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Nonprofit Consumer Credit Management, Inc.

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### Smart Tips for Achieving a Debt-Free Holiday and New Year

With a car jam-packed full of gifts, holiday parties, traveling cross-country to visit loved ones, consumers spend more money in the three months before the New Year than any other time of the year. In fact, retailers often make about half of their annual profit during this time, according to the National Retail Merchants' Association.

Unfortunately, much of the buying is done on credit. Many people get so carried away during the holiday spending season that they can't dig themselves out for months, or even years. Now is the time to think about how you will pay for gifts, decorations and everything that comes with the season, as well as planning your spending for next year's holidays.

Spending management expert Steven B. Smith recommends the following tips to achieving a debt-free holiday:

- Create a holiday spending plan NOW
- Don't wander off track
- Use credit cards wisely
- Get creative with gift giving

Remember you don't need to spend a lot to show someone you care.

Good Luck and Happy Holidays,  
Todd Emerson, President and Chief Executive Officer

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*Recently graduated, she decided to quit apologizing*

## No Apologies

by Amy Burns

**F**rugal living is as much a mindset as it is a set of techniques. Most of us can save some money with frugal practices that seem comfortable to us, to our families, and to our social group. But how will you feel when you want or need to go beyond the norm?

I often found myself apologizing to others. I belonged to a social tribe of young couples with dual incomes. There was perceived pressure to have and do the same things as our peers.

Although I had a great reason for being frugal, which was the purchase our first home, I constantly said “sorry” for my behavior. I apologized to friends for turning down invitations to expensive restaurant meals. I apologized to my husband for fixing him brown bag lunches. I apologized to relatives for the quality of my Christmas gifts.

When we were “poor students,” we never apologized for basic frugal behaviors like living on rice and beans. In fact, we supported each other with new information like which laundromat had free dryers.

If you are beginning a more frugal lifestyle, don’t just learn frugal techniques. Instead, explore how you will feel about doing these things. Will there be social or familial pressure to conform to a more “spendy” lifestyle? If so, how will you handle yourself? Feeling inferior about what you are doing will limit your progress towards your goals no matter how great your arsenal of frugal tricks.

What are our less than frugal friends doing now? One filed for bankruptcy. One decided doing work she loves was more important than doing lucrative work she hates. And one couple has stayed the course, spending themselves into a hole so deep and wide that they are afraid to face it. Now they spend a lot of time apologizing, mainly to their creditors.

### The Dollar Stretcher

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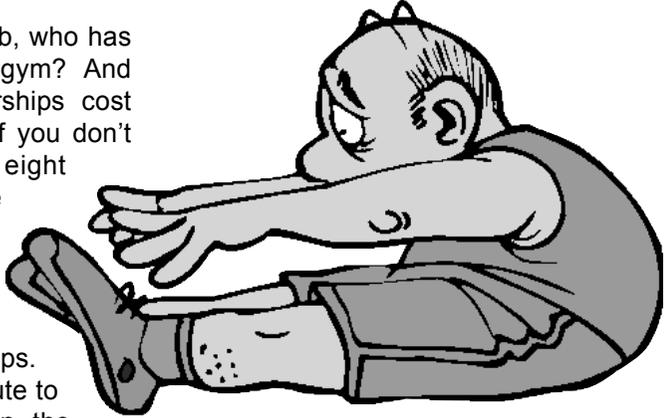
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*Taking free moments to tone and shape your body*

## Exercise on the Job

by Sherry Ballou Hanson

**B**etween family and job, who has time to go to the gym? And health club memberships cost money, a complete waste if you don't go. You have to spend eight hours a day at work, so use that desk to firm your chest. Your chair can help you tone a sagging rear and firm up the abs. Walls are great for modified pushups. And don't forget that commute to work. Keep your hands on the wheel, but try a few of the moves below when you are waiting for a light.



If you are not going out for lunch, you're saving on meals and getting exercise. No gym fees and you are getting paid for your time!

### Office Work:

**Work that desk** the no-sweat way by performing modified pushups five times during your break from the computer, five more at lunch, and five in mid-afternoon. Stand two feet from desk, feet together, hands on desk and shoulder-width apart. Keep back straight and slowly bend elbows so head leans toward desk, return to upright. This is great for arms, shoulders and chest and helps combat that computer hunch.

**Hit the books** for a terrific lateral lift that will sculpt arms and shoulders.

Stand with a book or your kids' pictures in each hand. Slowly raise straight arms sideways to shoulder height, pause, and lower. Do three sets of five during the day.

**Crunch abs** in your office chair and avoid the belly roll; dieting won't firm your middle. Move your buttocks toward front edge of chair, lean back, grip the edge of chair seat. Slowly lift legs off floor while bending knees so knees rise and feet come off the floor. Aim for three sets of five during the day.

**Leg work** in your chair firms your quads (front of thigh). Sit in a chair, lift your right leg out in front and slowly draw three large circles in the air to right; now to the left. Repeat with your left leg. Do five sets with each leg three times each day.

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## Exercise cont...

**Wall work** isn't just for rehabbing your home! This quickie can help undo what eight hours in a chair does to your butt. To firm buttocks and hamstrings (back of thigh) stand facing wall, hands on wall at chest level, elbows down. Lift your right leg off the floor behind you while keeping it straight (it won't lift very high). Hold for five seconds; repeat with your left leg. Again, five each leg, three times during the day.

### Stretch:

**Neck Stretches** help relieve tension that accumulates in the neck and shoulders from sitting in one position. Stand with arms at sides and slowly turn head to the right and hold ten seconds, turn head to the left. Do three each side.

**Shoulder stretches** can be done anywhere and feel good. Assume the same position as above and slowly lower right ear toward right shoulder and hold ten seconds. Repeat with left ear and try for three on each side.

**The back stretch** feels great. Sit on the edge of your chair, feet on floor and extend arms overhead. Slowly bend forward from waist until hands touch the floor and you feel the stretch in your lower back. Hold ten seconds, and then rise up slowly. Do three.

### In Your Car:

**Squeeze your buttocks** together while sitting, hold several seconds, release. Repeat six to eight times. You can do this periodically while driving or waiting for a traffic light.

**Gut suckers** will help you strengthen your abdominals and relieve tension in the lower back at the same time. Press lower back into the car seat while tightening your abs. Hold several seconds. Do periodically while driving.

**Work forearms and pectorals** (chest) while stopped at a traffic light or waiting for your kid at school. Grip the steering wheel tightly, arms at the nine and three o'clock position. Press arms inward. Hold several seconds. Do several.

**Park that car** at the end of your parking lot when you reach your destination if you are in a safe place. Get out, stretch arms overhead, raise your chin, take a deep breath and hold. Now walk briskly into your office or meeting site, knowing you've got the jump on those who arrive at work without first waking up.

Take advantage of any opportunity at work to get up and move around. Do the office errand down the street or on another floor. Don't sit around during your coffee breaks. Stand periodically when you have been sitting for long periods. Take care of yourself!

*Warning signs for the smart consumer*

## **Avoiding Payment Pain**

by Gary Foreman

Dear Dollar Stretcher,

I was really scammed on my 2007 Durango and now I can't afford the lease payment of \$900+ each month. I don't know what to do. The dealership won't return my calls. I am in trouble and I can't get out. ~ C.B.

Dear Dollar Stretcher,

I have a situation and I don't know what to do. I am in a vehicle that I am upside down in by \$8,500. The vehicle is worth about \$1,500. The vehicle is having a lot of mechanical problems and I have already spent over \$3,000 to fix it. How can I trade the vehicle in and get a car payment that I can afford? ~ Kate

Many people are having trouble with their auto loans, leases or payments. In fact, according to *Kelley Blue Book*, nearly one third of drivers owed more on their vehicles than they were worth. So a lot of people have similar problems.

Our cars aren't the only place that we're seeing problems. Many homeowners are struggling to keep up with adjustable mortgage payments that are increasing. Much has been written on the troubles with the "sub-prime" mortgages.

We won't attempt to tell people how to get out of these situations. Partly because there's already been a lot written about it. And partly because there aren't any real good answers.

Once you're upside down in a car or living in a home that you can't afford, there's no easy solution. There is no painless way out. In fact, the choice is usually between taking your lumps now or putting them off and suffering even more later.

These problems usually have one of two causes: either the consumer bought something that required making payments that they couldn't afford, or in the interest of getting "affordable payments," they stretched out their payments, which left them owing more than the house or car was worth for a long time.

So let's see if we can't help people to avoid these painful situations. Like most disasters, there are some warning signs that the smart consumer can look for. Let's examine a few.

The first is a simple question: what if? Before you sign the papers to buy a house or car, ask yourself what would happen if you lost your job. Or got sick for awhile. Or became pregnant. Or any other significant life event. Would you be able to make your payments or would you have a crisis on your hands? Life happens. A wise person is not surprised when it does.

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## Payment Pain cont...

Another good question is: are you close to the edge? There are budget guidelines that suggest limits for spending on houses and cars. How close to that edge would this take you? It's always wise to leave a margin for error. Don't let a salesperson convince you that you can spend more than the guideline and make it up somewhere else. It won't work. At least, it won't work for long.

When you're poised to take the keys to a shiny new car, it might seem like you won't miss your weekly Friday night dinner out. But six months down the road you'll begin to resent the payment. It's easy to get talked into buying a house or car that you can't afford, but the salesperson will not be there when the payments begin to hurt. At that point, like C.B., you'll be alone with your problem.

Next question: How long could I be stuck? Sure, we all like "affordable payments." But usually that means that you're not paying enough principal, so you build up equity much more slowly.

It's hard to sell something if you owe more than it's worth. Yes, you can roll some "negative equity" into a newer car. But that only makes the underlying situation worse. Instead of being upside down for the first three years of the car loan, now it's four or five.

Being stuck in a home could be even worse. You may want to move to a new

city for a job or to be with a sick relative. If you owe more than your home is worth, you could be without options.

How can you know whether you're upside down in your home or auto? The best way is to graph out the value of your home/auto and the amount of equity you have in it (the value of the item minus what you owe on it). Most consumers probably won't bother to do that.

The next best thing is to take a good guesstimate. For autos, you probably should figure that you'll be in negative territory until about the last year of your payments. Maybe two years if you have a newer car that holds its value well.

That works reasonably well for a car where you can predict future value. For your home, it's purely a matter of guessing what your home will be worth in the future. And, that's not nearly so easy. So if you do a zero down payment, interest only loan, you're completely dependent on the housing market. You have almost no control over your situation.

What's the moral to the story? It's a wise person who anticipates future problems and avoids decisions that could easily lead to pain later. They may live in a smaller home and drive an older car. But, they actually have a better quality of life.

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

*Send culinary works of art with your children*

## **Pack a School Lunch with Punch with the Obento Way**

by Jenny Harrington

**W**hen my 6-year-old informed me everyone teased him because he didn't get hot lunch, I realized that I would either have to cave in and shell out money for hot lunch or find a way to spice up the cool factor of his home-packed lunches. I instantly got online and began looking for thrifty ways to make a lunch the other kids would be jealous of. I discovered the Obento, or Japanese packed lunch. Many of these are culinary works of art, with food molded into cartoon characters, celebrities and more. I had found my inspiration.

On my first attempt, I used a large gingerbread man cookie cutter to make a boy-shaped turkey sandwich. Then, with a sharp knife, I made a shirt out of a cheese slice and shorts from a red pepper for the "boy-wich." I cut octagons out of nori (seaweed sheets), wet them slightly, and stuck them on a hardboiled egg to make a soccer ball. I placed some peas on toothpicks for caterpillars and used a mini cookie cutter to make kiwi fruit butterflies. He came home the next day smiling, and I knew then that the extra 10 minutes I spent preparing it had paid off.

You can buy expensive supplies online or at Asian groceries. A better way is to keep your eye out when you visit discount stores, sales, and thrift shops. You may already own many of these things! Things that I find helpful:



- ~ Cupcake liners (paper or silicone)
- ~ Wooden or plastic toothpicks (You can reuse plastic!)
- ~ Mini cookie cutters
- ~ Hole punches that make different shapes (Check out scrapbook sales at craft stores)
- ~ A pair of scissors for kitchen use
- ~ A lunch box
- ~ Reusable containers that fit inside the lunchbox

### **What you can put in the Obento:**

- ~ Cut sandwiches into fun shapes.
- ~ Make boiled egg chicks. Using a sharp knife, cut only the white part of the egg in half making a jagged line. Do not cut into the yolk. Carefully remove the top part of the white from the egg, leaving the yolk still in the bottom half. Now attach a sliver of

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## Obento Way cont...

carrot to the yolk to form a beak, and two black sesame seeds for eyes. Now you have a baby chick breaking out of its shell!

- ~ Use mini cookie cutters to cut vegetables and fruit into fun shapes. You can also do this with cheese and lunchmeat.
- ~ Make a hot dog octopus. Using a sharp knife, cut a hot dog in half. Lengthwise, slice two-thirds of the way up the middle of the hot dog from the cut end. Turn the hot dog to the uncut side and make another lengthwise slice up the middle. These are the legs. Boil the hot dogs and the legs curl, giving you your octopus!
- ~ Place peas or edamame (soybeans) on toothpicks to make caterpillars.
- ~ Crack the shell on a hardboiled egg all over but do not remove the shell. Soak in a bowl of water colored with food coloring for an hour. Remove the shell and you have a dinosaur egg.
- ~ Use the cupcake dividers to separate wet items from dry items in the lunchbox.
- ~ Purchase some nori sheets (seaweed) from the Asian section of your grocery store or an Asian

market. Most kids like the salty taste of this seaweed. Using scissors or your craft punches, you can decorate the most boring lunch into something interesting!

You are only limited by your imagination. If you make noodles for dinner, set some aside to be a nest for your dinosaur egg. Boil a bunch of eggs at once to add to the lunches over the next week. Also, try and make your lunches reflect your child's interests. A few extra minutes not only saves you money, but also it adds a bright spot to your kid's day when he opens his lunch box and amazes his friends.

*Jenny is a wife and mother of two young boys who loves to find ways to give her family the good life for less.*

*Putting your best face forward*

## Beauty and the “Boomer Babe”

by Lynne Cavanaugh

Facial moisturizers for \$19.95 a jar? Toner for \$12.49? Make-up removal wipes at \$5.99? Wandering through the local discount store’s selection of potions and lotions available for highlighting cheekbones, disguising wrinkles and transforming lips from limp to lush can be an overwhelming experience. Is it possible for the boomer babe (otherwise known as the “young senior”) to look her best without spending a fortune? Can she even survive without specialized creams for feet, elbows and nails?

At the end of the day, the factors that create the most attractive appearance at the lowest cost are simply a matter of good grooming. Skip the “French manicure and pedicure” and trim your nails yourself after a relaxing soak in the tub. Your nails will be softer and easier to work with after the soaking. Neatly curved and filed nails bespeak classic elegance. Think of yourself as Jacqueline Kennedy rather than Anna Nicole Smith!

Eliminate the “bikini wax” and shave your own errant hairs with a simple disposable razor. One razor, accompanied by a lathering of bath soap, can handle a month’s worth of personal shaving before needing replacement. You may find that with nightly shaving of under-

arms, a morning spritz of alcohol is sufficient as a deodorant.

For a more youthful appearance, boomer babes are also on the alert for random hairs that seem to pop up where none had sprouted before. Neatly plucked and shaped eyebrows are within our reach with tweezers and, if necessary, an eyebrow pencil. No Hollywood “eyebrow technician” is necessary.



Facial moisturizers become an increasing priority with maturity. Advertising promises aside, most products accomplish the same thing. They temporarily soothe and smooth skin while helping to retain natural moisture. Choosing the hypoallergenic version is a safer bet when trying a new and, perhaps, less costly brand. A general-purpose lotion smoothes dry winter skin on hands, legs and feet. Toner or skin freshener can be replaced with generic witch hazel for a fraction of the cost and is also helpful for mildly numbing eyebrows before plucking.

As for keeping our “pearly whites” pearly white, our first line of defense is, as always, brush, brush, brush and floss, floss, floss. Toothpaste, floss and a new toothbrush every six months are all that is needed.

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## Boomer Beauty cont...

We all have our personal preferences for certain scents and textures, but the budgeting boomer babe challenges herself to make use of the cosmetics already on her bathroom counter or tucked away in a drawer. A foundation in a shade a bit too dark can be blended with a foundation a bit too light to create a custom shade, using the palm of your hand as an artist's palette as you blend. Continue using a favorite lipstick by dipping a lip brush into the base of the tube to get out the last wee bit. A top layer of petroleum jelly applied with a brush adds a moist glow to lips. This boomer babe was surprised to discover that a lipstick "just too red" for lips was just right as a blush on cheekbones.

Knowing that there is little difference in quality or performance regardless of price, boomer babes look for clearance tags, buy-one-get-one promotions, and discount coupons. Being flexible on brands and shades of color gives the boomer babe an assortment of cosmetics with which to work her magic.

A simple, easy to maintain hairstyle requiring only a trim every few months, keeps expenses down. Alternating two inexpensive shampoos is better for hair and avoids the panic purchase of a highly advertised, but no more effective product. Blow-drying can be as simple as drying wet hair. Containing and controlling hair as it loses its color is an ongoing battle with mousse, styling gel

and hairspray the weapons of choice. All in all, the boomer babe asks herself the same questions about beauty expenses as she would with any other budget category. What do I really need? What do I already have? What are my priorities? In other words, shampoo, razors and moisturizers would likely rank higher on the list than a facial mask product. This boomer babe considers foundation, powder, mascara and lipstick as necessary purchases while cologne generally arrives in the makeup basket as a most welcome gift.

Vanity aside, keeping a neat, appropriate appearance is critical in today's workplace. Attention to the details of good grooming combined with the artful use of cosmetics and other health and beauty aids increases our perceived performance and encourages cooperation. We demonstrate respect for others and ourselves when we make the effort to put our "best face forward" at home, at work and in our daily lives.



*The annual countdown to the holiday season*

## **The Twelve Months of Christmas**

by Rachel Muller

**C**elebrating Christmas in the standard North American way can be expensive. My family does all the usual things: exchanges cards, gifts and holiday baking, attends Christmas parties and entertains. The one thing that may separate us from many of our neighbors, however, is that we aren't still paying for our holiday purchases six months later. It's impossible to pull off a great budget-conscious Christmas without a lot of advance planning. As my family has grown, I've started a little earlier each year. Now I follow a twelve-month plan. As a result, the holidays have become considerably more manageable financially. They're also less stressful from a time-and-energy perspective. Here's what my annual countdown now looks like:

**January:** Review the recent holiday season to make note of what worked and where we may have overspent. Buy wrapping paper, Christmas cards and ribbons at clearance prices. Buy discounted ornaments, decorations, dishes, etc. for hostess or teacher gifts. (They also make good wedding gifts). Review all the reward programs I belong to: airmiles, credit card rewards, and grocery "points" clubs. I collect points all year long and cash them in for gift certificates and/or merchandise towards the end of the year. This is one of my key Christmas-savings strategies.

**February:** Make a tentative list of people I want to give gifts to in December. Thinking about gift giving early allows me enough time to plan for and make many of my presents.

**March through August:** As garage and rummage sale season gets underway, watch for "new" gifts like small appliances still in their boxes or nice items of clothing with their sales tags still intact. It's amazing what you can find when you keep your eyes open.

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## Twelve Months cont...

Collect stocking stuffers: cosmetic and perfume samples for my teen daughters, whatever freebies or novelties come my way.

**September:** Once the kids are settled in school again, it's time to review what I've collected and what I still need. Continue crafting in earnest, and begin looking for specific items to finish my list.

**October:** Check rewards program balances and see what "matches" I can make with my kids' wish list (by now I have a good idea what they want for Christmas), as well as the other people still on my list. Watch for and buy holiday baking supplies as they come on sale. Choose a good family photo from sometime during the year, and get multiple prints made for free (as introductory offer) or when photo developing goes on sale.

**November:** Make double batches of holiday cookies over several evenings, and freeze in ice cream tubs to serve/distribute later. Mail cross-border packages at cheapest rate in time to arrive before Christmas. Buy turkey and non-perishable trimmings as they come on sale. Make wreaths and swags for our own home and as gifts from backyard greenery.

**December:** Mail out cards with family photo and annual letter. Decorate the house, put up the tree, finish wrapping presents, and enjoy the season!

Follow your own twelve-month plan, and with any luck, you'll be able to avoid the packed stores in December and nasty bills in the New Year.



*A guide to using thrift stores*

## **A Great Budget Wardrobe**

by Tricia Goss

**B**uilding and replenishing your wardrobe with thrift store finds is a great way to save money. But maybe you're new to frugal living and don't know where to begin. Or perhaps you're a veteran tightwad who never got into buying second-hand clothing. There's an art to thrift store shopping. Once you have mastered this, you'll find yourself reluctant to return to department store shopping.

First, change your mindset about purchasing used clothing. Stop thinking that second hand clothing is "icky." It's highly unlikely that someone died in that outfit (admit it, you've thought that!). Chances are that the previous owner simply cleaned out their closet and discarded things they didn't wear. And realize that even when buying clothing brand new, you have no way of knowing how many people before you tried it on. Simply give your purchases a good washing and you've got nothing to worry about!

Your next step is to find the best stores. You should window shop, scanning the layouts of several. The ideal stores will be very clean and organized. Look for well-stocked racks sorted by articles of clothing, sizes, and colors, and all facing one direction. While this might sound trivial, it is especially important for newbie thrift shoppers, as it will help keep you from feeling overwhelmed.



Once you've earmarked stores to shop at, your next step is to find out about any specials they offer. For example, some thrift stores will give you a coupon towards your next purchase when you donate a bag of clothing. Others have certain days when you pay one price for whatever you can stuff into a shopping bag, or they may have specials such as "Half Off Blue Tags." Once you know who offers what and when, you can plan your shopping trips. Ask if there is a mailing list you can get on or check the store's website for an email subscription. These will

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## Wardrobe cont...

often alert you to some great specials others might not know about.

So you know which stores you're hitting today, and you have your budgeted funds and any coupons in hand. Your next step is to learn how to actually shop at thrift stores. It can be quite different from department store shopping. At department stores, a rack usually holds merely variations of sizes and colors of the same item, but at thrift stores, every single piece is unique. You need to really hunt or you might miss a great find! This is where it gets fun. Start by heading to your size of a particular item of clothing and find out which direction they face. Start at the front and push the items back away from you. Pull them toward you one by one, waiting for something to catch your eye.

Don't worry if you don't see something right away. Ideally, you'll be hitting at least one store a week. Some days you might come home with one cute top, other times you'll hit the mother lode. Once you do see something you like, first check the price tag and make sure it's worth what it is marked. Next, check the tag inside the clothing to make sure it is the correct size (once in a while something will be tagged wrong at the store) and what the care instructions are. Try to stay away from dry clean only or you might negate

your savings! Then look the article over carefully for any stains or holes. If it is a great buy and has a hole where a thread came loose at the seam, it might be worth fixing. But if it has a mysterious stain that you may or may not be able to get out, keep looking. Just because you're buying used clothing doesn't mean they should appear used. The point is to have an eye-catching wardrobe while staying within your means.

It's imperative that you know what looks good on you. If there's a dressing room, use it. If you have a fashion-conscious friend who's willing to shop with you, bring them. Don't worry about walking away with "outfits." You're building and refreshing your wardrobe. Focus on basics like a great-fitting pair of jeans or a nicely tailored pair of slacks in a flattering shade. Look for colors and styles that compliment your build and complexion. By sticking with what works for you, you'll soon find that many pieces of your growing wardrobe are interchangeable and will provide you with many different, becoming looks. If you happen to get home at the end of a shopping trip with a complete outfit, consider it serendipity. Before you know it, people will begin asking you how it is that you're always wearing something new. What you tell them is up to you; it'll be our little secret!

*Acquire what you otherwise could not afford*

## **Barter Saves Cash**

by Deborah Jeanne Sergeant

“I’ll trade ya!” Beyond being schoolyard banter, these words represent the basis of how individuals and businesses acquire what they otherwise couldn’t afford.

An excellent arrangement for people with time and/or goods but little cash, barter can help you get what you want and meet another person’s needs, too.

Although bartering tends to strike deals that trade either services or goods, bartering can include trading a service for goods. A friend of mine has traded his skill in upholstering a sofa to get a used hot tub from the sofa’s owner.

Bartering often involves a complementary symbiosis. A local bar offers free parking spaces to a snowplowing/towing company, which in turn plows the bar’s lot for no charge. Bartering can also include some cash payment, such as the small newspaper which pays me for articles and also gives me free advertising space and a free subscription.

There’s no end to what you can barter, but keep in mind the drawbacks to bartering. Services or goods traded under a bartering agreement may not bear warranties as paid-for work and products.

For example, I’ve received plumbing repair work in exchange for my writing a professional resume. The man who fixed my kitchen plumbing was not a

professional plumber, but had tinkered with it as a landlord. The problem was minor enough that his expertise sufficed and spared me a costly bill.

Service providers also may not be bonded if that’s not their regular line of work. Make sure that if this is the case, you barter only with someone you trust.

Bartering also does not exempt you or your trading partner from taxes. Discuss your bartering situation with your tax advisor to make sure you keep accurate records.

Bartering tends to work well for individuals or small-businesses where the decision to barter can be made by a single person and not a board. Since they’re more likely to be short on cash, these parties are usually the ones that benefit the most from bartering.

Only barter if the other party really wants to trade with you; it’s unfair to barter on the basis of maintaining relationships.

Don’t insinuate that you want to barter because you think the other party charges too much. To keep the deal sweet, make sure that the goods or services you’re offering each other are of comparable value.

Be specific. Will it be a one-time deal or an on-going service? The hot tub owner traded with the upholsterer for one

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## Barter cont...

couch's recovering; a friend of mine regularly trades babysitting for her daughter's horseback riding lessons.

Will one party begin paying cash at a certain point? Be up-front and settle details beforehand.

If you're nervous about proposing barter, develop your approach with these example questions (you need to work out the details together):

"I'd love to own a piece of your artwork, but I'm short on cash. Would you be interested in bartering? I'm a professional Web developer and I would be happy to build a site or improve your current site. I also work part-time as a landscaper."

"I've really enjoyed browsing your shop, but right now a handmade clock isn't in my budget. Would you consider bartering? I work as marketing consultant and I could help publicize your business. I'm also experienced in teaching French pastry making and driver's education and I'm looking for someone who wants an upright piano."

"My bathroom could really use remodeling, but with four kids at home, I wouldn't be able to afford it. Would you think about trading the work for something you need? I could provide babysitting services. Or would you be interested in your children learning Spanish? I'm a substitute Spanish teacher."

*Use your freezer and prevent waste*

## My Story: The Freezer

contributed by Carolyn

**T**hrowing away food is throwing away money! Making good use of my freezer helps prevent waste, and thus saves me money, and time, too.

Of course, I like to buy meats on sale and the best price is often on the "family size" packages, which I re-wrap in meal-sized portions before freezing. Here is a short list of other things I freeze to keep from having to throw them out:

- ~ **Loaves of bread.** With only two of us at home, we often wouldn't eat a loaf of bread fast enough to keep it from going stale, but it stays fresh in the freezer, and a slice thaws quickly. Crackers and cookies also usually freeze well and stay fresh instead of going stale in the box.
- ~ **Lunchmeat** near the end of the "use by" date. I put wax paper or cut up cereal box liners between enough slices for one sandwich, put in a freezer bag, and freeze. A sandwich made with frozen bread and meat in the morning is thawed by lunchtime.
- ~ **Hard cheeses like cheddar.** It is sometimes crumbly after freezing and thawing, but it's fine for cooking or adding to salads.
- ~ **Casseroles, soups, and stews.** A big batch takes no more time to

cont. on pg. 17...

Freezer cont...

prepare than a small batch, so I will cook extra and freeze half for another meal on a busy night. This prevents wasting leftovers, and we don't have to resort to take-out when we need a quick meal.



- ~ **Milk.** If you find it on sale and have a large enough freezer, you can buy extra and freeze it. Just be sure to pour off a cup or two to leave room for expansion in the jug.
- ~ Keep **flour and cornmeal** in the freezer to prevent infestation with beetles, and prevent rancidity that can happen with some whole grain flours.
- ~ **Nuts** won't get rancid or stale in the freezer, as they sometimes do in the cupboard. They stay fresh and crunchy.
- ~ Do **raisins** get shriveled and gritty in the cupboard before you can use them up? Keep them in the freezer, and they will stay plump and thaw quickly.
- ~ Override **fresh fruits and firm veggies like broccoli, corn, and**

**green beans** can be frozen if you can't use them up right away. Blanch fresh veggies in a boiling water bath for a minute or two before freezing to preserve color and nutrients. Onions, celery, and green pepper are fine without blanching, but the flavor can change a bit, becoming stronger. When you use them, cook the vegetables as you would commercially frozen vegetables. Fruits can go right into the freezer, raw or cooked, and are best used in cooking or eaten only partially thawed so there are a few ice crystals left and they don't get too mushy. Leftover canned vegetables and fruits can also usually be frozen to save for another day, but they get quite soft. Use them in soups, stews, and baking.



- ~ Some **desserts** freeze very well. With only two of us in the house, we don't eat an entire fruit pie quickly enough, so I freeze half of it for another time. I've also had success freezing cheesecake, brownies, and cupcakes. For cupcakes, I cut them

cont. on pg. 18...

## Freezer cont...

in half and invert the top to put the frosting in the middle of the cupcake so it won't stick to the wrapper or fall off. However, there is one exception—custard pies don't freeze well.

My favorite use for the freezer is “**freezer soup**.” This is a container I keep in the freezer into which I throw all the odds and ends of leftovers that aren't enough to save on their own. I keep the liquid from a pot roast, a tablespoon or two of vegetables, that little bit of leftover pasta or rice, etc. When the container is full, I thaw it all out, and I have soup or stew for my work lunch. Sometimes it needs a bit of doctoring with a cup of bouillon, or some extra veggies or noodles, but it's different every time and it's usually pretty good! This is the only “free lunch,” as it is made from leftovers that would have been thrown away.

### Tips for Freezing:

- ~ Wrap food really well to keep out air and prevent freezer burn. I like good old-fashioned freezer paper sealed with packing tape for meats and cheeses; resealable freezer bags work well for other foods.
- ~ Label and date packages, and use them within a reasonable amount of time. I try to use frozen foods up within six months.

- ~ Some things that don't freeze well, such as raw or cooked eggs, mayonnaise, sour cream, soft cheeses like cream cheese, cottage cheese, or ricotta, fried foods (they get soggy), and egg custard.



You will soon learn by trial and error what works for you and what doesn't. Get in the habit of thinking about which foods are likely to get stale or spoiled before you use them up, and try freezing to eliminate waste!

*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.*

*What to do with extra cash*

## Comparing Options

by Debbie Vasen

If you are fortunate enough to possess some extra money, whether from a bonus, inheritance or just the little above your living expenses each month, what is the most profitable business for it? How can you best maximize the return on your extra cash with the current interest rate?

The interest rate is an interesting phenomenon. The current prime interest rate determines both the interest you pay on your debt and the interest you gain on your investments. Therefore, each individual must balance this rate within his or her own net budget. Thus, the answers to the introduction questions are not entirely simple. For some, paying down a debt may actually be a better venture than an actual investment. The key is to lay out your own individual situation in a clear mathematical format, providing your household the ability to clearly see the best deal for you.

The first step in this process is to record all the money you owe and the interest rate you currently pay. For example, you might pay 6% on your mortgage interest rate and 12% on your credit card debt interest. On this same paper, go ahead and include the outstanding balances. There is no need to worry about any credit lines that you pay off each month, as this scenario is only concerned with the interest you pay for your current debt load.

The next step is to take a second piece of paper and write out all the current and potential investments available to you. With how volatile the stock market is, let's keep individual stocks out of this situation. Do include your 401K, profit sharing, CD and saving accounts, even considering a few secure mutual funds. Next to each one, write the current interest rates that are paid on each of these. This part of your

cont. on pg. 20...



## Options cont...

project will take a little more time. Check the web and make a few phone calls to see what current CD interest rates and savings from credit unions or banks are paying out. Explore your current account assortment and speculate on a variety of ones available for you to open down the road.

Make sure that you have an adequate emergency fund first, then jot down the sum of spare money you have. For simplicity, let's look at a yearly total. So, if it is a lump sum or a monthly amount, estimate what you will have extra for one year. The first element for saving the most money is to pay off any debt where the interest rate is higher than any potential earned investment interest. Once that is done, you will look at each item starting with the highest interest rates, both credit and debt. Continue to expend this money until it pays toward all the highest rates first.

Does this only confuse you? Well let me give you an example. Imagine you have a bonus of \$5,000. You should always put some aside for something fun, so let's say \$1,000. That leaves you \$4,000 to make money with. On your two papers you have a mortgage interest rate of 6% with \$100,000 left to go and one credit card debt of \$2,000 at 12% interest. For your investment page, you have a savings account at 2%, potential CD account at 5% and a 401K that averages about 10% return.

Given this example, you would do the following to maximize the money you earn by balancing your interest rates. Pay off the credit card debt of \$2,000 at 12%, which will save you the interest and free up extra money each month on the minimum payment. The remaining \$2,000 should go straight into your 401K. Not only is the interest rate the highest at 10% return, it also carries some additional tax savings.

**cont. on pg. 21...**



## Options cont...

While this article truly simplifies the process, the important message is investing for the highest return is not as simple as finding the best mutual fund. If you have debt, those interest rates need to be considered as potential investments too. By buying down a loan of 6% as an example, you are generating a 6% return on your money instantly. Along with also opening up room in your budget when you eliminate the monthly payments. Take the time to calculate this interest rate balance in your own financial picture and you will find that your money will take you farther into the future.

*Debbie Vasen is a published web content freelance writer. She writes on a variety of subjects including money, parenting and work at home. As an active woman with a strong passion for living frugally, she has energetically researched a variety of money saving techniques. An avid information gatherer with advice to share, she enjoys spending her free time writing. Debbie left a high-powered career in the business world to work at home and be with her kids, a decision that enhanced her need to budget more and spend less.*



*How to save on craft supplies*

## Low Cost Creativity

by Tchikima Davis

Last year alone, people spent 3.6 billion dollars on craft supplies at Michaels Arts and Crafts stores and 1 billion at Hobby Lobby stores. It's no wonder that craft stores make so much money when you consider how expensive some of those supplies are. That is why we get creative not only with our projects, but with our supplies. And just by reading this quick guide, you can too.



- ~ **Go to garage sales.** They don't always have art supplies, but you can usually find puzzles, cards, or fabric that can be glued or painted in any number of ways.
- ~ **Ask stores for throw away items.** Michaels throws away entire boxes of slightly damaged supplies, and sometimes they will give them to you. You can also go to Home Depot and ask for old carpet swatches. The swatches are usually less than one-foot square, so you'll have to get creative on how to use them, perhaps gluing them to tables or chairs.

- ~ **Use what nature gave you.** Rocks are always fun to paint on, but we also like painting on leaves or using twigs to decorate picture frames.
- ~ **Recycle.** I try to not throw away anything that can be used for crafts, and yes, I have a lot of stuff lying around. What might be considered trash to someone else could make a great craft project for your kids. Some of our favorites are pencil holders made from Pringles cans and painted Popsicle boxes that hold books.
- ~ **Reuse household items.** Every year, we buy new calendars and use the old pictures to decorate the walls or make a book cover. It's great because we still get to look at our favorite pictures from over the years.
- ~ **Keep old photos.** So maybe you blinked when the flash went off and your face looks like a raspberry from yesterday's sunburn. That's no excuse for throwing out perfectly good colored photo paper. We just chop up the pictures into little squares and make collages. No one will ever know what the picture was of.
- ~ **Think of everything as a craft.** Paint on everything. Puzzle pieces, mouse pads, folders, paper bags, or even eggs can be painted on.

cont. on pg. 23...

Creativity cont...

~ **Get crafty with food.** You already bought it and you're going to eat it, so why not have fun with it first? You can let the kids use cookie cutters to make shapes out of fruit or lay out veggies so that they form a design on a plate.

These are only some of the ways to save when crafting. Just keep thinking of projects before you throw anything away. Keep an eye out at garage sales and remember to try new things. It may seem a little strange to use something like an egg carton for a craft project, but your kids will love the opportunity to do something different and creative, and you will love that full feeling in your pocketbook.



*Tchikima Davis lives in Colorado with her husband where she teaches arts and crafts classes and writes. She recently received her degree in art and psychology.*

**Ask Bob:  
The Auto Answer Man**

Bob,  
My 1999 Honda Accord EX v6 coupe's door ajar light keeps blinking. It does it randomly. As a result, I can't set my alarm because it will go off randomly. The doors are shut completely, and it even does it when I have the doors open sometimes. Is this a problem with the switch or the computer itself?

*Raul*

Raul,  
It sounds like a problem with the door switch or the associated wiring. Look there first for a short.

*Bob*

Hi Bob,  
I have a Ford F150 2003 model. I was told that I need an oil pump and it would be \$1,200. An idea what it should cost?

*Kristen*

Kristen,  
The oil pump is located in the oil pan. In order to change it, you need to remove the oil pan. On some vehicles, the oil pan can not be simply removed. Usually there are suspension members in the way. You either have to remove the suspension member or the engine. The price of the pump is relatively low and the install process is quite easy, but getting to it is a lot of work!

*Bob, The Auto Answer Man*

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

*Keeping fruits and veggies fresher longer*

## Alternatives to Green Veggie Bags

### Is There an Alternative?

Several times I have seen green vegetable bags advertised on TV. They preserve the freshness of fruits and vegetables for an incredibly long time. However, they are quite expensive, so I would love to find an equitable substitute.

*Joan W.*

### Reuses Veggie Bags

I actually ordered the Evert-Fresh Green Bags that I saw in a previous post. They were expensive (\$18 for the package), but I got three sizes, a total of 30 bags, which comes to 60 cents per bag. If you use them once and throw away, it's probably not worth it. However, they are reusable. I have washed mine out a number of times, and it doesn't seem to affect them. When I think that just one bunch of celery gone bad in my refrigerator is a loss of over \$1.50 (these days in NY), the bags are a very good investment. I even ordered them for friends for holiday presents. I don't work for these folks, but I'm a big fan.

*Ruth in Monsey, NY*

### Homemade Terry Bag

This isn't a substitute, but will help preserve the freshness of green vegetables when bought without the bag. My mother-in-law made a simple drawstring bag out of an old terry cloth towel. Lettuce, parsley, etc. stays fresh so long in it. It's amazing! Try it and see!

*Amy*



### Instead of Veggie Bags

Here are some tips I have learned over years of trying desperately to not throw away veggies before I can use them up:

Don't refrigerate tomatoes, apples, and avocados (and most fruit). It ruins the taste. Plus, if it's out in a fruit bowl, you are more likely to see it and eat it!

For lettuce, simply wrap in a damp paper towel (you may need two or more to wrap a large head of lettuce) and store in a plastic grocery bag. Your lettuce will last a while wrapped like this.

**cont. on pg. 25...**

**Alternatives cont...**

For herbs, such as cilantro and parsley, stick in a glass of water like a bouquet and store in the fridge. I have heard that you should cut the ends, but my herbs don't seem to last as long this way. This works best with hardy herbs, such as parsley.

Finally, try hard to not use those crisper drawers in your fridge. When you don't see your veggies, you won't eat them! These drawers are better to store things like cookies or stuff you shouldn't be eating anyway!

*Sara*

**Simply Wrap in Paper Toweling**

When I bring my veggies home, such as peppers, mushrooms, romaine, etc., I wrap each veggie unwashed in paper towels, put them in a store produce bag, and store them in the vegetable drawer of fridge. I wash them just before using. I find many things last for weeks instead of days.

*Alyce*

**Farmers' Market Secret**

When buying produce at a local farmers' market, I noticed the sheets of plastic that are in the bottom of boxes of fruit. I asked if I could have a few of these. At home, I cut them in sizes to fit the inside bottoms of inexpensive plastic containers (which seem to last forever, though intended for limited use). I found very quickly that cut fruits and vegetables stored using this method seem to last forever. Recently, I read that this is because the moisture is wicked away from the produce.

*Sharon*

**Tupperware Alternative**

Tupperware has a line of products that help keep fresh produce longer. At first, I thought these items were somewhat pricey, but shortly after purchasing one of these containers, I purchased a head of romaine lettuce from the grocery store. I then put the lettuce in the container, used it once and forgot about it. That lettuce was still fresh and usable four weeks later when I rediscovered it. I was convinced.

*D. in New Mexico*



*How much can your local library save you?*

## Your Local Library

by Phyllis Guth

**W**hy not start the New Year right with simple money-saving resolutions you can keep year round? Our family saves countless dollars every year through frequent use of our local library.

You are really blessed if you have a well-equipped, well-run public library in your community or nearby, especially when you consider the prices of new books, CDs and the like.

In Pennsylvania where we live, we also have access to other libraries in the state, a bonus, especially if, like us, you move to the suburbs but want to continue to use the library you've always patronized. To do so, we are required to hold a card for the library in our home community, which, although adequate, is far smaller than the one we're used to.

When our three sons were growing up, they loved the library's story hours and the summer book club. Sometimes, they offered a crafts class or puppet show.

Now that we're grandparents, I borrow *The Sound of Music* and *The Wizard of Oz* videos for our grandkids. Next time they visit, I plan to have *Charlie and the Chocolate Factory* on hand.

Baby Einstein videos proved invaluable when our three-year-old grandson required help with his speech

**cont. on pg. 27...**



## Library cont...

because they encouraged his participation. For pure entertainment, "Thomas, the Tank Engine" videos and books were his favorites.

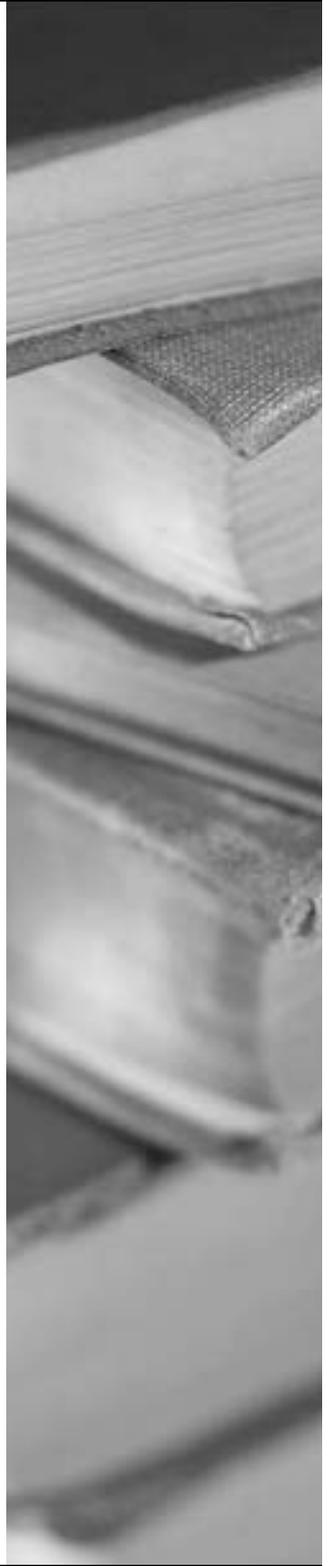
My mother-in-law was an avid reader but unable to get to the library so I borrowed books for her on a regular basis. When my dad's failing eyesight prevented him from driving, I took out old movies for him with stars like John Wayne, Loretta Young, and Abbott and Costello, as well as the Hallmark Hall of Fame shows. They were all safe choices for someone accustomed to watching G and PG rated films.

While searching for DVDs for dad, I often found classics that my husband and I had missed, such as *The Lion in Winter* with Katherine Hepburn, *Roman Holiday* with Audrey Hepburn and *My Dog Skip*, the latter based on a true story. I also discovered DVDs that had a limited life in movie theaters or went directly into video. Many proved to be delightful such as *Just Desserts* and *At First Sight* with Val Kilmer, based on a true story about a young guy regaining his eyesight. Several series intrigued us, including *Ivanhoe* starring Elizabeth Taylor and Robert Taylor and *The Duchess of Duke Street*, which was a BBC video.

To learn which of my favorite authors are coming out with new books, I rely on the Amazon.com and Barnes & Noble websites. For a quarter (a bargain when com-



cont. on pg. 28...



## Library cont...

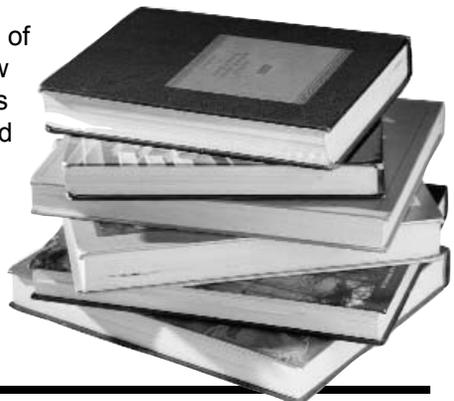
pared to the cost of buying the book new), I can reserve the books at the library so I don't have to wait as long to read them. What's more, I'm able to renew and reserve library books over the Internet.

Some libraries host meet-the-author events. Attending them is a good way to broaden your horizons while spending an entertaining and educational hour. For one local librarian, persistence paid off when she snagged appearances by David Baldacci and Carol Higgins Clark, when they were going to be in the area for a book tour.

A close friend who drives frequently between her Pennsylvania home and her New Jersey shore cottage borrows tapes of Mary Higgins Clark's and Lisa Scottoline's mysteries for the trip. My brother relies on recordings from mystery writers James Patterson, John Grisham, and David Baldacci for his travels between his home state of Pennsylvania and Maine where he now lives.

If you're fortunate enough to work close to your library, you might want to borrow books on your lunch hour or use the computers there if you don't own one or have Internet access at home. You might even be able to buy a few nearly new books or CDs. Our library has a section of used books, CDs and tapes for sale and I've occasionally found bargains: Roger Whittaker, Percy Faith and Jerome Kern tapes at \$1 each.

Add up the cost of movies, buying new books, DVDs, CDs and audio tapes and you, too, will realize how much you can save by using your local library.



## Readers' Tips

### **Cold Convenience**

When I wanted a 20-ounce bottle of soda, which cost \$1.39 in the cooler section of the checkout line, I wondered how much the room temperature cans were. I found that a 12 pack of 12-ounce cans of the exact same soda was on sale for \$3. This meant I could have more soda for much less than half the price if I was willing to put them in my fridge and cool them myself!

*Susan in McLean, VA*

### **Keep Them Lookin' New**

So many clothes still have good material, but have faded and are no longer useable for work. I learned this tip when something red faded, and I have been using it for years since then. When I wash something for the first time, I add about 1/4 cup of white vinegar to a cold water wash. This sets the color for the new item. After that, I'm able to wash the item with other clothes and it lasts so much longer.

*S.C.*

### **Need Extra Income?**

Stores like Target and Wal-Mart need help on second and third shifts to stock shelves and straighten up the store. I did this one winter and it really paid off.

*Debi*

### **Cooking for Baby**

Making your own baby food really can save you money. There is no reason to "do it all at once." For our little daughter, we would make dinner for the family and save out some vegetables or fruits (cut up and boiled with water). No added salt or sugars. Then we took an immersion blender and mashed them up and put them in ice cube trays. To feed my baby during dinner, I would take a couple of ice cubes from a previous night's meal and thaw them in the microwave (being careful of hot spots). After dinner, the "new" cubes would be frozen and put into their respective bags (one for veggies and one for fruits). It's really no harder than that.

*Laurabeth G.*

### **Books Direct**

As a self-published author, I know firsthand that most smaller publishing companies (and a few larger ones) offer their books for sale to the public much cheaper than bookstores or online booksellers. If there is a certain title that interests you, go to Amazon.com and find out who publishes it, then Google the publisher. Buying direct from the publishers can save you up to 50% retail price.

*Julie*

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

## Readers' Tips cont...

### Take a Day Off

Challenge yourself and your friends to have a "buy nothing day" (especially during the tempting holiday season). You would be surprised how many temptations you can turn down. Increase the challenge to a week with the exception of food, bills, and fuel for your vehicle.

*Carla in Elkton, SD*

### Late Night Special Order

When visiting your local supermarket, go to the counter where you can have special cuts of meat done. They usually package ground beef there also. Each night the meat counter has to throw out the freshly ground beef they have for that day. This is due to health codes. What a waste!

Ask the butcher what time of day the ground beef is marked down before it is thrown out. I wait until that time, usually around 8pm, and I always get ground beef for 99 cents per pound. You can buy as much as you want.

You can also do this with the bakery or bread department. Just ask a clerk or supervisor in that department what time they mark down their food items at night. Happy Savings!

*Laura*

### Check Your Records

It pays to be careful...and save your W-2's. I ordered my first Social Security statement in 1987. I carefully checked that every prior year's stated earnings matched what I had in my records. After that, I ordered statements every few years and only checked that the latest numbers were correct.

Then in 1997 I decided to determine if I could retire early and was looking over my various Social Security statements. I found that the amount of money shown as my earnings for 1977 had mysteriously been drastically reduced on my 1988 statement and forward. I called the Social Security Administration, opened a claim, and then mailed them a copy of my W-2 from 1977. They corrected the error! By my calculations, it will mean a difference of about \$25/month in my future benefits which will really add up over the years.

Now I scrutinize my yearly Social Security statements more carefully. SSA was never able to tell me how my earnings for that year were reduced by more than 50%, but at least they were willing to correct the error even though I didn't notice it for 10 years!

*Beth B.*

cont. on pg. 31...

**Readers' Tips cont...****Remove Temptation**

When running into the grocery store or Wal-Mart for just a few items, don't take a big shopping cart! Use one of the handheld baskets instead. You'll be less likely to add impulse items to a small basket than to a large shopping cart.

*Brenna D.*

**On Second Thought...**

We are in the process of selling our home and moving to another country. Our university age children will be the recipients of many of our things, but we still have a lot of things to dispose of. It makes us wonder why we bought some of these things in the first place. My husband sent seven large garbage bags full of clothing to the thrift store. We had a whole pickup truck loaded high with items for the thrift store and another load for the dump. I have boxes of china to send to consignment, a piano that no one wants, and numerous trinkets that seemed necessary at the time.

It all begs the question: why did we waste our money on this stuff? In our new home, I'm not buying things just because they're pretty. There's nothing pretty about clutter. If we all pared down and considered thoughtfully whether an item was worth buying, we would all have a lot less clutter in our homes and more money in our pockets.

*Joanne D.*

**Time for an Adjustment!**

Most stores have a 14-day window to adjust the price if you paid higher and then there is a sale. Nothing is worse than buying something only to see that it went on sale 2 days later! Most of the time, you can go to the customer service area with your receipt in hand and ask for a price adjustment.

*Janki D. in Austin TX*

**Heels, Please!**

I go to the deli counter and ask for the heels of the cheese. They usually charge me \$1.99 per pound. When I get home, I use my salad shooter with the shredder attachment to shred the cheese. When I go into the grocery and see what they charge for a small bag of cheese, I can smile and know that I have gotten more than my money's worth.

*Marie E. in Southeast Michigan*

**Savings to Go**

Most dine-in restaurants will also do carry out. We find we get better and more food at local restaurants that costs about the same as fast food chains. By carrying out, we save money by not purchasing drinks, appetizers, or dessert. We also save time since we call in the order and pick it up on the way home.

*Martha*

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