

### ABCs of Raising a Smart Money Child

The end of summer signals the beginning of a new school year. From kindergarten classrooms to college campuses, the annual back-to-school ritual is eagerly anticipated by students of all ages. And while children can have solid reading, writing, and math skills, if they cannot manage their money, they will struggle, even fail as adults. Parents can help change that by giving them the basic framework to make good financial decisions. Springboard recommends the following 10 basic steps to teach kids responsibility with money.

1. Give your children an allowance and let them be in charge of spending it.
2. Teach your children how to save regularly by opening a savings account at an early age.
3. If your children want to borrow money from you, then consider how it could be a lesson in loans. Charge a small interest until they pay you back at the end of a short loan term.
4. Provide your children extra income opportunities, such as additional chores.
5. Ask your children to clip coupons with you.
6. Take your children grocery shopping and ask them to help you compare options.
7. Teach your children the difference between needs and wants, and how you make decisions about purchases.
8. Explain to your children where your money comes from and how you earn it.
9. Invite your children along when you visit your financial institution.
10. Play games with your children that stress the value and use of money.

The more you understand about your finances, the more you'll be able to manage them effectively and teach your children to do so as well. It's never too late to start. To help you take control of your financial future, Springboard's books, *Raising a Smart Money Child* and *Consumer Guide to Good Credit*, are available for free download. Please visit the "Resources" section of our website at [www.credit.org](http://www.credit.org) or if you are without internet access please call us at 1-800-947-3752 for printed copies of our educational materials.

Todd Emerson, President and Chief Executive Officer

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Mail: SPRINGBOARD<sup>®</sup>  
Nonprofit Consumer Credit Management  
P.O. Box 5438  
Riverside, CA 92517-5438

Phone: 1-877-Wise-Plan (1.877.947.3752)  
E-mail: [SPRINGBOARD@credit.org](mailto:SPRINGBOARD@credit.org)  
Fax: 1.951.781.8027  
Website: [www.credit.org](http://www.credit.org)

## From the Editor's Desk: Is Money Evil?

by Gary Foreman, editor

**D**o you think that it's virtuous to be poor? Many people do. In many religious traditions holiness is in part accomplished by turning your back on material things. The idea is that to appreciate the spiritual, you need to totally forsake the material. Or at least get as close as possible. Many have taken vows of poverty to pursue this goal.

But, I'd argue that it's not quite that simple. Money is just a tool. You wouldn't say that a person was bad because they had too many tools. Money is just a way that we have of exchanging things. By itself, money has no value. It's not necessarily good or bad. It's what people do with money that is good or bad. So the prob-

lem is with the way money is used. Not the money itself.

One of the most misquoted verses in the Bible is that "For the love of money is a root of all kinds of evil" (1 Tim 6:10). It's the love that causes the problem. When you place your affection on money you become vulnerable to troubles. The mere fact that you have accumulated some wealth does not make you bad.

So what does this have to do with achieving Financial Independence? Good question! Actually, quite a bit.

First, to be financially independent means being in control of our money. Not to have our money control us. So we need to be careful not to fall in love with our money. If we do, we'll begin to let money have too much influence over us. Just another way of saying money is in control.

Secondly, a belief that money is bad could be sabotaging your desire to build wealth. If subconsciously we believe that all money is evil, then we'll push it away from us. We'll find it hard to do the things necessary to build a savings account or IRA. I've even heard people say that they have a way of 'repelling money' or that they're 'allergic to money'. We can't see our subconscious, but it has a large impact on what we do and say. Sometimes it even ruins our own plans.

So what do you think about money? Do you have a good relationship with it? Or is it time to reconsider what you believe?

### The Dollar Stretcher

P.O. Box 14160 • Bradenton, FL 34280-4160  
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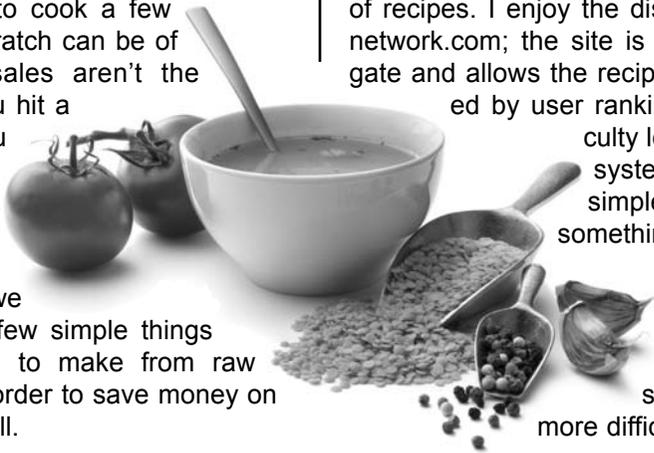
*How a little time in the kitchen could save some dough*

## **Home Cooking**

by R. Kellogg

**I**n general, food that is more processed will cost more money at the grocery store. Thus, typically you would pay less for the raw ingredients to create bread than you would for bread. Sales and couponing can help you save money on baked goods, but knowing how to cook a few things from scratch can be of value when sales aren't the greatest or you hit a time when you must minimize household spending.

In this article, we will look at a few simple things you can learn to make from raw ingredients in order to save money on your grocery bill.



### **Bread**

Bread is very easy to bake. It does take some time and you might allow yourself a batch or two to get the process down. Before starting, you will need a bread bowl, a mixing spoon, at least two loaf pans, a good bread recipe and the list of ingredients for your recipe.

Many good recipes are available. To find some basic variations, do a search for "bread" at [foodnetwork.com](http://foodnetwork.com). Two excellent places to look for recipes are the library and the Internet. At the library, look for James Beard cook-

books to learn the secrets of bread baking. Beard is considered a master of the art. Libraries can also stock excellent bread recipes at a range of difficulty levels. For greater search ability, try looking online. Check out [foodnetwork.com](http://foodnetwork.com) and [verybestbaking.com](http://verybestbaking.com) for a collection of recipes. I enjoy the display at [foodnetwork.com](http://foodnetwork.com); the site is easy to navigate and allows the recipes to be sorted by user ranking or by difficulty level. With this system, it is very simple to start with something easy and confidence-building and work your way up to something more difficult.

On the day you are planning to bake bread, start the process early. Be sure to schedule yourself to be home for a few hours during the intermediate prep time. Cooking bread involves a lot of rising time. The preparations will not take long, but you will need to be available to mix, knead, and move pans into and out of the oven. Some people find bread-baking soothing. And the smell of baking bread is delicious!

### **Pizza**

Pizza starts with a bread recipe! There are a variety of good recipes for crusts

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## Home Cooking cont...

out there; read around and find one that you like. Go to [www.flyingpie.com/booklet2.htm](http://www.flyingpie.com/booklet2.htm) to find one with a lot of personality that a pizza restaurant posted online.

Pizza is a great dish to know how to make. You will need ingredients for a crust, tomato sauce or tomatoes you can puree to spread for a sauce, and then you can add whatever you like for toppings. Remember to pat dry excess water from toppings such as pineapple and olives before adding. This will help keep the pizza from getting too watery. If you are creative, many different things could become toppings. Try using leftover chicken and cheese or simply go with sliced ham and onions. It can be as simple or as elaborate as you like.

### Soups

Pre-made soups can be costly and not exciting to eat. Homemade soup is so easy to make. You can purchase or make your own soup stock (broth) and then add any or all of the following ingredients, and simmer until tender to make a great soup: rice, celery, onions, carrots, diced chicken, diced potatoes, corn, and herbs. The best part about homemade soup is that it tastes even better on the second day! Remember to refrigerate uneaten portions of your soup within an hour of removing from the heat!

### Breakfast Cereal

When I was a college student and breakfast cereal was a stretch for my budget, I would make homemade granola. It was cheap, easy, and one batch could last for a few weeks! My favorite granola recipes come from [foodnetwork.com](http://foodnetwork.com). To keep it healthy, remember that the less nuts are cooked the better they are for you. It might be better to add the nuts after you've cooked the rest of the ingredients. A simple granola can be made with oats, syrup, oil, and your choice or combination of nuts, raisins, sesame seeds, or coconut. Homemade granola is filling and delicious!

Remember to store your homemade foods in a manner that will keep them fresh the longest. Homemade breads or granola can be stored in an airtight container or in a zip-top bag.

These are just a few food ideas to start with; browse the cookbooks and baking web sites and find some new exciting ideas of your very own.

**Editor's Note:** In the September 2009 issue, the article *Single Mom's Shortfall* on page 25 was mistakenly attributed to Rick Finzer. The correct author of this article was Gary Foreman. We apologize for any confusion that this may have caused.

*There are ways to help*

## **When Your Friends Struggle**

by Lisa Palmi

**R**ecently a friend and I were spending the afternoon bargain hunting like we have for many years. She confided in me that they were having to charge groceries for their family of three. She also told me that she couldn't even think about how she was going to pay her oil bill this winter. What was even scarier to me was that because she could not bring herself to deal with the situation, she had passed the deadline of most companies to lock in her fuel price for the winter. She then proceeded to tell me that she has never in her life of 50 years felt so poor. Jolting me further into the reality of her situation, that afternoon we took a run into a big box store for some groceries and her credit card was denied.

My friend is a frugal person, but because of the increase in the cost of gas, home heating fuel, health care and groceries, she is no longer able to make ends meet. Both my friend and her husband deal with chronic health issues that make it difficult for them to work full time, yet they both do because they have no choice.

I went home that day thinking about all the people around me. I wondered how many of them were suffering silently.

I am quite sure my friend is not announcing her difficult situation to everyone who knows her. What should I be doing to help someone who is struggling like my friend?

Thoughts roared through my mind that day. I realized that we were not in a position to help much, but surely I had to do something. Ideas that ran through my mind included inviting my friend and her family for dinner and making an anonymous payment on her eventual heat bill or maybe electric bill.

I could be saving coupons for friends, watching for deals to pass on and buying items with rebates for friends. I sometimes go to big box stores an hour away for better prices than I can get locally. I could call to ask someone if they want to come with or if they want me to grab anything for them.

I could go through my cupboards and purge them of things that we won't use up and offer them to someone in need. I could and do share produce from our gardens. Maybe I could just simply stay in touch with someone who is struggling via phone or by inviting them over to watch a movie or just have coffee.

There are unlimited ways in which we all could help people we know that are in need. This experience taught me that sometimes the people we wouldn't even think need help in fact do. It also taught me that when times are tough, I need to realize that I am not the only one struggling. Perhaps by doing the right thing, I will encourage others to do the right thing, and I am quite sure that if I do, that famous saying "What goes around eventually comes around" will be proven correct.

*What the students know*

## Campus Entertainment

by Steve Graham

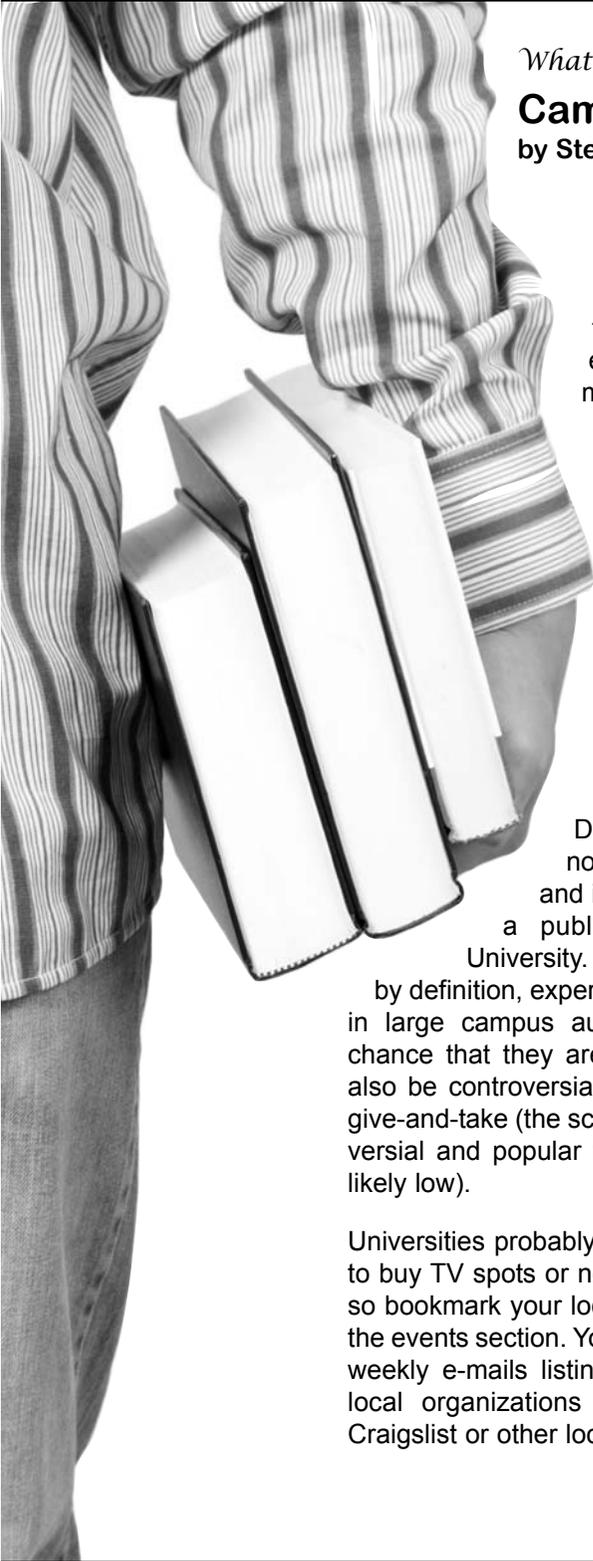
**M**ost colleges and universities offer a plethora of cheap activities and events for area residents. Here are a few examples of free campus entertainment, and how to find events in your area.

A school's primary objective is (hopefully) education, and most colleges host free campus lectures to encourage learning. The talks are often a good opportunity to join a thoughtful discussion of a timely issue or interesting topic. To quote Fat Albert, "If you're not careful, you might learn something."

Dr. Randy Pausch's "Last Lecture" is now a hugely popular YouTube video and iTunes download, but it was simply a public lecture at Carnegie Mellon University. Professors and other lecturers are, by definition, experts in their field. If they host lectures in large campus auditoriums, there is also a good chance that they are engaging speakers. They might also be controversial, which always makes for heated give-and-take (the school might charge for some controversial and popular traveling speakers, but prices are likely low).

Universities probably don't have the advertising budget to buy TV spots or newspaper space for most lectures, so bookmark your local college homepage and look for the events section. You might even be able to sign up for weekly e-mails listing campus events. Residents and local organizations also often mention lectures on Craigslist or other local Internet forums.

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## Campus Entertainment cont...

Need less cerebral free campus entertainment? Many schools host free, public movie series. And just because a college is hosting the movie, it's not necessarily going to be an experimental art film (though student-made films certainly can be). Ohio University hosts free second-run movies on campus every weekend at midnight. Other large schools show first-run movies a few days before they hit theaters. Knowing college students are great for word-of-mouth advertising, studios often screen free campus movies.

The University of Colorado at Boulder hosts Roger Ebert for one week every year to slowly discuss and dissect one of his favorite films over a week. South Carolina's small Francis Marion University hosts a free campus film series with choices this year ranging from the comedy *Juno* to the science-fiction classic *Metropolis*.

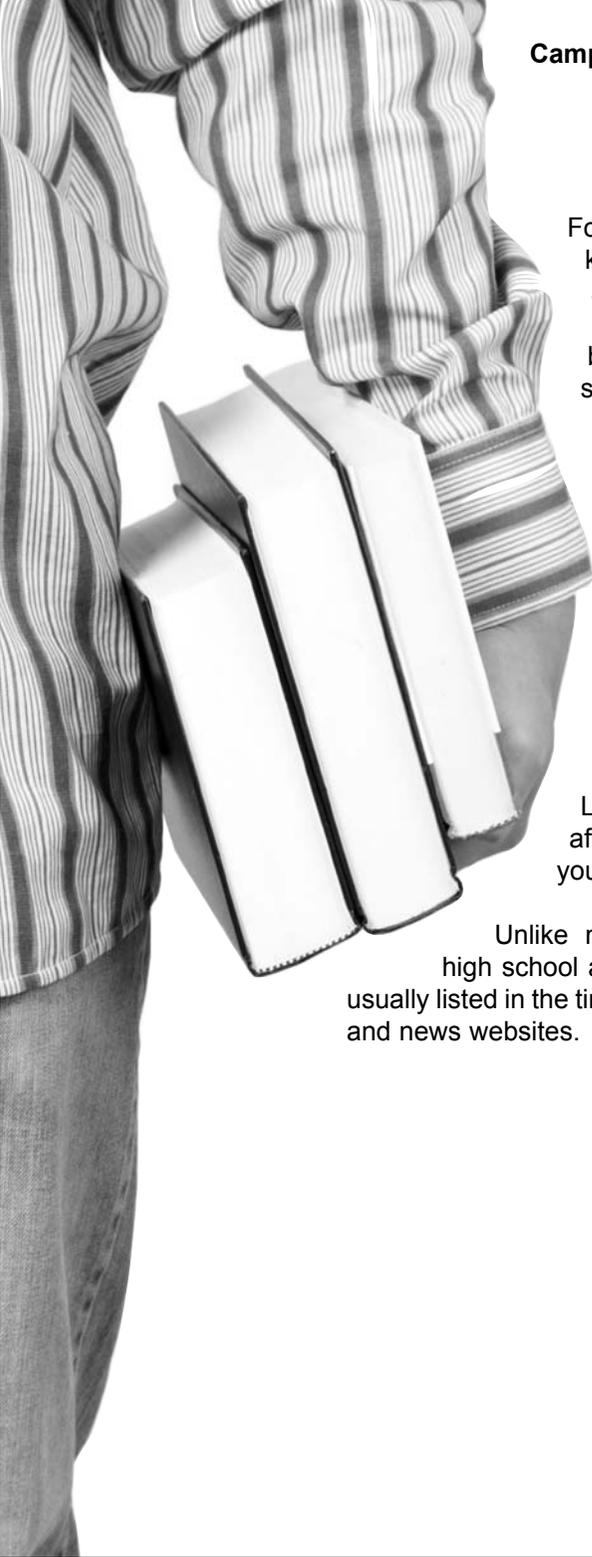
Your best bet for finding free campus movies is probably the student newspaper, either online or in print.

There is also all manner of free campus music to suit any taste. Any university with a music school should have free student and faculty recitals, which are often top-notch performances. Terrific college choirs and marching bands are often featured in nationally broadcast concerts and parades. But the same groups play on campus for free or at reasonable prices. Music schools often publish monthly or quarterly catalogs of upcoming performances. Look into a free subscription to these publications.

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## Campus Entertainment cont...



For pop, rock and rap music, college kids are forming bands right now and playing on campus or at nearby venues. Most of these garage bands rely on guerrilla marketing, so check bulletin boards and poster-festooned walls around town.

Finally, sports can be a great option for free campus entertainment. Of course, March Madness finals and high-profile bowl games are far from free. However, most schools have varsity, club and intramural teams in a range of sports. Skip the parking hassles and high prices of Major League Baseball and spend an afternoon in the sun cheering on your local college team.

Unlike many other free campus events, high school and college sports at all levels are usually listed in the tiny "agate" type in local newspapers and news websites.

*Strategies for the seasonal worker*

## **Making It Through the Winter**

by Teresa Randall

**M**y husband works in the construction industry, and his hours fluctuate from more than 60 hours per week in the summer months to less than 40 hours during the winter months. For years, we limped along from December through March, paying all of our bills on time but with little, or nothing, left for non-essentials. We would save a few hundred dollars during the summer, but it was always spent by Christmas.

I finally discovered an excellent way for us to keep on top of my husband's seasonal income. We have three unique bank accounts.

The first account we call our main checking account. We deposit weekly paychecks into this account and pay most of our recurring bills from it by check, cash withdrawal, or automatic bill pay.

The second account is our variable expense account. We electronically transfer a set amount per paycheck into this account for expenses, such as gifts, vacations, school expenses for our children, clothing, furniture, appliances, medical co-pays and prescription medications, car repairs and maintenance, and landscaping. We do not use checks for this account. We only have a debit card with this account, which we keep at home rather than in our wallets. This prevents us from nickel and diming ourselves into a zero balance, as we were accustomed to with our previous method of money management.

Our third account is a savings account for loss of income. Some people may call this an "emergency account," but "loss of income account" fits our situation better, since my husband's work hours drop every winter, resulting in an expected loss of income. "Loss of income" also includes my husband having to take time off work above his allotted vacation days to visit a sick relative or for our children's needs. What we used to call an emergency is actually a predictable event. My husband's income drops every year for four months, and our children and relatives often need help that requires missing a day or two of work.

I prefer to be proactive and save enough to see us through those slow months, rather than spend freely during the busy months and wind up in a financial "emergency" later on. I can tell you from experience that financial preparation solves many problems. One bonus to setting aside larger sums into this savings account during the busy months is that the interest we earn pays for Christmas.

We opened all three accounts from a local bank with great online banking services. The first two accounts are free checking accounts, and the third is a passbook savings account with no monthly service fee.

If your household income varies by the seasons, why not try this method and see for yourself how much your financial life improves?

*Lowering your pets' medical costs*

## Pet Healthcare for Less

by Linda Shapero

**A**mericans are crazy for their pets. We spend billions on them, and they are treated like a cherished member of the family. When Fido gets sick, we rush him to the vet, just as we would take one of our kids to the pediatrician. With an average pet check-up running around \$135, not to mention the cost of more complicated procedures such as surgeries, you can see why Americans spend a staggering \$20 billion a year on pet healthcare. (Statistics from *NPR Stories*, July, 2008.)

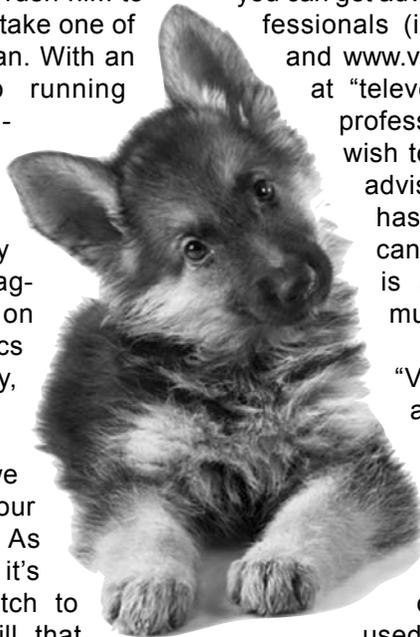
Wouldn't it be great if we could somehow lower our pets' medical costs? As much as we love them, it's sometimes quite a stretch to have to pay a large bill that comes as a complete surprise.

I know when I was presented with a bill of \$800 for vet clinic care for my cat a few years ago, I was stunned and knew I had to do some research to find a less expensive way to deal with my pet's chronic health problems.

I found the answer by doing research online at several websites that gave information about a large variety of pet illnesses and conditions, as well as

the usual websites that sell all kinds of pet supplies, foods and medications.

Did you know that there are websites where you can get advice from pet health professionals (i.e. [www.televets.com](http://www.televets.com) and [www.vetinfo.com](http://www.vetinfo.com))? For a fee at "televets," you choose the professional with whom you wish to speak, and they will advise you if the animal has something that you can handle at home or if it is a situation where it must be seen by a vet.



"Vetinfo" also offers advice but at no charge, with the warning not to use the site to attempt to treat or diagnose your pet. They recommend the site be used only as a source of

information about a pet's condition and to seek out veterinary advice from your own vet when necessary. There are many other websites like these. You may want to check them out for future reference, just in case.

Another interesting website, [About.com](http://About.com), has a section on veterinary medicine with a subsection about health insurance and wellness plans for animals. There are interviews with numerous veterinary health insurance

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## Pet Healthcare cont...

carriers, asking all of them the same questions, so you can go onto the site to read and compare the different plans that are available. With the ever-increasing cost of pet healthcare, this is a topic you may want to investigate, too.

My motivation in going online originally, though, was to see how I could avoid further large vet bills for supplies after my cat was diagnosed with chronic renal failure, a fairly common ailment in cats. After doing my homework, I found that one bag of Lactated Ringers solution (a daily fluid injection the cat needed) cost me \$4.25 compared to the \$12.50 I paid to the vet. There were also medications, an IV setup, and syringes I saved a bundle on. Not everyone would want to do this procedure at home, and that is understandable. However, this is just an example of how much money you can save by not purchasing pet meds and other supplies through your vet.

Two very good websites for ordering meds and supplies are EntirelyPets.com and Petdirect.com. They will even get in touch with your vet to obtain the prescription, and the orders are delivered quickly. In addition, there are sometimes sales and reduced shipping costs, which will save you even more money.

Oh, one more thing. The last time I took my cat to have her nails trimmed, it cost

me \$10. Now that I've seen nail clippers online ranging from \$2.99 to \$6.99, I will be purchasing a pair and not only saving on the cost of getting her nails trimmed but also saving her the trauma of going in for a visit, which she hates.

There are so many items to purchase, medical and non-medical, on these websites that you will be amazed. And even if you don't want to do anything of a medical nature yourself at home, you will still save a lot by just purchasing medications online.

Just remember, there are certain things that must be handled by your vet, with no exception. It's okay to explore these websites, but make sure you follow any given advice saying your pet must see a vet.



*Great ideas that won't spook your budget*

## Family Halloween Costume Ideas

### Costume Help

We're going to a family Halloween costume party this year and I need costume ideas for my spouse, our kids that range from teens to little ones, and me. Running out and buying "store bought" costumes for everyone is out of the question.

*Killer Costumes*

#### Start with Sweat Suits

I have a large family, and in regards to Halloween costumes, I have tried to be creative and practical at the same time. One thing that worked for us was purchasing sweats for each of the children and then building a costume from that.

For example, we purchased gray sweats one year. Then, I went to my eye doctor and asked for those plastic glasses that you get when they dilate your eyes. I bought wooden dowels and painted them white. Then, I made cut outs of mouse ears and I cut a piece of gray material and pinned it on the back of the sweats for a tail. My three boys were the three blind mice.

Another idea is to use black sweats with red and blue duct tape around each wrist. Then pin or sew metal washers, screws, alphabet magnets, etc. on the sweats and your child is a magnet.

With purple sweats and purple balloons with a green hat, you are a grape cluster. The ideas are limitless and the beauty of the sweats is that my children then use them as their winter pajamas.

*Amy in New Mexico*



#### The Mess under Your Bed

One year, my daughter went as "The Mess Under Your Bed." The base was an empty pizza box. To that she added a strip of scrap fabric so that the box could hang easily around her neck like an oversized pendant. To the front of the box, she hot glued an empty soda can, candy wrappers, and a worn sock retrieved from the rag bag. Underneath, she wore mismatched pajamas with a fake spider pinned to her shoulder. Except for the glue and the spider pin, this costume cost nothing, and everyone agreed that it was unique.

*Elsie in North Georgia*

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Halloween cont...

### **A Family of Robots**

Make everyone a robot. My husband did this for my sons one year, and we used tin foil trays, aluminum foil and a lot of cardboard. He is an engineer so they had lights attached as well, but this isn't necessary. All of the costumes were made from supplies that came from around the house.

*Mom of Five in PA*

### **It's Time for Fall Yard Clean Up**

With some trash bags, gloves and basic yard equipment, you and your husband could go as gardeners getting their fall yard ready, and the kids could go as bags of leaves you've raked up. Put holes in the trash bags for arms and legs, then pack with wadded newspaper. Put some leaves around the top edge of the bag and tape a couple to the outside of the bag as well. A leaf or two in the hair would finish the illusion.

*Marina*

### **Check Out This Website**

I've used coolest-homemade-costumes.com many times to get ideas for Halloween costumes for my kids. I've found them to be cheaper than buying at the store, providing you use free or inexpensive materials.

*Kimberly*

### **Seen Any Good Movies Lately?**

My kids are going with the theatre theme this year. The oldest is going as a box of popcorn. All you need is a box that will fit around the child. Cut a hole in the top and the sides. Paint the box white then paint red stripes. Add "Fresh Popcorn". Glue some popcorn to the top to make the box look full.

Our youngest is going as a theatre trash-can. Paint a box gray. For the top, glue on some empty and clean soda cans, candy wrappers, napkins, straws, etc.

*Jan*

### **Roaring 20's**

My family lives in a rural area, where trick or treating involves multiple stops along our driving route. Consequently, parents are needed to ferry the kids from one house to the next.

To create a fun atmosphere while driving, all of the "chauffeurs" go in costume, usually themed with what many of the kids are wearing. One of our best was the Roaring 20's theme. Guys wore dark pants, white shirts, vests, and fedoras. Gals were wearing flapper dresses (purchase enough \$1 satin to make a tube dress, sew on some fringe, add ribbon straps to hold it up). The kids were prisoners in striped outfits holding "loot" bags!

*Louise in Montana*

*Start now and you'll reap the benefits next summer*

## Sheet Composting

by Tracy Godsey

**A**s many consumers tighten their belts, gardening is once again gaining popularity. Across the country, victory gardens, once popular during World War II, are springing up as consumers look to trim their budgets by growing their own produce. But did you know that there are ways to cut down your expenses, even in the garden?

With a little bit of foresight and organization, you can make your gardening effortless while at the same time eliminating the need for expensive tools such as tillers, sprinklers and electric timers. How? Through sheet composting.

More popularly known as Lasagna Gardening (thanks to writer and gardener Patricia Lanza), sheet composting involves layering mulch and compost over your garden rather than tilling the soil. As the layers decompose, they enrich the soil. Best of all, this is a no-till garden, as plants are planted directly into the layers of the garden.

To begin the process, mark out the area in which you want your new bed to sit. Then trample or cut down any

vegetation in that area. Over the top of this, place a layer of either newspaper or cardboard to act as a barrier against weeds or grass. Then add a layer of peat moss or manure.

Next come layers of organic materials such as grass clippings, dead leaves and kitchen scraps.

Remember that the microorganisms that break down these materials need both nitrogen and carbon-rich materials, so try to add

your layers by alternating between the carbon rich "brown" layers like leaves and straw and the nitrogen rich "green" layers, which include grass clippings and kitchen scraps.

Some examples of the materials that you might use include weeds, grass clippings, leaves, manure, hay, straw, fruit and vegetable scraps, tea and coffee grounds, manure, compost, sawdust, peat moss, shredded newspaper or junk mail, pine needles, bark chips, seaweed and coconut husk.

Materials that should not be put into the sheet compost layers include



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**Sheet Composting cont...**

weeds that have gone to seed, animal fats or feces.

The best time to sheet compost is in the fall to give the layers time to decompose and to kill off the vegetation underneath the paper layer. However, if you start your garden in the spring, you can still plant it. Simply pull back your layers of compost and plant the plants right in it.

Cutting your mulch, particularly dead leaves or plant stalks, into smaller, more uniform sizes will not only speed up the decomposition time, but will also make your garden look better.

Maintaining the sheet-composted garden is also simple. Just add more layers of mulch as time goes on.

Best of all, sheet composting saves your budget in many ways. Firstly, you are saved the expenses of purchasing and maintaining a tiller as well as the cost of gas. Secondly, your water bill is trimmed because the layers of mulch hold more water than a tilled earth garden. Thirdly, for those who pay for trash haul-away, sheet composting reduces the volume of trash by giving you a place to put your kitchen scraps and grass clippings. And fourthly, there is no need to purchase expensive fertilizers, as the sheet composting materials are already very nutrient rich.

Additionally, many sheet-composting aficionados swear that produce grown in a sheet-composted bed is more abundant and healthy. In fact, you may have so much produce that you'll be tempted to either give it away or sell it.

Sheet composting is also an inexpensive way to fill containers for your container garden. Simply layer the compost directly in a container the way you would in the ground.

Finally, many of the mulch items used for composting are either free or can be found for little or no cost. For example, many supermarkets will give you the produce that they would ordinarily throw away if you ask them for it. For another source for compost layers, large chain coffeehouses like Starbucks often save their coffee grounds for gardeners.

And neighbors are often glad to give you their grass clippings and leaves if you will simply haul them away. But, beware! If your neighbors know why you want their grass clippings, they may want some of your produce in exchange.

*Knowing the right people can reduce the costs of technology*

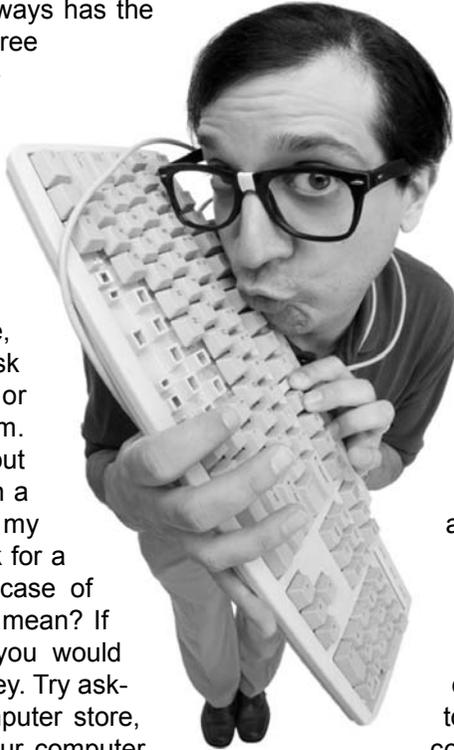
## Make Friends with a Geek & Save Money

by Tim Gesner

**A**re you friends with a computer “geek”? Computer geeks can be easily recognized when you know what to look for. It’s usually a teenage boy who builds computers for fun, or the programmer three cubicles down from you who always has the latest hardware and three screens on his computer. Computer geeks can save you a lot of money. I work in the I.S. Department of a large manufacturing firm and everyone I know either has a computer or wants one, and they constantly ask me to do upgrades or other work for them. Normally, I charge about \$50 an hour to work on a computer, but for my friends, I’ll usually work for a box of donuts and a case of Diet Coke. See what I mean? If you were my friend, you would already be saving money. Try asking someone at a computer store, like Best Buy, to fix your computer and see how much that will cost you!

Are you in the market for a new computer? How can your new friend save you money on that? Go talk to him and tell him you are looking at “Brand X” computer and ask his opinion about it. Odds are that he will either tell you it’s a great

deal, or he’ll steer you toward an even better deal somewhere else, probably online, or at Costco or even Wal-Mart (don’t laugh).



You can come across amazing deals online, but you usually have to wade through a lot of websites first, and your new friend probably does Internet searches in his sleep.

Costco is a great place to look for computers, because they have a 90-day return policy on their electronics, and usually long warranties too. That’s important because you don’t want to find out you bought a lemon on day 46 and not be able to take it back. Most computer stores won’t take back computers any

longer than 30 days, and they’ll do anything they can to keep you from bringing it back. Spend the money on a longer warranty; Costco’s Dell machines have three years and that equals peace of mind and a savings on repair bills. Wal-Mart can be a good place to find deals,

cont. on pg. 17...

**Friends with a Geek cont...**

too. They may not have a big selection, but what they do have is buying power, which means low prices. Ultimately, however, your best bet is the Internet. You might be asking, "if I don't have a computer already, how can you expect me to go online to buy a computer?" My answer is to go to the local library; they almost all have free Internet access!

Okay, here's something most people don't know. When you buy a computer, even a relatively inexpensive one is going to cost you somewhere in the range of \$350 to \$700, depending on the make and model and bells and whistles. Computers need a program to run called an operating system (O.S.). Usually it's Windows Vista nowadays (and soon Windows 7), and that program costs money. Even with an O.S. on your computer, you're probably going to want to do something more with your computer than send e-mail and go online. You'll want other programs for composing a letter or cropping images from your digital camera, and that software costs money, too.

Well, there is a new breed of program called "Open Source" software. Open Source software is created and built by individuals, special interest groups and even by software companies, but what makes Open Source software special is that it is free! Your new computer-savvy friend knows all about Open Source software and will be happy to direct you

toward some of it. If you were to buy a computer without the O.S. or any other software on it, you could easily save yourself upwards of \$200 to \$1,000 just by using Open Source software instead. Now just in case you don't know a computer geek, I'll be your friend and direct you toward some of the best and easiest-to-install-and-use Open Source software available. For the Microsoft Office equivalent and the same software I use at home, go to [www.openoffice.org](http://www.openoffice.org) to download a wonderfully diverse and amazingly smooth "Suite" of software programs that let you create spreadsheets, type up letters, create and view PowerPoint demonstrations and much more. Plus, it's fully compatible with everyone else's Microsoft Office documents, no matter what software they are using. For something better than the standard "Paint" that comes with most computers, try [www.paint.net](http://www.paint.net) or [www.gimp.org](http://www.gimp.org). Both are great programs that can easily keep up with Photoshop, but without the price tag. There's more out there, but instead of me telling you what they are, go make friends with a computer geek and ask him!

*Tim Gesner is an alleged "Computer Geek" and has been working professionally in the computer business for over fifteen years.*

*Advice from the director of a childcare center*

## School Lunches

by Amy L. Thomas

**A**s another school year has started, many parents start thinking about packing lunches and snacks for their children. As the director of a childcare center, I see a variety of food come in from home. I am always surprised at the amount that is wasted each day, and I have spoken with the custodians and school lunch personnel at various public schools who have reported they see the same thing, which is good (and expensive) food thrown out in the garbage.

In a tight economy, it is important not to waste anything, especially something as important and expensive as food. Here are some ideas and tips to help give your kids the nutrition they need while saving money on your food budget each week.

1. Invest in some small, portable, plastic containers in various shapes. Get some that will hold fruit or vegetables, sandwiches and leftovers. You will also want a lunch container, either a lunchbox or a lined reusable bag that will keep foods cold with a small ice pack. These containers are fairly inexpensive or can be free as promotional items from various businesses. Give your child markers, stickers, etc. and have them decorate their own lunch bag to personalize it.
2. Never buy pre-packaged items. Although it may be more convenient to just throw a store container of fruit cocktail into the lunch, it is costing you double. Instead buy large cans and spoon some into your own reusable containers. That pre-packaged ham, cheese and cracker lunch that comes with a drink and a small candy bar is not only nutritionally full of fat and calories, but also it is costing four times as much as packing the same amount of food from your own kitchen.

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## School Lunches cont...

3. Don't fall for the "Jimmy had this" syndrome. That may work for Jimmy and his family, but stay true to what you want your kids to eat. Explain this to them. A store bought sub sandwich, chips and a soda are something your family may enjoy on the weekends, but is not what you want to have your kid eat every day for lunch at school.
4. Ask what your child wants and really listen. They can give you the information you need to make good choices that will actually get eaten and not thrown out in the trash. Why assume you know what they like? They will know you respect their ideas and what they have to say.
5. Plan ahead. Sunday night is a good time to figure out lunches for the week. Get the lunch boxes or bags and containers ready to go. You will save a lot of time if you have some sort of organized method, and ultimately save money by not grabbing items haphazardly when rushing to prepare the lunch for the day.
6. Check out alternatives to the grocery store. Bakery outlets have great deals on bread, cakes, and cookies. Dollar stores have the best prices on other snacks that can be bought for a great price in a large quantity and then divided up into individual sizes for lunches.
7. Have your kids bring home their leftovers. Teach them not to throw anything out at school. In our childcare, we always put the uneaten and unopened food back in the lunch boxes. Not only does this reduce waste and allows some food to be used again; it gives parents a chance to see what their child is eating and what he or she is not. Avoid over-packing and expecting kids to eat everything.

cont. on pg. 20...

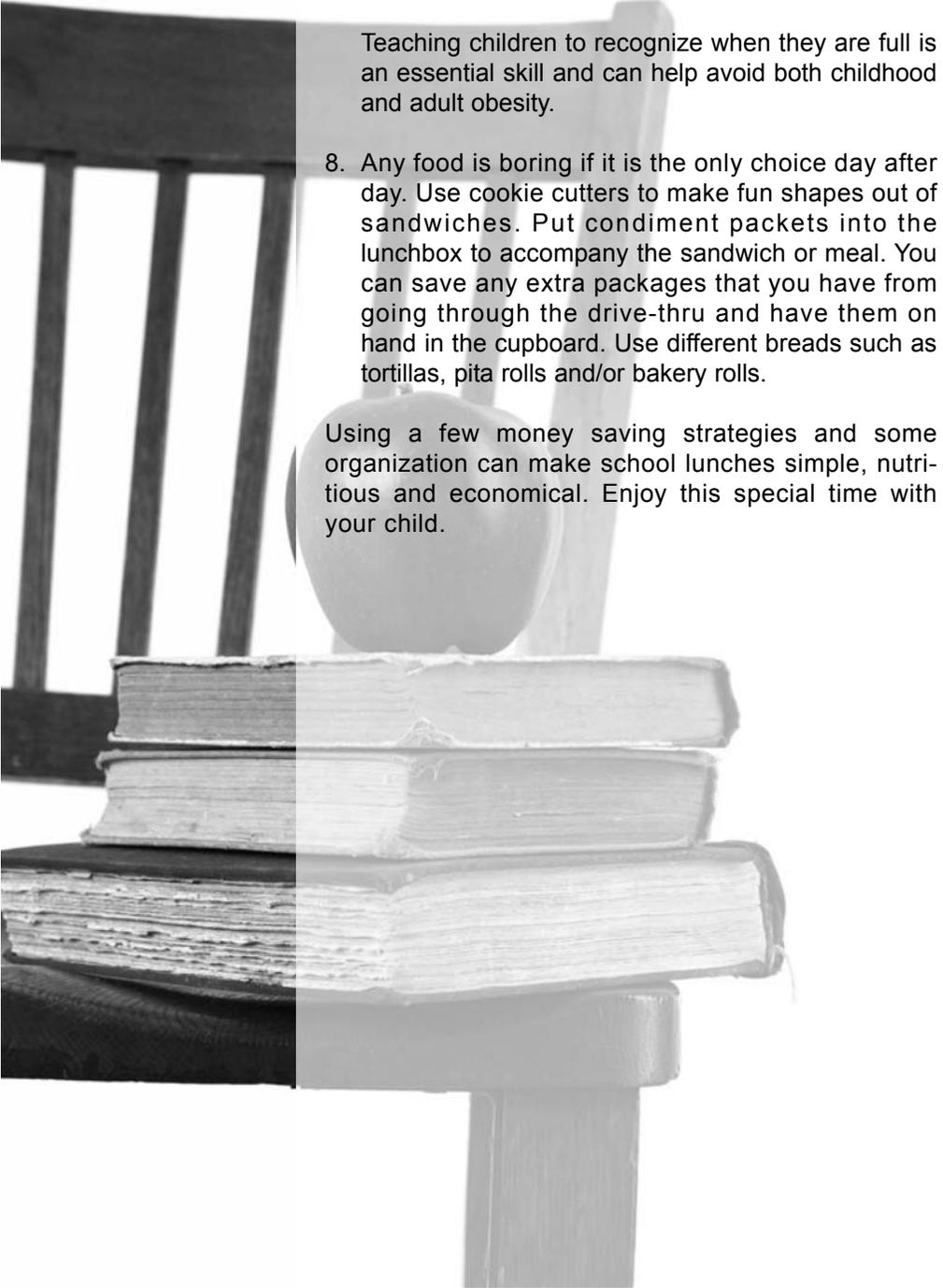


## School Lunches cont...

Teaching children to recognize when they are full is an essential skill and can help avoid both childhood and adult obesity.

8. Any food is boring if it is the only choice day after day. Use cookie cutters to make fun shapes out of sandwiches. Put condiment packets into the lunchbox to accompany the sandwich or meal. You can save any extra packages that you have from going through the drive-thru and have them on hand in the cupboard. Use different breads such as tortillas, pita rolls and/or bakery rolls.

Using a few money saving strategies and some organization can make school lunches simple, nutritious and economical. Enjoy this special time with your child.



*Ways to say “you’re special to me”*

## **Affordable Romance**

by Veronica Hunsucker

**W**hen financial worries are at the forefront of your thoughts, you may not be as conscientious about the romantic side of your relationship with your mate as you should be. It is important to keep the romance alive and to make your mate feel special, even in tough times.



It doesn't take a lot of money to make your mate feel special and to strengthen the bond between the two of you. It's also a pleasant diversion from daily stress. When two people are in love, it is the simple things that tug at the heart, touch the emotions and bring the most pleasure.

Even if money is tight and the budget has been trimmed more times than you care to count, you can still make that someone special feel just how special they are. Here's a list of free or almost free ways to romance your mate:

- ~ Give them a hug, or lots of hugs.
- ~ Kiss them often.

- ~ Give them a massage.
- ~ Snuggle up in their arms at night.
- ~ Let them sleep late one morning, or more than one if possible.
- ~ Wear their favorite perfume or after shave.
- ~ Make them laugh.
- ~ Tuck a love note in a place where they will find it later in the day.
- ~ Go on a walk together.
- ~ Say “I love you” often.
- ~ Enjoy a sunrise or sunset together.
- ~ Surprise them by showing up at their office to take them to lunch and whisk them away for lunch outdoors if that's possible.
- ~ Prepare a romantic dinner at home, complete with candles and soft music.
- ~ Express your gratitude. Say “thank you.”
- ~ Take them on a date to a free concert, public garden, art exhibit, or some place they would enjoy.

The above list of ideas can get you half way through the next month and hopefully ignite your creativity so that you can think of other ways to keep that special spark alive. There's nothing wrong with repetition. Feel free to repeat the most pleasurable activities often!

*Handcrafted gifts say something that purchased gifts cannot*

## Homemade Christmas

by Ruth O'Neil

**W**e are a fertile family. And my husband's family cheats by having two babies at a time. It seems that every year the names on my Christmas list multiply. It is getting harder and harder to buy for so many people each year.

This year, though, we decided to give homemade gifts. Even if you give homemade gifts to just the adults, it will save money. Giving homemade gifts to the whole family can be a huge money saver. One thing I especially enjoy about homemade gifts is that I can work on them together with my kids. Try using some of these homemade gift ideas for those on your Christmas list this year.

### 1. Sewn Gifts

If you are an avid seamstress, use that talent. Lap quilts only take a few yards of fabric and a few hours of your time. Fleece blankets are great for any age person, from the baby to the retired grandparents.

### 2. Stuffed Animals

These can be made with simple sewing techniques. Get an easy to follow pattern. Buy a different color of fabric for each of the nieces and nephews and you will have made a gift that they will treasure forever.

### 3. Food in a Jar

You can put all the dry ingredients for cookies, soups, and brownies into a jar. These make great gifts for teachers and co-workers. The layers in the jars make an attractive gift and also provide the receiver with everything they need to make a quick meal or dessert. You can make a lot of these very inexpensively and in a short amount of time. Tie a piece of Christmas fabric to the lid with some ribbon and it's even all wrapped!

### 4. Canned Goods

Homemade jams and jellies make great gifts. If you have diabetics in your family,

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## Homemade Christmas cont...

use an artificial sweetener in your recipe. Make up a basket with jars of different types of jam. Add some crackers or homemade breads to the basket to make the gift complete. This can be a great family package gift as well. If you prepare these jams during the summer months when fruit is in season, you'll be a step ahead of the holidays and you won't have to fight the crowds.

### 5. Ornaments

Kids love to make ornaments. Beautiful ornaments can be made with old Christmas cards, leftover wrapping or scrap book paper. Usually all you need for these is paper, glue, scissors, and string or ribbon for hangers. Ornaments make unique gifts for grandparents and teachers.

### 6. Movie Package

This can be done a couple of different ways. You can purchase movie theater

gift cards. You can print out ticket "coupons" to be redeemed at a later date when you take someone to the movies. Or you can buy a movie, microwave popcorn, candy, and cans of soda. Package it all up in a big bowl for the popped corn and you have another gift that is suitable for an entire family.

### 7. Greeting cards.

My daughter loves taking pictures of nature. One year she bought a box of greeting card envelopes, a package of cardstock, and printed a bunch of her pictures. She made blank note cards and packaged them up with a simple ribbon. That was her gift for all the aunts, grandmas, and older girl cousins. She took care of eight people all for about \$30.

Look online for more ideas for inexpensive homemade, holiday gifts. Your wallet will thank you!



*Prepare for the unexpected so that you can avoid accidents*

## Defensive Financing

by Gary Foreman

**B**ack when I learned to drive, we were introduced to a concept called “defensive driving.” The idea was to expect the unexpected. For instance, if you anticipated the driver in front of you could suddenly stop, you’d be prepared to handle it if it occurred.

I still use the strategy today and I’m sure that it’s helped me avoid accidents. It occurs to me that “defensive financing” could help protect our money. Anticipating how things could go badly is a good way to avoid financial accidents. Let’s take a look at some ways that we can use defensive financing.

For our first defensive financing technique, let’s look at auto financing. The length of auto loans continues to increase. The reason is simple; people want lower monthly payments. But, there’s a catch. Longer loans mean that you owe more than the car is worth for a longer period of time. Back in the day of the three year auto loan your payments generally outpaced the car’s declining value.

With the advent of five and even six year auto loans, that’s no longer true. Today, roughly one third of the people looking to trade their vehicle are “upside down” and owe more than their ride is worth. And, on average, they’re upside down by more than \$4,000!

You might be thinking that’s no big deal. You’ll keep your car six years or more.

OK. But what happens if you have an accident in the first few years and total the car? The insurance company will cut you a check for the value of the car, which won’t be big enough to pay off the loan.

What’s the auto defensive financing strategy? Keep your auto loans to three or four years. That way, you’ll be upside down for a shorter period of time and for less money.

Now for our next tool, credit card defensive financing. We’ve all seen the guy who looks like he’s about to swerve into your lane. He’s in his lane now, but you sense that he might suddenly invade your space. Credit card debt can work the same way. You can handle your monthly payment. And, you’re not too close to the credit limit. But what would happen if the interest rate on your balance suddenly swerved to 30%? You’d probably have a financial accident on your hands.

Just one late payment could trigger all of your credit cards to raise their rates dramatically. Most banks have amended their credit card agreements to allow them to raise your rates if you make a late payment on any credit card account. According to a Government Accounting Office study, that rate averages 30% today. So if you’re one day late with your MasterCard bill, your rate with Visa, Discover, Target, etc. could shoot to 30%.

If you’re like the many families that carry a balance in the range of \$10,000, that

cont. on pg. 25...

## Defensive Financing cont...

would be a problem. You'd be paying an extra \$100+ each month in interest alone.

What's the credit card defensive financing strategy? Either make absolutely sure that your payment is on time or do what it takes to pay down your balance.

Next, let's try some homeowner's defensive financing. Seems like lately everyone wants to own the largest home possible. During the last 30 years, the average home has gained 50% in size.

No problem, right? Maybe not if everything goes according to plan. But what happens if energy costs increase by 50%? The bigger the house, the more energy it takes to heat or cool it. Could your budget keep up if the summer electric bill went from \$200 to \$300 a month?

Or the county commission could raise property taxes. Bigger, more valuable homes will see the biggest increase. Same thing if insurance rates get a boost. In this case, bigger is not better.

The housing defensive financing strategy is to only buy as much house as you need. If you find that you need more space later, you'll have options available to you.

Finally, have you noticed how dangerous people are when they drive and talk on a cell phone? Seems like they forget that the purpose of driving is to get somewhere safely. Not to visit with someone via cell phone.

Our mortgage defensive financing skill relates to a similar issue. There was a time when people expected to pay off their mortgages. The purpose of a mortgage was to allow them to pay for a home over a period of time, usually 30 years.

Ah, but that was before new mortgages were invented. Their purpose? To allow for the biggest loan possible for the smallest monthly payment. They do it with variable rates, negative amortization, balloons and 50 year maturities.

What's the problem? Nothing if you're able to keep up with your payments and the housing market goes up. But, if interest rates increase by 1/2% per year for three years on a \$200,000 mortgage, your payment will increase by \$250 per month.

Or if housing prices drop and you need to sell before they bounce back, you could be "upside down" in your home. Sell your home? It's not easy for the seller to bring a big check to the closing table.

How can you protect yourself? Same as when you see someone talking and driving. Avoid them as much as you can!

Defensive financing, just like defensive driving, isn't complicated. Just a matter of preparing for the unexpected so that you can avoid accidents. Hopefully, all your financing miles will be happy ones!

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

*Tasty and inexpensive meals*

## **My Story: Beans and Rice**

contributed by Melanie J.



**W**ith many families trying to fight inflation at the grocery store, I have seen lots of posts about “going veggie” a few meals a week or eating beans and rice. Some posts I have seen online have lamented about beans and rice as a boring meal, something that would be unbearable for even one meal a week. Here are some tips that are sure to make basic beans and rice the family favorite in your household!

**Use dry beans.** If you really want to reap the financial benefits of eating rice and beans, try using dried beans. Many times a bag of dried beans is the same cost as a can of beans. You can get many meals from a bag of dried beans, instead of one meal from the recipe-ready can. You can make dried beans recipe-ready by presoaking them. Instead of just soaking enough for one recipe, soak the whole bag, and freeze the remainder in 14-ounce portions (the size of a supermarket can of beans).

**Use real rice.** The same principal holds true for rice. Large bags of plain white or brown rice are more cost effective than boxes of rice that come with spices. Use your savings to purchase fresh veggies like onions, peppers, and tomatoes for flavoring the rice.

**Add flavor.** For basic rice and beans, turn to recipes that kick up the flavor a notch, such as Cuban Black Beans and Rice ([www.recipezaar.com/8969](http://www.recipezaar.com/8969)) or Ranch Style Beans ([www.recipezaar.com/85199](http://www.recipezaar.com/85199)).

**Think outside the box.** There are many variations of rice and beans, but it may be the case that after a while your family tires of looking at rice and beans on a plate, even if it tastes good. That’s when you have to get creative. The reason beans and rice is a cost-effective meal is because it makes a complete protein, therefore eliminating the need for meat. Make a few simple

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

## My Story cont...

changes to the presentation of basic beans and rice, and you have a cost-effective meal that the whole family will love.

- ~ Cheese and Bean Quesadillas with Spanish Rice and Broccoli: Tuck the beans inside a kid-friendly quesadilla for a rice and beans meal no one will refuse.
- ~ Veggie Soups: Beans can be a star ingredient in soups like Minestrone, Tortilla Soup, or Black Bean Soup. Add rice to the stew to create a more filling meal, or serve on the side where soup can be drizzled over the top. Otherwise, you can simply trade in the rice for a nice slice of whole grain bread to dip in the stew. This trade is in keeping with the beans-and-rice philosophy of serving wholesome, budget-friendly meals.
- ~ Veggie Chili or Nearly Veggie Chili: If you are already a fan of ground beef chili with an ample amount of beans, simply eliminate the beef and substitute an equal amount of beans. If your family feels it isn't chili without meat, simply cut the amount of meat in your favorite recipe by a quarter or half and substitute an equal amount of beans.
- ~ Veggie Burgers: This only counts as a low-cost meal if you make your own ([allrecipes.com/Recipe/Black-Bean-Rice-Burgers/Detail.aspx](http://allrecipes.com/Recipe/Black-Bean-Rice-Burgers/Detail.aspx)). What are the basic ingredients in your average veggie burger? Beans and rice. Never buy pre-made veggie burgers again! This recipe is a basic beans and rice burger, but you can also find more exciting versions with different flavors and additional ingredients.
- ~ Falafel: Again, it only counts as a low-cost meal if you make your own. Falafel is a tasty recipe made with

**cont. on pg. 28...**



**My Story cont...**

garbanzo beans and lots of additional flavors from fresh veggies. Serve on pita bread with a side of rice.

~ Hummus: Hummus is a tasty treat that is easy to make if you have a blender or food processor. Serve hummus with fresh veggies, pita, and crackers for a snack.

I hope these tips have helped you think about beans and rice in a different way. Look for any recipes that feature beans instead of meat, or rice to bulk up a meal. Your grocery bill will fall without sacrificing enjoyable fare at the dinner table.

*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 you need to know when buying firewood*

## Firewood Facts

by Rich Finzer

**W**ith heating oil and natural gas prices at all-time highs, many folks are considering burning wood as an alternative heat source. Burning wood, by the way, is a completely carbon neutral activity. The CO<sub>2</sub> released during the burning process is the same CO<sub>2</sub> the tree took out of the atmosphere when it was still growing. How do I know so much about firewood? Good question. The answer is that I own a 40-acre hardwood forest and have sold wood for nearly 15 years. For the record, I only harvest wood that is dead on the stump. I never cut live trees. I like trees. Clearing out and selling the dead trees is just one facet of good woodlot management. Now that I've established my credentials, let's discuss firewood in a bit more detail.

Just exactly what is hardwood? By definition, hardwood is the wood from any deciduous tree (the ones that lose their leaves in the fall). Hardwood could be anything from weeping willow to shag-bark hickory or anything in between. So ask the wood dealer before they deliver just what kind of wood they're selling. If the answer is a vaguely worded "mixed hardwood," think twice before spending your hard-earned money. You might be buying cottonwood but paying a sugar maple price for it. As an aside, cottonwood smells really bad when it burns.

Another good question to ask is how long has the wood had been aged.

Because I run a very small operation and I own a 7000-square-foot barn, I always age any wood I intend to sell for at least one full year. Thoroughly dried wood with a moisture content of about 15% is the best stuff to burn regardless of the variety. Too wet and it burns with too much smoke. Too dry and it burns too fast.

Here's another question for you. What's the proper definition of a "face cord"? The answer is that there is none. Face cord is a term that was coined by the firewood industry for convenience. It's generally considered to be a stack of split wood 4' X 8' X 16" or slightly more than a third of a full cord. But be careful. A slick wood seller may be cutting his pieces at 15" or slightly less, meaning you could be losing 10% of the face cord's volume and still be paying the full face cord price. So measure a few pieces. If they're 16 inches or better in length, you're getting your money's worth. I cut my pieces at 17 1/2 inches. It avoids any doubt in my customer's mind about how much wood I'm actually selling him. It's just good business, like that thirteenth doughnut in a "Baker's Dozen." By the way, if you locate a firewood dealer that will let you load your own truck and haul it yourself, a standard pickup truck bed will hold slightly over one face cord of split wood, assuming that you stack it in there neatly.

cont. on pg. 30...

Firewood cont...

“So Rich, what’s the best kind of wood to burn?” Glad you asked. Here’s a little chart of some common firewood varieties with their BTU ratings/ton.

Variety	BTUs/Ton	Rating 1 - 10
Black Cherry	19.9	6
White Birch	20.3	6
Beech	24.0	7
Red Oak	24.0	7
Sugar Maple	24.0	7
White Oak	25.5	8
Apple	26.5	9
Black Locust	26.8	10
Hickory	27.7	10

As an aside, Apple, Black Locust and Hickory produce more BTUs per ton than anthracite coal, making these varieties quite desirable and allowing them to command correspondingly higher prices. For a more complete listing of BTU ratings, Google™ on “firewood ratings.” A number of the nation’s forestry schools have complete tables of information that list dozens of varieties of firewood, their BTU ratings and burning characteristics.

Ask Bob:  
The Auto Answer Man

Hi Bob,  
My car has had spells where it would not crank for short periods of time. There was plenty of battery and fuel in the tank. After a short time, it would crank. Last week, it refused to crank and I had to haul it home. I have gotten the fuel pump to pump twice since I brought it home, but when I tried to take it for a test run, it choked down and would not crank. What do you suggest?

*Alan*

Alan,  
Well, the engine not cranking has nothing to do with the fuel pump. If the engine won’t start, but cranks when you turn the key, now that is another story. If the engine will not crank, there are several key things to look for. The first is corrosion on the battery cables. Look at both the positive and the negative. Check and clean the battery terminals. Check and clean the negative ground post. Check and clean the positive battery cable where it attaches to the starter. If all those are good, I want you to carefully check battery voltage while attempting to crank. If the battery voltage is dropping below 10 volts while cranking and the engine is not doing anything, then there is a problem with the starter. If the battery does not change at all when you turn the key, then it is more of an electrical problem.

*Bob, The Auto Answer Man*

*If you have a question, send it to AskBob@stretcher.com.*

## Readers' Tips

### **Beat the Steakhouse**

In a "big box" store, I found two small bacon-wrapped beef tenderloins for under \$4. We roasted vegetables from our garden with olive oil, garlic and our own basil. We split a baked potato and felt we had bested the local steakhouse by close to \$50.

*Sandra in Indiana*

### **One Last Check Before Buying**

Anytime I buy something online, I first go to my favorite search engine and type in the product that I want followed by the word "coupon." I was amazed when I went to order a new laptop computer. I typed in the product and came up with a \$100 off coupon for about 30 seconds' worth of work! There are also free shipping codes and other printable coupons out there as well. They have them for groceries, services, and retail shops. With a couple minutes, you can save on almost anything!

*Jessica L. in Gorham, NH*

### **Expiring Gift Card Reminder**

I had a gift card that was almost ready to expire before I received it as a gift. Instead of using it before I was really ready, I went to the restaurant and "bought" two smaller gift cards. I used these as teacher and bus driver gifts. Some gift cards no longer "expire," but

call the 1-800 number on the back of the card to be sure.

*S.*

### **One Day at a Time**

Fast food is quick and easy, but it's not cheap or nutritious. A little organization can eliminate that trip to the drive-through window. Planning meals weekly or monthly is your best option, but if you're not quite that organized, begin in the evening for the next night's dinner. Try putting together a casserole, soup or chili to cook in the slow cooker while you're at work the next day. There's no way you'll stop to pick up pizza when there's a hot meal waiting at home.

*Cindy V.*

### **Going to College...for Entertainment**

Our family went to visit our local college the other day. We discovered that they had a pond. For 25 cents, we bought fish food for the turtles and fish. The library had a kite display and viewing room of the robotic book retrieval system. Walking about campus, we discovered a small sculpture garden, a performing arts center and an art gallery. Colleges also offer sporting events at a fraction of the cost of a professional event. The daily parking pass was only \$5, but we were lucky and found free parking on the street. It was a great adventure and educational, too.

*Shawn V.*

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