been healthy for us. In thinking about what's really important, we're much more likely to appreciate the people who matter most in our lives.

We've also been forced to think about what would please the person that we're buying for. We don't have the cash to skim through catalogs and online shops, but we can find something that they'd like that doesn't cost much if we put some thought into the gift. This reminds me of a phrase "It's the thought that counts." And, many of us have discovered that's true. The thought that we put into a gift is more important than the cost of the gift. And because we're think-

ing of the gift, it's more valuable to the recipient.

On the other side of the calendar, we've changed the way we vacation. Vacations are more about family and less about theme parks now. We haven't had the money to let someone entertain us for the whole vacation. Instead we've used the web to discover smaller museums and historical spots. We've been exposed to things that we never would have known about if we were waiting in line for the newest coaster at McThemePark.

We've learned that you don't need a new car to be happy. Extending the life of an older car for another year or two isn't such a bad thing. For the cost of a single car payment, we can improve the looks and comfort of an older car. A new set of floor mats costs much less than a whole new ride. We've become comfortable not worrying about shopping carts scratching our new car.

We've learned to do new things for ourselves. For instance, we're cooking. Sure, we miss some of our favorite restaurant foods, but we simply can't afford them anymore, so we do the next best thing. We're learning how to recreate them for ourselves. We're using sites like Copy Kat Recipes <CopyKat.com> or Top Secret Recipes <TopSecretRecipes.com> to duplicate our favorites. Or we may be asking

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Tough Times cont...

friends for their tricks for making dishes we enjoy. In either case, we're spending more time in the kitchen and enjoying the feeling of accomplishment when we see smiles at dinnertime.

Some of the things we've learned have stretched our capabilities. Many of us didn't know that we could change the air filter or oil in our car all by ourselves or that we had the ability to do simple household repairs. We've discovered that a Google search or a visit to Youtube.com would reveal step-by-step instructions for simple plumbing and electrical repairs.

We're spending more time sharing with friends. It could be the ladies getting together for a manicure party or the guys sharing a six pack in front of the ball game. We've found ways to avoid the nail salon or sports bar and still not feel terribly deprived.

We've also noticed that the most expensive isn't necessarily the best. It's true that sometimes you do get what you pay for, but often you can do just as well with something that's a lot less expensive. We've learned that price shopping can be a very profitable activity.

We've also learned that we don't need to brag about owning the most expensive whatever. Now our tweets are more likely to be on the most recent

bargain that we've snagged instead of a Pinterest shot of our latest bling.

We've rediscovered date nights. Somewhere along the line we forgot that some of the best evenings with that special someone happened when we were young and didn't have any money to spend, so we invested our ingenuity. Now that we're older and don't have any money, we've recognized that it's better to focus on our mate than on a four-star restaurant. Snacks under the stars work fine for me.

We've discovered alternate sources that work just as well as the more expensive items they replace. The book from the library reads just as well as the one from Amazon or Barnes & Noble. And, free or less expensive sporting events at our local park or high school can be just as entertaining as the big leagues.

I'm sure that you've found other benefits of the recession. Sure, it's tough if you've lost your job or worry about losing your home. I don't mean to minimize that. It's terrible, but even in the toughest of circumstances, there are some good things to be found if you look for them. And, when times are tough, it's especially important to have some thoughts to cheer you up.

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

How to keep the internet from wasting your time

Avoiding the Black Hole

by Joanne Guidoccio

When I was working, I had email under control. I would check it three or, at most, four times a day. Since retirement, I check it at least five times before noon. There are days when I feel I am living in my email box, doing everything from personal communication with friends to sending out queries and articles to editors. It doesn't help that I am a self-employed writer with the computer as my constant companion.

If we let it, the internet could take over our lives. That is where many of us shop, meet people, communicate, work, play, and waste time. It is easy to go on the internet to do research or check email and then get caught up in other sites, often wasting an hour, morning or entire day. This black hole of productivity can prove disastrous, especially for the self-employed and unemployed.

Consider the following tips on how to set limits and use the internet more powerfully:

~ Use online tracking tools such as Toggl.com and YaTimer (www.nbdtech.com/yaTimer) to keep track of internet usage. Free and paid versions of these tools are available. Do this for a week and you will get a good picture of how you actually spend your time. It can be an eye-opener to discover that you might be spending more time on email or at a particular site.



- ~ Plan your use of the internet. Schedule blocks of time for email, doing research, completing work-related tasks, and simply browsing. Do not simply jump on anytime you feel like it. If necessary, disconnect from the internet if you need to focus on a particular task. In his book, *The Power of Less*, Leo Babuta introduces the idea of an "offline hour," which could be extended to an "offline day."
- ~ Do not check email first thing in the morning. This early check could easily dictate the rest of your day and offset any of your personal and business priorities. Instead, set aside 20-30 minute blocks of time and check your email twice a day, preferably at 10:00 a.m. and 4:00 p.m. These times allow you to deal with any urgent morning emails and finish before the end of the workday.

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Black Hole cont...

- ~ Work your way from top to bottom, one email at a time. Open each email and deal with it immediately. Reply, delete or archive for later reference. When replying, limit yourself to no more than five sentences. This forces you to be concise and limits the time spent in the email box. Before deleting any email, ensure there will be no negative consequences.
- ~ Turn off email notifications. Most programs have alerts like a sound, pop-up message, or blinking icon that let you know when you have received a new email. This interruption can be disruptive and gives power to anyone who wants to email you.
- ~ Let your family and friends know that you do not appreciate receiving chain and joke emails. If they continue sending them, create a filter that sends these emails straight into the trash.

Read the "fine print" and save money

Size Does Matter

by Rich Finzer

At the risk of sounding risqué, I've titled this article with a definite purpose in mind. When shopping for household products, particularly paper towels, taking time to read the fine print will potentially aid you in saving money twice! An impromptu visit to my grocery store proved that to me in spades.

The store was running a promotion on two popular national brands of paper towels. A six pack of "Mutiny" brand mega-rolls was priced at \$7.99, which, in all honesty, is pretty decent. Plus, I had a \$1 off coupon to boot. Stacked just to the right of the "Mutiny" towels were eight pack rolls of towels whose brand name rhymes with "shot" (you know the one). The price was \$6.99, meaning at first blush, factoring in my coupon, the price for either item was identical. Right? Wrong! As I stated earlier, size matters! And here's where reading the "fine print" really paid off.

According to the package label, total towel area for the six rolls of "Mutiny" was 333.5 square feet. The other brand's total towel area was 454.0 square feet. Yikes! It shouldn't take an MIT grad to figure out which I purchased. I bought the one with 36 percent more towels. Remove my \$1 off coupon from the equation, and purchasing "Mutiny" would have represented an even more unfavorably lopsided transaction. I'd have spent about 16 percent more for roughly a third less product!

Do you really need expensive brands to get clothes clean?

Color Clothes and Cheaper Detergents

Do the more expensive laundry detergents like liquid Tide® tend to preserve color in clothes better than the cheaper detergents like Era® or All®?

Jane

Are You Buying the Detergent or the Name?

We don't use Tide® because it is too expensive. We feel that they are not selling detergent, but they are selling their name. Many other liquid detergents work well and cost a fraction of what Tide® sells for.

Karen

Cheaper Detergents Work Just Fine

I always buy All® when it is on sale. When loading clothes in the washer, don't overload the machine. I have found that overcrowding a washer causes clothes to wear faster and fade. Use cold or lukewarm water for colors. I still use hot for sheets, underwear, and towels. Adding a cup of white vinegar to the rinse water

every few days removes excess soap from clothes and prevents color fading. I also hang items from the dryer after 20 minutes on a low heat setting to prevent fading. I always turn jeans and shirts inside out when washing to prevent fading in the washer.

Nancy

Detergent Does Not Cause Fading

I always use cheap detergents, both liquid and powder. The only time I notice fading is when I hang clothes on the clothesline. To combat fading when using the clothesline, I always hang the clothes inside out and try to use ample pins to hang pants and shirts evenly. I hang my husband's good work clothes inside on the porch or in



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Color Clothes cont...

the shade to prevent fading. I see no reason to spend extra for detergent, especially if the clothing is good/decent quality to begin with. Whether bought new or second hand, decent clothing is something that pays for itself. Cheaply made discount clothing never fails to let me down.

Cheryl

Wash in Cold Water and Air Dry

I refuse to buy the premium detergents. I know some people swear by Tide®, but in my opinion, even with sale pricing and coupons, it's just more than I want to spend on soap. I think the trick to keeping colors "true" is washing in cold water (on delicate if required) and air drying whenever possible. I started cold water washing and air drying years ago to save money and found that our clothing lasted much longer overall.

Deb from Chantilly, VA

Brand Loyal to Tide®

A long time ago, I read in *Consumer Reports* that Tide was the best laundry detergent at getting clothes clean. I've been brand loyal ever since. I stock up when there are sales and coupons. I also use only a small amount for each load. I probably use about a third cup for a large load and

less than a quarter cup for small loads. A big jug from Costco goes a long way.

A

Made the Switch to Homemade Detergent

I personally use homemade and love it. Tide® is harsh on my skin. I had an allergic reaction once, and they told me it was from the detergent. All® and ERA® are both good. Gain® smells the best of any, but they all clean about the same. I was never brand loyal and used whatever brand I had a coupon for and/or was the cheapest. I switched this year to homemade, and it is the least expensive and cleans just as well. I have found that my eczema is better this summer than ever, and I think it is from the lack of harsh chemicals in detergents.

Ronda

Legitimate work-at-home job opportunities exist in the education arena

Working at Home

by Debra L. Karplus, MS, OTR/L

You've seen the signs along the highway. Work at home. Earn one thousand dollars a month. Call this toll free number. Sounds like a terrific idea, especially if you're a stay-at-home parent caring for young children or for an aging family member, or you live in a rural setting with little commerce or industry, or you have a disability, which makes commuting to work a challenge. Those jobs may or may not be real jobs, so be cautious.

But before you abandon the idea of stretching dollars by adding a second income that can be earned from the comfort and ease of your home, you need to explore other avenues. Though many of the work-at-home opportunities involve paying cash in advance, supposedly for training that will never bring you any income, there truly are many legitimate ways to be employed from home by solid companies, and receive an hourly or piece-rate pay. When you do an internet search using key words such as "work at home jobs," you will likely find several exciting opportunities that may be perfect for you.

There are also many income earning opportunities working from home that are within the education arena.

Capable employees are needed to grade standardized tests from home.

A variety of standardized achievement tests are administered to your children during their years in elementary, middle, and high school. In recent years, more frequent testing has been done since the passage of the No Child Left Behind (NCLB) legislation of 2001; one aspect of this law is to improve schools by assessing student progress in math, reading, writing, and other academic subjects. Most of the components of these exams, multiple choice questions, are scored electronically. But certain test items, such as essay questions, must be evaluated and graded by a human being.

You can do an internet search to discover these opportunities, such as Metritech at metritech.com. Some may require a bachelor's degree or a teaching certificate, but this varies from company to company, so you need to read the requirements before completing your online application, which asks for your credentials, resume, and commitment to the number of hours you'll work. If accepted, you'll be trained online, with guidelines and rubrics for coding test items. Some of this work is seasonal, such as eight to twelve week sessions in the fall; other opportunities involve year-round work. People who grade tests say that they enjoy the flexibility and extra income.

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Working cont...

Test questions are written at home by people like you.

Companies that create standardized tests revise the exam from year to year. They do this by maintaining a pool of new test items. That's where you come in; search online for opportunities to become an item writer for companies, such as The ACT at act.org or Pearson at pearsonassessments.com. When applying to be hired, you'll be asked to note your preferred subjects, strengths, and skills from a checklist including English, math, and science.

The process of item writing is not quite as simple as you might imagine. Online training is the first step. You'll learn how to format questions, titles of specific acceptable reference books, list of words that you cannot include in your questions, methods for preventing your submissions from being culturally biased, and writing tips for the question stem, key and distracters. You'll also be asked to send a signed statement of confidentiality. After you've been trained, you'll receive assignments for a certain number of test items, topics, and a deadline for submitting them.

Online tutors can earn money helping students online with academics.

If your child has ever struggled in school, you may have joined one of the online tutoring services. You would have paid about \$35 for a month of help for your student. This assistance was available any hour of the day, seven days a week, including holidays. The tutoring program's website indicated that services were offered by well-screened experts in math (algebra and geometry), science, English (reading and writing), and social studies (history and geography) for students of all levels in these subjects.

So, who are these experts? They're people like you who passed online tests in every area where they chose to provide tutoring. These opportunities are available at different times of the year, so search periodically. Online tutors say that the chance to help improve students is very satisfying, and that the paycheck is an added bonus. Check out tutor.com for opportunities to tutor online at home in a variety of subjects.

Work-at-home opportunities have a bad reputation because, frankly, some of them are scams, but you can directly or indirectly have a positive impact on the educational prowess of students of all ages. Explore the many different ways to help children, while earning money. It's definitely a win-win situation.

Great grapes for less!

How to Get Good Deals on Wine

by Eric Mohrman

Wine ranges from a luxury to a necessity, depending on whom you ask. Whether you sip it nightly or only uncork for the occasional dinner guests, bottles noticeably raise the tab for groceries. Prices are going up, too, especially for domestic bottles. As *SmartMoney* recently reported, most California wineries aren't boosting production to meet increasing demand. The result, of course, is heftier price tags. Prices for popular Napa Valley Cabernet grapes, for example, shot up 35 percent in 2011.

If you don't particularly care whether your dinner guests ever come back, or if you've lost your taste buds in some unfortunate mishap, there are wines sold in bottles as big as your head for \$4. For everyone else, there are thrifty ways to get good deals on pleasantly palatable products. As for which low-cost wines are the tastiest bargains, that's best left to individual taste; product reviews are readily available online, but ultimately, sampling is the only way to learn what suits you. Here are a few ways to keep wine costs down no matter which varietals and vintages you favor.

Begin where most shoppers start when looking to stretch their dollars, and that's with coupons and sale or buy-one-get-one items. If your state permits wine purchases in supermarkets and drug stores, their circulars likely offer coupons for wines from time to time. More often, though, wine sales go unadvertised beyond the shelves. Take a stroll down the wine aisle and look for sale items.

Buy wine in bulk if you go through enough to make it worthwhile. Cases are commonly discounted 10 to 20 percent. Just in case it needs saying, only

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Wine cont..

purchase large quantities of wines you already know and love. Warehouse clubs provide bargains, too. These deals may even be available if you aren't a paying member. In many instances, their liquor stores are attached but separate and open to the public. Stock up during the fall and winter, when prices drop a bit.

Save time and money by shopping for wine online. Numerous websites offer deep discounts on frequently rotating highlighted products. Visit websites such as WTSO.com, invino.com, and Lot18.com for wines reduced 50 to 70 percent off retail prices. As an added bonus, you'll introduce yourself to wines you probably wouldn't encounter otherwise.

Skip familiar California wines for something more affordable from a different wine-producing region. In most instances, the quality matches. South American wineries are bolstering standards and gaining global market share. Try a Chilean Chardonnay or Cabernet Sauvignon, for example; the country's climate is similar to California's, so its grapes have similar characteristics. Shiraz from Australia is just a different name for California's Syrah, and many brands are reputed for quality surpassing their low prices.

Syrah from California is usually a decent deal, too, simply because it isn't as well-known as the state's Chardonnay, Cabernet Sauvignon, and Merlot. As with picking products from less familiar regions, choosing less familiar varietals provides bargains, too. Malbec grapes yield a full-bodied wine with which Argentinian wineries are garnering world-wide praise. Malbec pairs well with red meats and dishes with bold flavors and makes a good alterna-

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Wine cont...

tive to Cabernet Sauvignon. Try a Spanish Monastrell (aka Mourvèdre in France) or a Uruguayan or French Tannat in lieu of your favorite Zinfandel.

An adventurous spirit serves you well in saving money on wine. Don't be afraid of bottles from places and grapes you're not acquainted with. Of course, it's advisable to do some light research to get an idea of what you're buying. Next time you're shopping for wine, jot down the names of a few low-cost products you've never tried and look into them. Write down the results of your experimentation so you remember which bargains are worthwhile and so you don't repeat missteps. All these tactics reduce the cost of your wine habit, no matter how devoted you are to it.



You could snag a bargain!

Buying Scratch and Dent Appliances

by Jan Roland

I'm looking to replace some appliances in my kitchen. My appliances are old and on their last legs. The trouble is that I really can't afford new appliances, and I don't want to put them on my credit card. I've heard that you can get great deals on "scratch and dent" appliances. But, I don't know where to look for them or what to look for once I've found the appliance. Can you help me find scratch and dent appliance dealers near me?

Baffled in Buffalo

BB is right. Often you can find great deals on brand new appliances at scratch and dent sales. The trick is first finding a store that sells scratch and dent and then finding an appliance with flaws that won't affect your use. Let's see what we can do to help.

Finding scratch and dent appliance stores isn't that difficult, but it will take a little digging. If you're still using the yellow pages, you can look under "appliances." You may find a "scratch and dent" subsection. Also check under "outlet stores" and "warehouse stores."

Call the new appliance outlets listed and ask if they sell scratch and dent items or if they have a clearance center that does. If they do sell scratch and dent, tell them what you're looking for. Within a minute or two,

they'll tell you if they have anything that matches.



You can also search online. Use the same terms but add the name of your town or the nearest big city. Again, make some calls to see what's available.

Talk with the salespeople in the stores you visit. Their inventory changes all the time. If you let them know what you're looking for and leave your phone number, you might be surprised what they'll find for you.

Expect to save 25 to 40% depending on the damage.

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Scratch and Dent cont...

Many times the problem will be a tiny dent in a side panel or a scratch in the paint.

Look any prospective purchase over carefully. Check to make sure that all knobs, racks, shelves, etc. are with the appliance. Often parts are scavenged from a scratch and dent unit.

And remember, just because you found one problem doesn't mean that there aren't others. The time to find the scratches and dents is while you're in the store. Ideally you'll find something that will be hidden by a wall or cabinet in your kitchen. Many times these items are sold "as is." Make sure that the appliance works. Find out what, if any, warranty you get with it.

Don't hesitate to bargain with the salesperson, especially if the item is last year's model. The worst that can happen is that they refuse your offer.

Not all scratch and dent appliance stores offer delivery. Make sure that you know whether delivery is available and whether you'll be charged for it.

Don't forget to consider other alternatives. Stores that rent or lease furniture and appliances often have used units available for sale. One plus is that often these appliances still have the balance of their factory warranty available. Call ahead to ask what they have.

Also, many people report good experiences buying from used appliance centers. Some offer a six-month or one-year warranty on their appliances.

Naturally you'll have a better chance if you don't need to buy the appliance today for delivery tomorrow. But, even if you do need it now, it can't hurt to spend an hour or two looking for a scratch and dent appliance bargain. That little bit of effort could save you hundreds or allow you to buy the upgraded appliance you've always wanted.

How I afforded my choice of used cars

My Story: My New Used Car

contributed by JW

The rewards for being thrifty are sometimes few and far between, at least the big rewards. But, I got a big one this week. My trusty old Subaru station wagon was biting the dust, and my driving needs were exceeding its reliability. It needed \$1200 of struts right now and I'd never done any major engine repair in the 208,000 miles I'd driven it. At 208,000 miles and 18 years old, it just wasn't worth fixing it up to be the reliable car I needed it to be.

So, I gritted my teeth, set a budget and my car-buying priorities, and went to see used car dealers. The first one took one look at me in my dirty thrift store clothes (dirty because I'd been out doing field-work for my job all day) and commented on how I couldn't afford anything on his lot and to try Craigslist! I want to go back with my current car and re-enact that scene out of *Pretty Woman*. I have nothing against Craigslist. However, I was bothered by his implications that I was too poor to be on his lot and that poor people shop on Craigslist.

I've had that 1994 Subaru wagon for nine years and haven't made a car loan payment in eight of those years. Instead, I put a car payment in the bank

every month. It comes right off the top as part of my savings plan. It wasn't always easy to skim that money off before expenses, before trips, before luxuries, and before turning down requests for money from spendthrift friends (all of whom make more money and live higher on the hog than I do). It was hard. Sometimes it was financially difficult and sometimes it was emotionally difficult.

That is why I showed up in thrift store clothes. I don't buy new clothes. I buy used clothes. That is why I showed up in an 18-year-old car with nearly 300,000 miles on it. I don't do cosmetic repairs on my cars. I maintain the engine and suspension, not the paint job. Because I had that old car and the cheap clothes and because I do so many other thrifty things, I had enough money to buy a car without a loan. That first car dealer just saw the low cost choices and assumed poverty. That was his mistake.

Several salespeople at other lots suggested that I didn't need to see the engine or take the car to a mechanic before I bought it. I quickly left those places.



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My Story cont...

Finally, I found the dealer who had local cars for sale with full maintenance records. By being careful with my money and diligent in my car search, I got a certified three-year-old vehicle with a drive-train warranty for three more years and 56,000 more miles.

This is the first time in my life, about 24 years of owning cars, that I've had a warranty and a car that looked "new" rather than outdated. I don't care about the looks, but the warranty is amazing. I didn't think I'd get it this time, but this car was \$3000 less than a car the same year without a warranty and with an electronically adjustable driver's seat. For \$3000 savings, I'm sure I can muddle through with the manual seat.

As I was trying to drive away in my brand new used car, the salesperson was telling me how to preserve the trade-in value. I laughed. In at least 10 years and 200,000 miles, I'd just get \$750 like they gave me on my old car.

On Monday, I will put the first car payment toward the new car in the bank, and I'll be wearing thrift store jeans when I do it.

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.

Great meals for less!

Frugal Stews

by Liz Linderman

In the "old" days, when you were served stew for supper, it meant that Mom was hoping she could stretch the leftovers to make one more meal. Those were hard times. Well, guess what? For many, we've got hard times right now! Fortunately, stews have been elevated in recent years to almost gourmet status, thanks to the discovery of European menus and enterprising chefs. Today, stews have become a favorite. There are countless versions of this ubiquitous meal. Here's to the discovery of economical, yet always tasty dishes, using one pound of meat, poultry, or fish to serve four.

Using meats like pork, veal, lamb or, of course, beef, and even fish and seafood, the lowly stew results in a host of delightfully savory dishes. Add the usual vegetables like carrots, peas, potatoes and onions. But also, you might try mushrooms, cabbage, zucchini, broccoli, dried apples, apricots, prunes, raisins, dried cranberries, pineapple, and even sweet potatoes and dried cherries. Obviously, don't use all at the same time but add enough to harmonize with different meat or seafood ingredients. Explore the broad gamut of spices, liquids, and wines. There are many to experiment with, but take this move slowly with sparing amounts and with many tastings.

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Stew cont...

Let's start out with the most familiar stew:

Beef for All Seasons!

To your usual beef stew, add red wine for your liquid, mushrooms and cabbage in addition to your other familiar veggies, a pinch of cinnamon, a teaspoon of sugar, a pinch of allspice, about two cloves of garlic, minced and a fistful of chopped parsley.

C'Mon, Be a Lamb!

Although it's often called Mutton Stew, don't use mutton. It tends to be tough and gamey. Use only spring lamb for

this almost-Irish Stew. Cook up your typical veggies until soft but not mushy. Cook maybe 10 minutes on medium heat, stirring occasionally. Remove from pan. Brown lamb cut in cubes in hot oil for about five minutes. Add apples, raisins, small pearl onions, salt, and pepper. Cook for about one to two hours on medium to low heat until lamb is tender. Your liquid here could be chicken broth, apple juice, dry white wine, or even water.

Chicken Little — or Big!

Start out with your basic veggies. Now here's where you can substitute. Instead of white potatoes, cut up

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Stew cont...

peeled sweet potatoes. Cut up chicken in larger pieces. Brown in hot oil until golden. Sprinkle with at least a tablespoon of garlic powder and teaspoons of salt and pepper. Choose chicken broth as your liquid, or try pineapple juice or sherry wine. Add canned pineapple chunks. Fresh pineapple is a bit too tart. Dried cranberries are an interesting touch. Try them in the broth.

Fishin' for Something Swell!

Although fish and seafood are first cousins (shrimp, scallops, crab, even lobster), they don't always swim in the same ocean. This means that they can take on different veggies, liquids, or spices. Long time cooking doesn't rate here. Most fish and seafood like a quick hop in the skillet, a fast turn, and then a heating up for about 15 minutes over a low heat. So, cook the veggies first only until tender. Add the fish or seafood; again cook until tender, only about five minutes on either side. For the liquid, sherry wine is divine or try a fish stock (usually available in gourmet food stores). If not, try a cup of New England clam chowder, diluted with a cup of water. Perfect add-ons include lots of onions, a bay leaf, a teaspoon of fresh lemon juice, basil, thyme, two cups of peeled canned tomatoes, or substitute tomato juice for the above mentioned clam chowder.

I Veal So Good!

Ah, yes, veal! You might think it's nuts to take a pound of wonderfully expensive veal to make into a stew, right? But listen up. A pound of veal with a bounty of veggies, spices, and wine can easily turn into a marvelous meal for six! Cook up your basic veggies until soft, adding portobello mushrooms, zucchini and red pepper all cut into thin strips. Leave out the potatoes. You're going to serve angel hair pasta with this. Sherry wine is the foremost liquid for this kingly dish. Roll the cut up veal in bread-crumbs, salt, pepper, and garlic powder. Brown lightly in hot oil. Add your veggies and wine and heat on medium heat only until hot, which is about a mere ten minutes.

These are only a sampling of the delicious stew varieties you can create with an adventurous spirit and different stew ingredients. So "Here's Stew Ya." Enjoy!

** All measurements are arbitrary depending on individual tastes and quantities to be prepared.*

How to get that bakery look in your own kitchen

You Can Bake Professional Looking Cakes

by Wendy Hummeldorf

I have fond memories of the birthday cakes my mother made. She made pig faces out of round cakes and butterflies decorated with Lifesavers. Unfortunately, most kids today think store-bought cakes are better. At \$20 or more, they can be a budget killer, but with a little help, you can make professional looking cakes in your own kitchen.

If your child has his/her heart set on a specific bakery cake, most bakeries will sell you the sets of plastic decorations for \$10 to \$20. Plus, the store's decorators are usually happy to give tips on how to put the cake together. If they have a display cake, take pictures. If not, ask if they can make you a copy of the display book page.

Cakes with a character on them are another option. My favorite ways to transfer pictures onto cakes include frozen buttercream transfers or poking with a pin. With both of these, you are tracing over a picture, so you don't need artistic talent.

Frozen Buttercream Transfer

This is great because it can be done in advance. Also, it is easy to get a smooth finish.

Tape your picture under a piece of glass or other transparent surface. I use an acrylic cutting board. Place a piece of

wax paper on top of the glass. Your layers from the bottom will be picture, glass, wax paper, and frosting. Trace the outline of your picture onto the wax paper with icing. A round tip, parchment triangle, or plastic bag work well for this. Add any highlights, such as lines in hair. Now fill in. For highlight lines, you can put your fill in color right over the top of the lines. Make sure that your fill colors touch the edges of your outline. To ensure that your transfer looks the way you want it to look, pick up the glass and look through it at your transfer. When the transfer is done, gently smooth out the back of the transfer. The colors will blend together, but that's fine as no one sees the back. Put the transfer into the freezer for at least two hours. If storing for longer than a few hours, cover the back with plastic wrap or foil.

Place the frozen transfer on top of the iced cake and carefully peel off the waxed paper. It is much easier to place the transfer and remove the paper if the transfer is completely frozen. If your transfer breaks, put the pieces together on the cake. When the transfer thaws, smooth the break with a knife or your finger. It's a good idea to save extra frosting from the transfer for touch ups once the transfer is on the cake.

Poke with a Pin

Lay your picture on the frosted cake and poke around the outline of the design

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Cakes at Home cont...

with a pin or toothpick. Remove the picture and connect the dots. If you're having trouble seeing the pokes, poke holes in the outline of the picture before placing it on your cake, place the picture on the frosted cake, sprinkle with cocoa for light cakes or powdered sugar for dark cakes, remove the picture, and connect the dots. Fill in the outline.

To write on the cake or create decorations, you will probably need something like a decorating bag and tips. The professional version can be expensive and rarely turns up at yard sales or second-hand stores. However, you can do a lot with some basic items. The least expensive option is to use parchment paper triangles folded into a cone shape with a hole in the small end. As an alternative, cut the corner out of a plastic baggie. A more advanced option is the candy or cookie kits that are available for holidays. Most include disposable bags for icing and a round tip. If you only have one tip, the round tip is a good choice; you can write with it and make dot borders. The tips in these kits are lightweight plastic, so if you get multiple tips, you can cut them into different shapes. For example, cut the tip down to make a larger round tip or cut triangles around the opening to create a star tip.

Lastly, be creative. What you lack in skill can be made up in creativity so don't be afraid to experiment.

Readers' Tips**Save the Nail Polish**

If you want to save your nail polish from going bad and getting too thick, place it in the refrigerator. I keep a little container filled with all of my nail polishes in the refrigerator, and they last for years. The liquid stays consistent and does not dry out or get too thick.

Lori

Protect Your Microwave

An appliance repairman told me that most microwaves fail because the switch that allows it to start breaks. This is caused, for the most part, by slamming the door. The switch is inside the door panel. Our old microwave with touch pad is over nine years old and still going strong. Gently shut the door. Don't slam it!

Deb S.

Leftover Hotdog Buns

I always have leftover hot dog buns, especially during BBQ season. Leftover hotdog buns make great French toast sticks for breakfast (use with your typical French toast recipe). They also make great garlic bread sticks. I butter and garlic them and sprinkle cheese on top. Then I bake them in a 375-degree oven for 15 minutes. My family loves it and can't tell they are old hot dog buns!

Lydia

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Readers' Tips cont...

Natural Fabric Softener

Vinegar is a natural fabric softener (1/2 cup a load usually works). We use this for our baby's cloth diapers because fabric softeners take away their absorbency, and it works great. The vinegar also helps to remove soap residue.

Allison

Delaying Online Checkout

I am a registered purchaser on well-known online stores like Lands End, Old Navy, etc. I recently did some online "window shopping," clicking on several items that I was considering buying. Since I was logged in, my shopping cart was saved, even though I never completed the purchase. After about a week, I received an email with a 40% off coupon code if I wanted to complete my purchases.

Rachel

Better Vacation Dining

If you like to splurge on a good meal during your vacation, make it lunch. Most restaurants have nearly the same selections for lunch as for dinner, but lunch is usually less expensive. Smaller portions may be attractive too, since you may not have facilities for a doggy bag.

A.

Inexpensive Gift Idea

Check out the end caps at all stores you visit. An end cap is at the end of an aisle where almost all stores put their clearance items. I bought two Winnie the Pooh cake pans with cupcake liners and paste food coloring for \$5 each at Target a few years ago. Last fall, I found little plastic zippered pouches with a variety of Burt's Bees® items inside for \$2.34 each. Burt's Bees® items never go on sale. I bought two, and the friend I was with bought the remaining eight. They made great Christmas presents.

Christine

Puppy Treats

As the owners of a seven-month-old puppy, we are still in "training" mode at home. But instead of training our pup with "treats," someone at the local pet store suggested we just use a different flavor of her dog food. Basically anything that's different from her regular food is a "treat," and we just use one tiny little pellet at a time to train her.

We bought a five-pound bag of a different flavor dog food with a coupon for \$9, and by using it as "treats only," it will last us a long time. We also don't have to worry about upsetting her stomach since it's the same maker and same base formula, just a different flavor.

Ann F.

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Readers' Tips cont...**Finding Frugal Bed Sheets**

I've done really well buying sheets at thrift shops. You have to keep looking, but many really nice sheets do eventually get donated, and you will get the same sheet for \$4 that typically costs \$20 retail. Sometimes the set is sold together, and sometimes the pieces are near each other but priced individually. Sometimes you can mix and match, as in a print sheet with a coordinating solid color.

I'll never buy sheets retail again. The price is so dramatically different, and I have found some truly wonderful sheets secondhand.

Anne

Low Cost Make-Up Remover

There are hundreds of make-up removers on the market that are costly and some are potentially harsh to the skin. Instead of throwing your money away, use everyday baby shampoo. Just apply a small amount on a cotton pad with a little water to safely and effectively remove your make-up. The best part is it even works great on eye make-up since baby shampoo does not irritate eyes. It is gentle to your skin, and you may already have it on hand. I keep a travel size in my medicine chest and that lasts about six months. For around \$.99 a bottle, it can't be beat!

Jaimie L.

Preventing Food Spoilage

Use zipper bags for all your dry and cold food. This method will save you tons of food waste throughout the year. More than 40% of all food produced in America is not eaten, according to research by former University of Arizona anthropologist Timothy Jones. Closer to home, the average four-person household wastes about \$600 of food each year. Therefore, use zipper bags for all your dry and cold food and make \$600 extra cash per year.

H.

Baby Shower Memory

Use wrapping paper from baby shower gifts to line the drawers of baby's dresser. I did this in 1975 and that paper still lines the drawers of the old dresser that now is where I store wrapping paper, gift bags, bows, and ribbons. Not only does it recycle the wrapping paper, but also it makes me smile whenever I see it.

SC

More Lipstick

I invested in a good lipstick brush for \$5 at my local beauty supply store. When my lipstick is too low to apply, I use the brush to get the stuff in the tube out. I get at least another month out of each lipstick.

Deb

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