

Celebrating Financial Literacy for All

National Financial Literacy month is recognized in the United States in April. This is a time set aside for month-long activities designed to highlight the importance of financial literacy and teach consumers how to establish and maintain healthy financial habits. At a time when personal savings rates have steadily declined and credit card debt has reached record-high levels, financial literacy is now more important than ever. Whether you are a parent, teacher, community member or business owner, you can be a part of this important educational effort.

As a parent, you can do the following:

- Involve your child in family financial planning
- Give your child an allowance and let him/her be in charge of spending it

As a teacher, you can use some of these ideas in your classes:

- Include classroom exercises in personal finance
- Plan a field trip to a financial institution

As a business owner, you can help in the following ways:

- Promote National Financial Literacy Month in your company newsletter
- Sponsor a seminar promoting financial literacy for your employees

As a community member, you can do the following:

- Share your issue of the Dollar Stretcher with someone when you're done reading it!

These are just a few ideas to help promote financial literacy in your home, business or community. By participating in this important educational effort, you can help build a brighter financial future for yourself and others. For more ideas on promoting financial literacy, visit our website at www.credit.org.

Todd Emerson, President and Chief Executive Officer

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From the Editor's Desk: The Things We Believe In

by Gary Foreman, editor

The human mind is very interesting. We're given an amazing ability to think. And, yet sometimes we also have an amazing ability to deny the facts and believe whatever we want. Take a look at some of the financial things that we might believe.

Bad things won't happen to me. We'd all like to believe it. We own the one car that won't break down. Others will get sick, but not me. Therefore I don't need an emergency savings account or insurance. But, the facts are sobering. Every car will break down at some point. And almost all of us will spend some time in the hospital during our lives. The truth is that everyone needs a plan for handling unexpected expenses.

I did it before and didn't get hurt. Just because you got away with a bad decision before doesn't mean that you'll continue to get by with it. It's a little like walking away from an auto accident. You don't automatically assume that you'll be as fortunate the next time.

That "everybody's doing it" is a good reason. If you hear yourself saying this, you need to check your math. Because it's very rare that everyone is doing something dangerous. And rarely do we know enough about their finances to know whether they're really getting away with it.

Besides, even if everyone were doing it, that doesn't mean that it's smart. A few years ago lots of people were using variable mortgages to buy homes they couldn't afford. Now we know that it wasn't alright. Think through any move and how it might affect your personal finances.

That I'm smart enough to avoid problems. We'd all like to believe that we're smarter than average. And, that our smarts make us less vulnerable to financial problems. The sad truth is that our guard is down when we're so sure of ourselves and we're probably more likely to have problems.

That decisions don't have consequences. Many fail to see the connection between today's problems and yesterday's decisions. We chose a new car instead of leaving the money in savings. Months later the refrigerator breaks down and we don't have the money to repair it. It's the decision we made to take the money out of savings that caused the problem.

Take a look at what you believe about your finances. You might just find that some of them simply aren't true.

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You pay a premium on anything done for you

Learning to be Self-Sufficient

by Casey Quinn

Any financial planner will tell you the best way to control your wealth is to set up a budget. In that budget, allocate how much money you need to spend on housing expenses, utility bills, gas, and of course, food. Ideally, if there is anything left over, you stash it into savings. The average person will make about two trips to the grocery store a month and eat out once a week. This person could spend anywhere from \$250 to \$350 a month on food! If the budget is for a family, then the amount allocated will increase by hundreds of dollars.

What if by making some changes to your everyday life you could take that number and divide it in half, increase your and your family's overall health and be able to stash away more money for retirement? Would you keep reading? Of course you would! Learning to be more self-sufficient is an easy and satisfying lifestyle change.

So, what does it mean to be self-sufficient and how can you get started? Glad you asked! The idea behind self-sufficiency is that you pay a premium on anything done for you. If you could learn to do it yourself, you could pay what it is

actually worth and avoid premium fees. Did you buy a coffee in the morning from Starbucks? Congrats! You just paid a premium for someone to brew some beans for you! Anytime you find yourself paying someone to do something that you could have done, you just over-paid for it. Self-sufficiency is being able to control your own living, provide for yourself and remove the convenience premium applied to restaurants and grocery stores.

Now with definitions out of the way, let's start with a few basic changes you can make, which will lead to big rewards to your bank account and your health.



Make Bread

Starting in the mid 1950s, chemicals, such as hydrogenated oils and artificial preservatives, were introduced to the bread-making process. Also, have you noticed the cost of bread rising in the last few years? In some places, consumers are paying 50 cents to \$1 more than they did even one year ago. Making your own bread does not have to be a time-consuming chore. If that is your concern, get a bread maker. All you need to do is plug in the ingredients,

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Self-Sufficient cont...

start it up, come back in three hours, and enjoy a great tasting loaf of bread. There are no chemicals, it's cheaper and it leaves your house smelling like a bakery.

Start a Garden

Have you noticed the price of produce at the grocery store lately? It keeps going up. I won't go into the details of how many chemicals are sprayed on produce before you eat it as I am sure you have heard it all before. However, if you are a regular veggie eater, then did you know you could have a year's worth of produce for the cost of what you are paying now in one month? Interested? Here is all you need:

- ~ Packets of seeds (pick whatever you want to grow)
- ~ Some dirt (either in a pot or in the ground)
- ~ Shovel
- ~ Water

That's it. Seems simple, right? All you need to do is plant the seeds at the right depth, make sure they get some sun and water, and in no time at all, you will be eating fresh produce all year round without paying a convenience premium.

Make the Most of Canning

Now that you have your own veggies in the garden, you can make your own tomato sauce, ketchup, salsa and many other products that you are currently buying. Once made, it can be canned and stored for more than 12 months! When canning on your own, you are using no preservatives or chemicals, you're using your own veggies, and best of all, you paid practically nothing for them!



To get specific recipes, I would recommend getting *Ball Blue Canning Book*. It has great recipes and provides specific instructions on how to heat, prepare and store your goods.

By following the steps in this article, you could save hundreds of dollars a year! Start today and save!

These items are just the start. Examine what you spend your money on and ask yourself the question: Could I have done this myself? If the answer is yes, read up on it, start doing it, and escape the convenience premium. You'll see a difference in your savings and in your health.

Buying needed textbooks online

Kids Cost When School Books Get Lost

by Kelli Workman

I guess it was inevitable that my son and daughter would lose their share of school and library books. At the end of each school year, I would have to pay the lost book fees before their report cards would be released. I hated dishing out the money, since several times the books were taken from their desks when they were absent.

The situation grew worse when they entered middle school and high school. The textbooks used in the higher grades are more comprehensive and expensive. I almost fainted when my son came home and told me that we owed \$69 for a social studies book. There was no way I was forking over \$69. I was determined to find a way around this.

My first thought was that maybe I could find a store that sold used textbooks, but then a question came to mind. I wondered if Amazon.com sold text books. I thought it unlikely that they would carry high school books, but I decided to give it a try. I sent my son to school to get as much information about the textbook that he could get. I wanted title, author, name of publisher, and year of publishing. I also wanted to know if it was a first, second, third, or fourth edition. I asked my son to describe the colors and pictures on the cover and any special wording.



When I had gathered all the information, I typed the title into the Amazon.com search engine. I was shocked and thrilled to see that Amazon did have many copies of the text book. They had the edition for which I was looking. My son was able to look at the picture on Amazon and verify that it was the correct textbook.

I sent an email to a few of the sellers to see who was carrying the special Florida edition that I needed. Then I read the condition of the books from the sellers. I purchased a second hand textbook from Amazon, and it was delivered to me in under ten days. The cost of the textbook and the shipping totaled \$20.49. I had saved myself \$48.51. Furthermore, the book arrived in such good condition. It looked brand new, so the school was happy, too. Amazon had saved me money on many books that I enjoyed reading.

Now I knew that they would cut my costs in replacing lost school books.

I have since discovered that if I can't find a textbook on Amazon.com, I do not need to give up the search. BarnesandNoble.com, eBay.com and Half.com are also websites that can be checked to see if anyone is selling the desired textbook. The search through all four websites can be completed in about twenty minutes. It can mean big savings if the search is successful.

Even apartment dwellers can have a garden

Eating Green to Save Green

by Steven Burns

With gas prices continually rising, grocery bills are costing more, thus putting larger dents in our wallets. Nearly every item sold in a grocery store needs to be transported to the store. If you don't believe me, look at the number of loading bays in the back of the store.

Can we do something about it? You bet we can. It's simple. Raise your own garden. I can hear the outcry from here. "I don't have enough room." To use a quote, "Horse hockey," and that stuff is good for the garden. Unless you live in a place that doesn't get any sunshine, a dungeon comes to mind, you can raise a garden. How elaborate the garden gets is only limited by your imagination and space.

Let's start with the most cramped living style: the second floor apartment. A few windows and a balcony are the only place to grow things. The windows are a good place to begin. Most have sills big enough to place a couple small rectangular planters. These spots are good for herbs or leafy plants like lettuce or spinach. If you're lucky, there might be room to place a table in front of a sliding door leading to the balcony with a few more planters.

It's time to move to the balcony. This space seems to barely have enough room to store two bikes and a barbecue. How about trying to add an old wine barrel planter or two? In these, lots of things can be grown, as long as the slats around the balcony aren't solid, leaving everything in the shade.

Limit the vegetables you plant in these to things that grow no more than four feet in height. Anything much taller than that causes problems. About anything can be grown within the barrel and space will be your limiting factor.

The railing is a wonderful place to grow things in window, or rail, baskets.

Everything planted in these needs to be small in height or depth or light in weight.

Leafy plants, strawberries, or radishes work well. Just

remember that the basket is hanging out in the weather with very little dirt and will dry out quickly. Monitor it closely. Most likely it will need frequent watering.

Above the railing is usually a large beam. Put an eye-hook into it to hang a basket (some places may require permission). There are these new upside down pots that can be hung from the hooks where you water from the top and the plants point out the bottom.



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Eating Green cont...

You might have to go to a nursery or gardening supply catalog to find them. Most franchise chain stores don't carry them. These can handle tomatoes, squash, zucchini, cucumbers, and other heavier plants.

The next place is a house in a neighborhood where the home owner's association doesn't allow "vegetable gardens." Don't fret, as it just takes a little more imagination. You are creating a container garden, not a vegetable garden, so you'll be using many of the things that were mentioned above.

As I said earlier, create a garden using containers and large pots. Trellises work great at hiding things. Mix in things that climb (pole beans for one) with the flowers and no one will be the wiser. Small rows of underground vegetables can be mixed in with the flowers. There is always the choice of planting vegetables that look like landscaping plants. Read about different vegetables and get creative.

Unless the rules say absolutely no vegetable gardens, you should be able to grow one in the backyard. If someone from the homeowners' association is inspecting your backyard without being invited, those actions go beyond this article.

All these things may seem hard to believe, but I've done it. At an apart-

ment, I had three barrels on my balcony as my garden, containing peas, bush beans, radishes, lettuce and tomatoes. I now live in a house where a vegetable garden is considered inappropriate. Raising a "vegetable garden" isn't forbidden, but I am reminded every year about my unacceptable landscaping.

How much are you going to save? That depends on what you plant and how much is produced. For example, I had a tomato plant that I grew that produced 57 pounds of fruit last year. At market value, that's around a \$40 savings. In the end, not only will you reduce your grocery bill, but you will also be eating vegetables you have grown that are more nutritious, and you'll be "greener" while doing it.



21 ways to tell mom that she's special

Marvelous Mother's Day Gifts

She is the one who gave you life. She works hard for you every day of the year, mostly without complaint. She sacrifices most anything for your happiness and wellbeing. She's your mom.

Her special day is coming up and you don't want to be caught short. Here are 21 inexpensive gift ideas to get you started.



1. You light up my life - Give her a pretty candle in her favorite scent. Bonus points if it matches her decor.
2. Bubbling with joy - How about a large bottle of bubble bath? Nothing beats a relaxing soak after a hard day.
3. M-m-m good - Bake a basket of muffins for the busy Mom who barely has time to cook.
4. Reader's delight - Pick up the latest book by her favorite author. Or get an old favorite to replace her tattered copy with the grape juice stain from when you were playing football in the house.
5. 12 gifts in one - Give her a year's subscription to her favorite magazine. This is a guilt-free treat every month of the year.
6. Morning pleasures - Make a basket or container full of gourmet coffees or teas. Sit down and have an old-fashioned tea party together.
7. Accessorize with attitude - Find a pretty scarf for spring to dress up any wardrobe. It will add a splash of color to basics or a spring dress. She could even wear it as a belt or tie it around her handbag.
8. Shopping spree - Get her a gift card at her favorite store, or one that she normally wouldn't indulge in.
9. Pictures say 1,000 words - Wrap up a nice frame with your picture or the grandkids'. She'll treasure it every time she looks at it.
10. Her new favorite mug - Find a fancy or special teacup or mug at a second-hand store for unbelievable savings. Wash it up and it will be as good as new.

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Mother's Day cont...

11. Bouquet of flowers – You'll get bonus points if you pick them yourself.
 12. Tissue, anyone? - Give her a movie to watch together. Choose an old standby or the latest release she's been dying to see.
 13. Pamper her pretty - Present a gift certificate to a spa. They offer services and packages to fit almost any budget.
 14. What's cookin'? - Take her out to eat. She'll love that someone else is cooking and cleaning up.
 15. Pretty and practical - Give her a set of attractive, yet sturdy gardening gloves. It will keep her hands soft.
 16. Green thumb goodies - Put together some gardening tools, a soft kneeling pad, and maybe some seeds for the avid gardener.
 17. Sweet dreams - Buy her a fluffy new pillow with a fancy case. Slip a dryer sheet inside for sweetly scented dreams.
 18. The gift of time - Make a coupon to do the household chores for a week.
 19. Lazy luxury - What Mom could resist breakfast in bed? Let her sleep in as long as possible and then surprise her. Bonus points if you add a flower in a vase or a pretty napkin.
 20. That's the spot - Give her a coupon for a foot massage, whenever she chooses.
 21. Homemade from the heart - Make her a card with a personal message.
- Sometimes all a mother wants to hear is that her children appreciate her. A sincere "I love you, Mom" can mean more than any store bought gift. Whether you live near or far, don't forget to say those little words and make this the most marvelous Mother's Day ever.

Making yard sales work for you

Happy “Yarding”

by Laura Del Prete-Conde

As a yard sale junkie, I’ve honed my yard sale skills to help insure that I walk away with a desired item without breaking the bank. First, I’m a working class woman, so when “yarding” (as we call it in my house), my attire is primarily jeans and a t-shirt. There’s nothing like watching someone in slacks, a button down shirt and a big gold chain haggle over a few dollars. Who goes to a yard sale dressed to the nines? Contractors. Contractors can often be seen at yard sales purchasing items such as air conditioners, ceiling fans, lighting, etc. to put in homes that they are working on.



the money. I tuck singles in various pockets. Even if it’s just singles, when people see a wad of money, they forget about bargaining. I usually keep them in my front pockets, a couple of fives in my back pocket, a ten in my wallet and any additional money in my ashtray, locked in the car.

This is done to keep me from buying something with a larger price tag that is really not needed and to prevent me from going book crazy and buying all sorts of unneeded books.

However, if I like an item enough to go back to the car, it’s something that really grabbed me.

Even when not feeling very social, I always say good morning and make a general friendly comment. It puts people at ease, and being friendly can’t hurt. People will remember the friendly person and be more willing to work with that person.

I always, always bring single dollar bills. It is hard to haggle with someone over money and then whip out a twenty. Also, some people may become insulted if I am trying to get them to drop the price and they see that I have

Keeping bungee cords in the car is immensely helpful for those larger finds. My husband and I purchased a large steamer trunk for \$20 at a yard sale. It wouldn’t quite fit in my little car. We crammed it in and used our bungee cords to keep the trunk safe and secure enough to drive home.

Keeping an old blanket in the back of the car is also very helpful. When we were sliding the trunk into the car, the metal closures began to rub against

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Yarding cont...

the interior of the car, scratching it. Sliding the blanket under the trunk prevented damage to the car. It'll also keep the car clean if I'm picking up an item that needs to be cleaned up.

Rather than fumbling with the newspaper, we write the yard sales down that we most want to visit, grouping them together by neighborhood. The only time we deter from this is if there is a great description but the sale ends early. We then go to that one first. When I write down the information, I note the date and time that it begins and ends. There is nothing more annoying than hunting around a neighborhood for a yard sale only to realize it was on Saturday and today is Sunday.

Also, I note if the address is street, avenue, lane, etc. My husband bought a TomTom on eBay for me since I'm perpetually lost. With the TomTom, I have to be specific with the location.

The TomTom has revolutionized my "yarding." The days of pulling out the maps and figuring out where everything is are over! I plug in the address of the yard sale, and since the information given includes distance and time to get to the address, I can figure out if I really want to make the trek. It's great!

If I'm "yarding" in hopes of making a flip on an item, I do some research

first. A flip is when you buy something at a yard sale and then sell it elsewhere. Sometimes the item is new and sometimes the item needs restoring. There are certain books that will always sell well online. I have been known to buy a bunch of books for 50 cents to \$1 apiece, spending, say, \$6. Then, I go home, do additional research and resell them for \$4 to \$8 each. Any books that aren't worth anything, I give away on Freecycle. After all, I already made some money on the others.

If restoring items, I make sure to have the space to store it until it sells. For example, if restoring a china cabinet, I need room to work on it, room to store it, and confidence that it will sell as opposed to taking up space in my work area.

Lastly, I bring a couple of bottles of water. Some of the best yard sales wind up being on the hottest days, and it's hard to have fun and haggle when hot, making it hard to think straight.

Have fun, drive safely, and happy "yarding"!

Saving money without sacrificing quality

Community Colleges

by Rebecca Rogge

If you have chosen (or are considering choosing) a community college education, you may be concerned you are sacrificing educational quality by opting for a community college over the more expensive alternatives. It is common knowledge that tuition at your local community college is exponentially cheaper than both private and public university educations. It is commonly believed, therefore, that the quality of community college is also exponentially less.

This does not have to be true. What is true is that community colleges often feature local campuses, a practical focus, and hard-working professionals. Your time at community college can be an incredible opportunity to save money and gain valuable experience and knowledge. The success of your community college experience will be directly linked to the effort you personally put into making it a success.

Look into degree transfer programs with state universities. Increasing numbers of community colleges are offering guaranteed transfer programs to that state's colleges. Students typically complete two years of primarily basic level courses at the community college, saving thousands of dollars, and then complete upper level courses at a regular four-year college.

Maximize your schedule by taking advantage of flexible class schedules. Community colleges have a strong focus on adults and continuing education. Instead of class schedules designed for the full-time student, which often necessitate reserving large blocks of time for classes spread throughout the week, community college schedules cater to the working professional. Many degree programs can be pursued completely during nights and/or weekends or even online. This can allow you to keep a full-time job while attending school, without the hassle of shifting classes and arranging work excuses.

Take advantage of your professors and fellow students in a good way! Community college professors typically have a master's degree instead of a Ph.D. and extensive, practical, on-going experience in their field. They also often have more practical advice than a research and academics-focused instructor with a doctorate and many local contacts in their area of expertise, which is an invaluable resource. Your music appreciation professor will know when the good performers are coming to town and is friends with the conductor of the local symphony. Your nursing instructor may have friends in the local hospital and can give you an "in" when you start looking for a summer internship or a job! The nighttime English profes-

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Community Colleges cont...

sor may work days at the local newspaper. The same can be true of your fellow students. At a four-year college, most students are fresh out of high school. At a community college, adults who have already built valuable experience surround you. Cultivate these relationships. They are key to the success of your community college experience.

Take advantage of the “community” part of community college, with the many clubs and professional groups available. Sacrificing an expensive college experience doesn’t mean you have to give up involvement or student life. Clubs are a great way to meet others in the field you are pursuing, find a study partner, and get involved in the community.

Get to know the people in the academic offices. These insiders are a wealth of information when it comes to saving money and maximizing quality. Ask about scholarships. Get the scoop on payment plans and the cheapest places to buy books. Many community colleges offer student discounts to local museums and musical and theater performances. Ask!

Take your time! Use your time at community college to explore your alternatives; take experimental classes without wasting your money. Interested in massage therapy? Add a

once-a-week class on top of your more basic classes; you can always claim it as an elective (required for most degrees) later. If you are unsure what career path you want to pursue, time at community college can be invaluable in both broadening horizons and providing career focus.

If you are already enrolled in a more expensive institution, look into transfer policies. Most schools will allow you to transfer many basic classes; a semester or a summer term at a community college can instantly save you thousands of dollars. (And, after all, Math 101 is pretty much the same at Hicktown Community College or Yale University!) Just make sure that you have approval in writing before enrolling in these “transient student” classes, or your attempts at money-saving may result in money-wasting when your home college refuses to accept your credits.

Use your time at community college wisely, and you will gain valuable knowledge and experience. Form relationships which will benefit you for years to come, whether your education concludes with community college or you use your time there as a stepping stone to further education.

Have an upscale meal at home without the upscale price tag!

My Story: Gourmet Munchies

contributed by A.M.

My husband and I have a horrible secret. We love to eat out. However, we don't just love to eat out anywhere. We love the gourmet food that inevitably involves goat cheese, prosciutto, and balsamic vinegar somewhere in the menu. We do like to make gourmet dinners at home sometimes, too, but it often involves more expense for the ingredients than the result justifies, and the time involved often is a disincentive now that we have a daughter running around.

I had tried to cut down on eating out by constructing carefully planned menus consisting of healthy, inexpensive, but still quite tasty meals. This works for the majority of the week, but at least once a week (and sometimes twice), we get bored and want something different. This is when we would decide to go out to our favorite Food Network-esque restaurant and drop \$30 to \$50.

I finally figured out how to curtail this urge. These days, grocery stores are carrying natural, organic, and even generic store lines of gourmet frozen prepared food. These aren't TV dinners, as they usually feed at least two people. When I first saw these, I thought it would be such a waste of money, as they often cost in the \$10 to \$15 range. Then it dawned on me that if we kept several in the freezer,

it's not too difficult to take them out on short notice, pop them in the oven or on the stovetop and have a pretty good gourmet meal, saving at least \$20 over what we would spend eating out. And the selections can be pretty good.

If you live in a metropolitan area and have stores like Whole Foods, Wild Oats, or Trader Joe's, there are surprisingly tasty meals for two that cost less than \$10. You can also have an appetizer night, with a few boxes of hors d'oeuvres. I particularly like the Goat Cheese Quiche at Whole Foods, which is \$8 and feeds two. Of course, most of these meals are not low-fat, but we wouldn't be ordering healthy food at a fancy restaurant anyway. We combine dinner with our favorite box wine, which is another huge money-saver if you find the right one. My favorite is Pacific Peak Merlot from Total Wine costing \$10 for three liters. You can have an upscale meal at home without the upscale price tag!

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.

Discussing the ins and outs of working at home

Finding a Work-at-Home Job

by Gary Foreman

Please discuss the ins and outs of working at home and how to find a legitimate company to work for that requires no start up cost.

Donna

Donna asks a good question. According to the American FactFinder, 5 million Americans work at home. That's about 3% of all workers. And the trend is for more people to join the at-home workforce.

We'll begin by looking at some steps that Donna should take in looking for any job. Then we'll discuss some things that are unique to finding an at-home job. And, finally, we'll discuss some traps and scams to avoid.

An important step in any job hunt is a self-evaluation. What job skills do you have? What types of work do you like to do? Are there tasks that you very much dislike?

After you know yourself, you can determine which jobs best match your skills and interests. Then figure out where those jobs can be found. A good starting place is the classified ads, both in Donna's local paper and online.

Many job applicants skip an important step. They don't research the potential employer. An online search or visit to the library will provide some good background information about the company. Not only will Donna know enough to ask good questions during an interview, but

she'll also be better able to decide whether it's the kind of company she'd like as an employer.

OK, now that we've looked at some general job hunting tips, let's get specific about at-home jobs.

The first thing is to recognize that not everyone is meant to work at home. It takes discipline, motivation and skills that translate to an at-home environment.

There are a number of websites dedicated to at-home workers. The Independent Homeworkers Alliance <homeworkers.org> provides work-at-home job listings. You can try a free trial membership before joining on a paid basis. Avoid expensive membership dues or fees. You do not need to join anything to be successful in your job hunt.

Networking is especially valuable when you want to work at home. Friends will know about employers who might be looking for additional help. They can also find out whether the employer would hire at-home workers.

Just like a typical job search, try to think of companies that could use the skills

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Work-at-Home cont...

that you have, only this time using them at home. Donna's best bet might be to call or visit companies that could use her skills with a resume in hand.

She may find that the potential employer has not tried work-at-home employees before. Information explaining how they can reduce company overhead costs would be helpful.

Once Donna has an offer, she'll need to decide whether to accept it. Part of that decision is determining whether the offer is real or just a scam.

Some scams are easy to spot. Any job advertised as "easy" or "anyone can do it" won't make you rich. And real jobs don't require that you buy office supplies to get started.

There are some jobs that Donna can assume are either scams or are highly unlikely to work out. Processing claims, posting ads, stuffing envelopes and data entry jobs are all suspect.

And just because a job uses the Internet doesn't mean that you should put your common sense in the closet. You cannot set up an inexpensive website for a product/service that "the whole world needs" and expect them to flock to your site making you a fortune. Even with search engines, getting your site noticed is hard work and takes expertise.

If you haven't already, try to find out more about the proposed employer from

independent sources. It's easy for a company to post glowing tributes from strangers. Be suspicious of them.

Don't hesitate to ask the company for references. Just the way the company responds will tell you something about them. Real companies will not be surprised or insulted at the request.

Ask trusted friends what they think of the opportunity. Give yourself time to think about it, too. Heed your instincts. If you're at all suspicious, the wise thing is to walk away.

Donna does need to be prepared to work for commission or on a "task-completed" basis. Most at-home jobs are not paid on a "per hour" or salary.

Finally, Donna will need to know whether she'll be an employee or a contract worker. If she's a contract worker, she could be responsible for extra taxes.

Finding a legitimate work-at-home job isn't easy. The biggest challenge is determining if she has skills that can be applied to an at-home job situation. Without those, it will be very difficult to find a job that isn't a scam. However, if she has those skills, more and more employers are willing to let workers telecommute.

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

Be prepared in advance

Getting the Most from Your Doctor's Visit

by Linda Shapero

Have you ever gone to the doctor, driven home, and then remembered an important question you forgot to ask? Having done this a few times myself, I decided I needed to be more prepared before I even stepped into the waiting room.

I don't know how your doctor's practice works, but in mine, after waiting in the reception area, you are shown to an examining room where you wait a few minutes (at the very least) to see the doctor. When they come in the room, they immediately turn on their laptop and start to verbally fling information at you. In one sense, this is a good thing because they can quickly update your file with needed changes. Because the total time spent in the exam room now averages about ten minutes, most of it is spent exchanging information in this manner, with a very small amount of time spent by the doctor on an actual exam.

Whether or not that's how your doctor works, my point is that now more than ever, because office visits have become so short, it is your responsibility to prepare in advance. With that

in mind, I offer the following suggestions to help you make the most of the time spent with your doctor:

If you are seeing a new doctor, when you make the appointment, ask them to send you the paper work to fill out at home. If this is possible, you can fill in the blanks using your medical records at home at your leisure. This beats sitting in the waiting room and trying to remember what year you had that last tetanus shot or who in your extended family has heart problems. Also, if you have your medical records from your former doctor, write yourself a reminder to take them along to your appointment. If you don't have them, you will have to fill out a release form that will allow your new doctor's office to obtain them.

Take a list of all medications, and even vitamins and/or herbs, you take on a regular basis, together with the dosage and how often you take them. This is crucial for a first visit. After the initial visit, if there are any changes made, you will need to update your list. It's also a good idea to keep a copy of it in your wallet, in case you



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Doctor's Visit cont...

have an emergency and land in the hospital. They will need to know what you are taking, and you may not be in any condition to tell them.

Make a list of all questions and concerns you have. This includes things such as whether or not your medication can be changed to a generic one, the pain you've had in your shoulder for the past four weeks, etc.

If new prescriptions are written for you, ask the doctor to explain what they are, how they will help, dosage, approximate cost, possible drug interactions with anything else you are taking, etc. This is the time to ask all your questions about any new medications. Also, find out how long they will need to be taken to show results as well as the possibility of any adverse reactions.

If you are seeing your doctor to find out about a specific condition which you haven't spoken about previously, ask the cause of the problem, what tests might be called for to diagnose the problem, what your treatment options are, the safety of all treatment options, as well as benefits and risks, and the prognosis. The doctor may not be able to answer all your questions at this time. However, you can be sure that they will tell you as much as they can initially. You most likely will have to wait for test results for other answers.

Ask if you will need another appointment to follow up on anything, and, if so, when you need to return. If you do, be sure to schedule it while you are there, as it is easy to go home and forget all about scheduling another appointment. Most offices will call to remind you of your appointment the day before, if you happen to forget.

By now, you've probably thought of a few things to add to this list. Hopefully, these will all help you have a better experience at the doctor's office.



When you just can't take being frugal anymore!

Small Splurges

by Shaunna Privratsky

Do you ever get tired of being frugal? I know that you are financially savvy and budget conscious, but does pinching every penny sometimes get you down? Do you wish you could go crazy with your money without causing the financial ruin of all your carefully planned goals?

We've all been there. Yes, it is important to make smart money moves and plan out your budget. I think it is equally important to allow yourself some small splurges every once in awhile. Here are some fun ways to get your splurge on without going broke.

Indulge your taste buds. What's your favorite treat? Is it an incredibly expensive French dessert or a decadent dinner with loved ones? Allow a little room in the budget for occasional treats. Savor them for the splurge that they are.

Save up for a special garment. Maybe you've always craved a genuine cashmere sweater or a classic trench coat. Be savvy and consult several sources before plunking down your hard earned money. Pick pieces that will fit into your existing wardrobe and stand the test of time. The Internet is a great place to compare prices at hundreds of different sites. Don't forget to look for coupon codes and extra discounts.

Have you been longing for a new spa tub in your bathroom? You can get the same effect for under \$100 with an attachable, portable spa. It plugs in and hooks over the side of your tub to create bubbles and jets with adjustable settings. Look for it in home improvement and bath stores. Or do what I did and ask for one for a Christmas gift.

Are the walls closing in? Do you think your home needs a \$10,000 makeover but you have a \$100 budget? You might be surprised at what you can accomplish on even the most limited budget. Think creatively and don't forget the power of paint. It can change the whole look and mood of a room. Try to re-purpose your existing furniture in fun new ways.

Are you tired of the same old slow cooker meal every Friday night? Mix it up by going out for free! Many radio stations give out coupons and certificates to local restaurants. Often you just have to call in at the right time to claim your prize.

Would you like to tour a famous museum or art gallery but can't leave home? Try a virtual tour. Many museums and galleries have them on their website and you can even listen to a guided tour if you choose. Using your favorite search engine, type the name of the desired museum, virtual tour, or

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Splurges cont...

even the name of a famous work of art.

Perhaps furniture is your passion. You feel you need a brand new TV stand to go with the flat screen television you were finally able to afford. The trouble is the price. A basic unit with two shelves and maybe some storage goes for about \$300 and is often particleboard, or fake wood. Look around your home or visit a used furniture store. I "discovered" a long, low bookshelf that I'd bought for \$3 and repainted. It is stamped 1959 and very sturdy. It has three shelves in a contemporary style and fits our 32" TV perfectly. Other options might be an ornate dresser of the right size, a nice buffet or even a coffee table.

Do you love to read, but hate the high prices of visiting your favorite bookstore? Indulge your passion for pennies by shopping at secondhand or thrift stores. You can also join a paperback book swap by going online. You simply pay for the postage. The link is at www.paperbackswap.com

What about the thrill of shopping itself? You may have trained yourself to stay away from the mall, or cut up all your department store credit cards, but sometimes the urge to shop is overwhelming. Before you totally blow your budget, think about where your money will go the farthest. Try thrift

store shopping. You may be surprised at the quality finds and the great bargains you uncover. In fact, you may become addicted to the deals! Your ten or twenty dollars will go much, much further here than at the mall.

Saving money doesn't have to become depressing. By allowing yourself some small splurges every now and then, you will remain focused on sticking to your long-term financial plan and making your budget work.

Shaunna Privratsky is a fulltime author with over 500 published articles. In between finding a new house, caring for her disabled husband and getting her two teens ready for school, Shaunna writes about saving money at The Discount Diva <http://shaunna67.tripod.com/id21.html> Check out her ebooks and free newsletters today.

Readers share their experiences

Vacuum Sealers

I want to protect the food I put in my freezer, especially the meat I buy in bulk when there are loss leader sales. I am thinking of purchasing a vacuum sealer, but as I have very limited counter space, I wonder if I will use it enough to be worth the cost and hassles. Has anyone figured the cost/benefit of using a vacuum sealer?

Beth

Food Saved Means Money Saved

I have a FoodSaver Vacuum Sealer and a small kitchen. My sister gave it to me because it took up too much room in her kitchen. I keep mine on a shelf in the closet, and pull it out when needed.

I recently defrosted my chest freezer. It was the first time in several years. I had to throw away a laundry basket worth of food because the freezer burn was so bad. I've had the vacuum sealer for about three years, and the only vacuum sealed item I had to throw away was a package of meat that had lost its seal. The rest of the stuff I threw away had not been sealed that way, and some of it was much newer.

If my sister ever wants her vacuum sealer back, I will immediately order a new one. From reading forum groups about sealers, I would probably buy a Maxima, which is made by Tilia. It gets the best review. I'm very pleased with the FoodSaver brand also, but heard the manufacturing might be different now. I would research it on the web if that time comes.

Carolyn

It's Paid for Itself

I have done the math regarding vacuum sealers, and we've saved enough to cover the cost of it and then some. My vacuum sealer is a very simple model. It was about \$60 online with no bells or whistles. It's not too large, and it's easily stored in a cabinet. I do not use it everyday. Typically, I use it after a big purchase of sale meat or produce. It gets quite a bit of use at the end of the summer when I get produce at a great price from the farmer's market. I buy enough to get us through the winter.

It's just my husband, infant daughter and me, so we needed something that would let us store those great deals for longer than most. We simply won't go through 10 pounds of chicken in a month's time, and I wanted to avoid the freezer burn that can build up when you freeze something for several months. I also do not purchase the pre-made bags. The rolls of plastic are much cheaper than pre-made bags, and I get them from Bed, Bath & Beyond, using their 20% off coupons. I reuse them if not used to store meat.

Lisa in Charlotte, NC

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Vacuum Sealers cont...

Freeze the Old-Fashioned Way

As the owner of my third sealer (two vacuum styles), I would say no to freezing food in a vacuum bag. In my experience, when food was frozen for long-term storage, sealed bags had a good chance of unknowingly breaking their seal when moved in the freezer, letting air inside the bag and causing frost and freezer burn.

Instead, find a butcher shop (yes, they still exist) and ask to buy one of their big rolls of freezer paper (I pay \$25). Using a utility knife, slice into the roll and you will have a perfect size sheet, lay your meat in the corner, shiny side up, and tightly fold. Repeat with a second sheet and seal with freezer tape. Using a marker, write the content and date on the package. This package can last up to one year, without freezer burn.

Jan

A Handy Alternative

I have been using Reynolds Handi-Vac for almost three months now. I find it to be a great alternative to the bigger and more expensive vacuum sealers. I can reuse the bags if I wish by washing and drying them. Lettuce and crackers stay so fresh in them. I have used them for all of the meat that I put into the freezer. Our kids are

grown and gone, but I still buy large packages of meat to save money and break it down for my husband and me.

It runs on batteries, but I haven't had to replace them yet. I didn't want my counter space reduced by the size of the sealer machines. With this, I can store it a drawer, and the cost of buying the bags is much less than throwing out spoiled items and freezer-burned meat.

Kathy from GA

Everyday Uses

I haven't taken the time to figure out my savings from using my vacuum sealer, but it must be considerable. We are a two person retired household. Not only do I vacuum seal things that I put into my freezer for a long time, but also I use the sealer just about every day. I have it on my counter in a small kitchen with limited counter space, but every time I open a bag of frozen vegetables, chips, cookies, crackers, etc., I use the sealer to reseal the bag without the vacuum. I never throw away these bags of partially used things because I keep them fresh.

Joan

Cutting costs without cutting the pleasure out of the trip

Vacation for Less

by Judith A. Filangeri

Ahhh! The very thought of vacation makes us wax positively poetic. "Summer afternoon - summer afternoon...the two most beautiful words in the English language." Henry James certainly got that right. Now, let's get practical.

AAA has been tracking vacation costs since 1950, when the average daily cost of meals and lodging for a family of four was \$13. As of 2007, food and lodging for that family was up to an average of \$269 a day, with lodging being the main inflation driver. Remember that "average" includes places like Hawaii, which is up over \$600 a day, as well as North Dakota, which is under \$200. And then there's the skyrocketing cost of gas.

So if you're planning to pack the family suitcases and get out of town, whether to the cabin on the lake or more exotic fare, are there any ways to cut costs without cutting the pleasure out of the trip? You betcha!

Air Fares: If you're flying, check sites like Priceline.com, Expedia.com, Orbitz.com, Travelocity.com and don't forget the actual airline sites. Many airlines offer special travel packages. Fares are also often lower if you fly on Tuesdays, Wednesdays and Saturdays. The more flexible you can be, the better chance you have at saving.

Auto Care and Repair: If you're driving, get your car checked out and tuned up at home before you go. You'll avoid potential expensive emergency towing and repairs.

Gas Prices: Get off the interstate if you can. Gas is always a few cents cheaper. And remember that a well-tuned car eats less gas.

Food: If you have the luxury of getting off the interstate, you can often find much less expensive restaurants. Consider a picnic in a park you will pass en route. A picnic has the added advantage of letting the kids run off some steam. Consider choosing a motel where the rooms have a kitchen. This is not to suggest that you make all your meals there. What kind of vacation is that? However, it's not a bad idea for the evening snack, the occasional pizza, or even for a continental breakfast. And you can keep picnic food for some of your day excursions in the room refrigerator.

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Vacation cont..

Plan Ahead: If you know where you're going, write (or email) the local Chamber of Commerce or Bureau of Tourism. Tell them what your interests are. You will often get free maps, suggested hotels and restaurants, and valuable sight seeing tips. After all, these folks know the area a lot better than you do. Sometimes there are even discount coupons for restaurants and sights. If you're an AAA member, get a TripTik. Many motels and restaurants have free coupon booklets available. Keep in mind, also, that some local sights have picnic areas attached.

Lodging: As with airfares, many hotels can be booked online. Whether you're booking online or stopping more spontaneously, remember that most hotels and motels offer discounts for AAA, for AARP, and sometimes just for asking. Even if you aren't sure you qualify for anything, always ask if there is a discount rate available. The worst that can happen is that they'll say no. And don't count on the travel websites having the lowest rates. Often the hotel website will offer a special that isn't available elsewhere.

Souvenirs: Ah, souvenirs. Wood carvings and trinkets (most of them made in Taiwan or Mexico) that are hardly local crafts unless you're in Taiwan or Mexico. Saving money here

is an exercise of common sense and self-control. Are you really going to wear that serape or peasant blouse once you're home? Set a budget. For example, everyone gets to buy one thing only and no more than \$XX.00. Or set a theme. We get souvenirs to jog the memory of happy times. Good memory joggers are postcards, key chains, or even ticket stubs and brochures from places you visit. Keep them all together and make a scrapbook with the kids when you get home or integrate them with your photos. T-shirts are another option. Or select one special item that can be hung on the Christmas tree to remember the family vacation.

Finally, leave yourself some down time. It's good to plan, but don't over plan. Just because you know every single sight seeing option in an area doesn't mean you have to visit them all. A vacation is not a to-do list. Sci-fi writer Ray Bradbury said it best: "Half the fun of travel is the aesthetic of lostness." Chill. Relax. You don't want to return from a vacation needing one more than when you left.

Have a wonderful vacation!



When you're trying to decide what to give

Tips on Giving Good Wedding Gifts

by Marianne Giullian

Weddings are a wonderful time. People you love come and enjoy the celebration and bring gifts for the bride and groom. They are grateful for the kindness and generosity of family and friends. Even though they register at stores, many times they get duplicate gifts. Some stores will not let the newlyweds return items purchased through the registry without a receipt. There are some things you can do to make the process easier for them.

Something that has changed from the past is that some couples live together for a significant time before they get married. They have already set up their household, so there aren't many things they still need. It is hard to find the perfect gift, especially if someone has a limited amount to spend. Having gone through this process recently, it is important to realize that the most important thing is your presence, not the presents. The newlyweds are just grateful for your kindness and generosity whatever you may give. Here are a few things to think about when trying to decide what to give.

Gift Cards – Although many people think these aren't thoughtful gifts, it really is a good option. They can use the gift card to get what they need that they didn't receive. They don't have the hassle of returning the gift if it is duplicated.

Checks – This is a good option because they can use the money toward what they really need. There are a lot more things to pay for when you get married, such as rent deposits, car insurance, health insurance, utilities deposit, etc. The money you give can really help where they need it most.

Cash – This is probably the easiest option for a bride and groom. They don't have to cash any checks and

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Wedding Gifts cont...

they aren't limited to a certain store to use a gift card. They can use it for what they need most.

Gifts – When giving gifts, include a gift receipt. The store where our daughter registered would not take back any gifts listed on the gift registry without a receipt. The retailer wouldn't even give them store credit. They received several duplicates from the registry and could not take the duplicates back because of the return policy. They also received gifts like cookbooks with people's favorite recipes. This is an inexpensive gift that is very much appreciated. A nice card with a sincere, thoughtful message is another thing you can give if cost is an issue.

Re-gifting – There is nothing wrong with re-gifting if it is a practical gift that is new. Things from garage sales and from your attic may not be appropriate things to give to a bride and groom. They will probably end up back in a garage sale or will be given to charity. Giving a book without a barcode is a clear sign that it was bought years ago. If your gift isn't something you would like, then don't give it to someone else. Chances are that they will share your sentiments about the gift.

If you can't make it to the reception, and the bride and groom live out of town, ask the parents for the newlywed's address and send the gift yourself. If it is just a card, it isn't a problem for the parents to forward it. If it is a gift, the parents will have to package and pay to send it if you don't do it yourself.

By thinking ahead, you can give a gift that will be appreciated and will be easier for the newlyweds to return if it is duplicated. It will save time and frustration.

Ask Bob: The Auto Answer Man

Overdrive at Low Speeds

Bob,
I know that overdrive was designed to save gas at highway speed, but what about low speed? My grandfather never takes the car out of OD. To me, that is like driving a 5 speed manual in fifth gear all the time, which would use more gas at take off and put more of a strain on the engine. The transmission bangs and clanks and surges when he speeds up from a dead stop or from a low speed (less than 40). And when I drive the same car in the correct gear (drive in an automatic transmission) for the speed I'm traveling at, there is nothing wrong with the transmission. Please help us settle this once and for all.

Jeremy

Jeremy,
Putting the vehicle in overdrive is the same as putting it into drive. The automatic transmission selects when the appropriate time is to select overdrive mode. If his vehicle behaves differently at lower speeds with the transmission in overdrive than in drive, then there most likely is a fault in the transmission.

Good Luck!

Drive Safely!

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.

Readers' Tips

Save the Bananas

Bananas stay brown-spot free much longer when you separate them from the bunch. Separating them stops the chain reaction of all your bananas getting mushy at once. I have some bananas right now in my kitchen (separated) that are a week and a half old, and they only have a few small spots on them.

Sarah L.



Oldie, But Goodie

One way to get good quality furniture is through auctions. It's possible to find solid wood dining and living room sets from the 30s, 40s and 50s because Grandma has passed on and the relatives don't want it (they would rather spend thousands for particle board). After using a little Old English scratch polish, one can have a beautiful set that still has value. Then it can be resold at auction when you tire of it.

H.

Now's the Time

Postal rates are projected to rise again in May. If you didn't stock up on the "Forever" stamp, now is the time to do it. They will be accepted at the price you pay no matter the future rise in prices.

M.

cont. on pg. 28...

Readers' Tips cont...

A Rose to Remember

My fabulous husband regularly had flowers delivered for all occasions at work and at home. I loved getting flowers, but each time I threw out those dead flowers, I saw dollars being hauled away. He came up with the perfect solution. He keeps a dozen beautiful silk long stem roses hidden away. Whenever he wants to do something romantic, he'll bring out the roses. I may find them on the bed, in a vase, at the office, at home, on a cruise or a hotel room. Sometimes he'll add a card or a fantastic present. Each time I see those reused silk roses, I think of all the memories we've shared.

Marilyn H.

Pantyhose Stretcher

I am short and of average weight, but I always buy my pantyhose in Queen Size. Pantyhose are so stretchy that there's no danger of them slipping down, and they are much more comfortable to wear when they're not so tight. I can wear them all day without any discomfort or worrying about them falling down from being stretched so far lengthwise. The biggest bonus is that they are far less likely to run, since there's less tugging to pull them up. They really last a long time this way and that saves a bunch of money.

HG in the Pacific Northwest

The Record Keeper

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

Jolynn H.

Technology Meets the Envelope System

When setting a budget, some people don't like to carry their spending cash around with them, but that's the easiest way to keep track of what you spend and what you have left. My suggestion is to get reloadable gift cards. At the beginning of the month, put your spending money on the card. Put the money you have budgeted for fun, for take out, for morning coffees, etc. Pay for all these extras with the gift card, and when used up, it's gone until the next time you are scheduled to reload it. Remember to get a gift card that has no fees!

Using the gift card for all the non-essential purchases is a convenient way to realize what you spend money on and where you go overboard. In fact, you could have a separate gift card for each account in your budget. That way, you couldn't overspend any of them.

DeAnna D.

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Readers' Tips cont...**Ingredients at the Ready**

After grocery shopping, I write out a list of all the meals I can make with the groceries I have on hand and post it to the side of the refrigerator. When I make a meal, I cross it off my list. This is a visual reminder to use up what I have on hand. Before I started doing this, I would forget about a lot of the things I had in my pantry and freezer and feel that I had to run to the store and spend more money to make dinner.

Becky M. in Searcy, AR

Silica Gel Packets

Here are two uses for those little silica gel packages that come inside new shoes and other things you buy. Just take them and place them in with your jewelry. They keep moisture out and keep the metals from turning. Also, use these silica packets in your tool box and you will never have to buy replacement tools because of rust.

GL in Siloam Springs, AR

Cheaper Pork Chops

When boneless pork loins are 50% off, I buy two. When I get home, I cut my own chops and put them in freezer bags of four or five. Just one loin on sale for \$4 to \$6 will cut up to make at least three to five packs of chops.

Julie C.

Keep It Secret!

Whenever you use any of your credit cards or cards with personal information in public, hold them with all your information covered until the cashier needs them. If you lay them down face up, the people around you can take your information by taking a picture with their cell phones. My neighbor learned this the hard way.

Janelle

Double-Dip Hair Care

Here's a tip that I got from a hairdresser on how to cut your shampoo/conditioner bill at least in half. This is also a time saver! First of all, don't buy those expensive bottles of shampoo and conditioner all in one. Buy large bottles of whichever inexpensive shampoo and conditioner you like. When you get into the shower, wet your hair down first thing. Then in your hand, put a blob of shampoo and a blob of conditioner, about the amount you'd use of each individually, and mix together. Apply to your hair as usual, and don't rinse immediately. Let the mixture sit on your hair while you finish your shower. Just before you get out of the shower rinse your hair. You'll find it to be as clean as if you'd washed twice, and it'll be properly conditioned!

Olga J.

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Readers' Tips cont...

Earplugs

I have to use earplugs to sleep at night due to a snoring spouse. When purchased in the drugstore, they can get pricey for the ones that work best, which are the soft rubbery ones with a string attached. However, I stumbled upon a three-pack of the same type in the local hardware store in the hearing protection section. The three-pack was the same price as a single pair from the drug store, and they work just as well. Obviously, I sleep better knowing I've saved money.

Lisa C. in Marlborough, MA

The Benefits of Walking

Everyone knows that if you walk someplace, you save money because you don't use the gas to get there. Yet, not many realize another benefit of walking to the store. If you are walking, you tend not to buy as much, as you can't carry it all back home!

I walked to the grocery store today, and the Valentine candy was on clearance. It was so tempting! I realized, though, that it would add too much weight to the load I was carrying. I already needed to get a gallon of milk, along with other items. So, along with saving money by not driving, I saved money by not buying!

Jari in Texas

Pet Medications

I called a pet catalog company and asked them to send me their latest catalog. When it arrived, I noted the prices for all the vaccines and heartworm pills my two dogs needed for the year.

When it was time to take my dogs to the vet for their yearly vaccines and heartworm pills, I quoted the catalog prices for those items to the vet and told him he could either give my dogs the items for the prices I quoted or I would order them from the catalog. The vet gave my dogs these items for the prices I quoted him. This saved me \$15 on the heartworm pills for each dog, for a total savings of \$30. Plus the cost of the vaccines each dog needed was much less, too.

The total amount I saved for both dogs was over \$50. I will do this every year at vaccine and heartworm pill refill time.

Lori S.



Not Too Long

My washer has four timer settings. We used the 12-minute setting for years. As we've looked for more ways to save, we decided to use the shorter settings. We now wash on the 6-minute setting. As a bonus, the wash gets done in half the time! And our clothes are just as clean.

Babette in Colorado

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Readers' Tips cont...**Service Interruption**

We were part of an ice storm, so we had no electricity, phone service, or satellite here in Arkansas. We have DirecTV service, so I called and asked what they would do to keep this poor abused customer happy since I had no service for a week. I asked for a couple of free movie coupons, but they volunteered one better. They gave us free Showtime for a month. We have a DVR, so we can record the shows we like. It will automatically stop in one month. It just goes to show what happens when you ask!

Tammy Jo

The Warranty Organizer

When I need to save receipts and warranties for products purchased, I use my scanner to save the image on my computer. I have a folder for warranties and another for receipts. The name of the image is the item purchased. If I need to read a warranty, I have it on the computer. This is much easier than looking through paper folders.

T. D. in Chicago

“New” Countertops

Our countertops were old and stained, but we could not spend the money to have new ones put in. I brushed a primer on them and then spray painted them with American Accents Stone

Creations paint. I could see what the colors would look like on the lid. I used about 2 1/2 cans and then protected them with several thin layers of polyurethane. Everyone thinks we have installed new countertops! This was a quick fix without much expense.

Carolyn H.

Protecting Your Garden

Many of our neighbors have returned to growing vegetable gardens. Unfortunately, we live in an area with a heavy deer population. To discourage the deer from his garden, one neighbor has begun hanging used CDs on fishing line along the perimeter of the garden. As the CDs turn in the breeze, the sunlight reflects off the surface in bright flashes, frightening away the deer. Our local kids used CDs, along with some wire, glue and fake gemstones, to make sun catchers in Bible School. I noticed that some of these ended up as pretty garden decorations too!

Angela S.



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