



www.credit.org  
**Springboard**<sup>®</sup>  
Nonprofit Consumer Credit Management, Inc.

Volume 4 - Issue 3

Summer 2009

### Say "I Do" to Financial Freedom

The summer months are often filled with weddings, graduations and long-awaited vacations. For the engaged couple, planning a wedding can be very exciting. While couples are deciding important details like where to live or where to spend their honeymoon, statistics indicate that finances can often be the number one problem in marriage and a leading reason for divorce.

Whether you're planning the wedding of your dreams or a well-deserved vacation, the road map to financial freedom is paved with important steps that you should take. Springboard recommends the following action plans for your journey:

- 1) **Secure Proper Insurance** - No amount of budgeting and money management skill can get you through a crisis like a serious medical emergency if there is no medical coverage. Similarly, should an auto accident occur without proper liability coverage, it's likely that the damages will be insurmountable.
- 2) **Establish an Emergency Savings Fund** - It is recommended that you build an emergency fund equal to three to six months of income. Sufficient emergency savings will minimize the need to use credit and incur debt.
- 3) **Establish a Budget** - Spend money only on things you need as opposed to things that you want. Setting up a household budget will help guide you down the path of financial freedom.
- 4) **Gain Knowledge** - Commit to personal education about financial health, budgeting, credit and personal debt. The more you understand about your finances, the more you'll be able to manage them effectively. To help you take control of your financial future, Springboard's books, *Power of Paycheck Planning* 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

You can contact SPRINGBOARD<sup>®</sup> by mail, phone, fax or email; we are always here to help.

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: How We Feel about the Economy

by Gary Foreman, editor

**D**id you notice how quickly this year is going? Thinking back, I believe that I've learned something.

In a recent TDS poll, nearly 60% of those responding said that they were making changes that would be permanent even if the economy got better. Another 20% said that they were making spending changes, but expected to go back to their spendier ways later. That's 80% of the people who have changed spending levels.

Many of us are somewhat fearful and carrying more stress. An economic downturn is a new experience for many.

We still like to treat ourselves well. Guess that's only normal. Part of the human experience. Nothing wrong there!

One of our most popular features has been the "Little Luxuries." People enjoy those inexpensive ways to feel good for a short time.

A small but growing number of people are giving some serious thought to their lifestyle. It's not just about does my income cover my expenses. It's a deeper thing. Like am I happy with my life?

We're beginning to hear from some people who have lost their jobs. And, their response is to move to the country and reduce their expenses to a fraction of what they were before. Others are looking at their lives to decide if they're happy with the path they've chosen to take.

Still others have used this economy as a spur to start a part-time or home business. They needed a little extra income and they took the plunge.

Finally, some people are finding that even a bad economy has a good side. This group had a great time last Christmas. Spending less actually meant that they spent more time with friends and family.

My guess is that we'll see more of that this summer. I can't wait to get the reports from those who take a different kind of summer vacation this year.

And, to be fair, we've heard many sad cases, too. People who have lost income and can't keep up with living expenses.

So as we head into a future, let's close with a quote from Abraham Lincoln: "The best thing about the future is that it comes only one day at a time."

### The Dollar Stretcher

P.O. Box 14160 • Bradenton, FL 34280-4160

Phone: (941) 761-7805 • Fax: (941) 761-8301

Publisher: Dollar Stretcher, Inc.

Editor-In-Chief: Gary Foreman

*The Dollar Stretcher* is published monthly

Annual subscriptions \$36.00 (US\$)

Group rates available on request

Reprints for non-profit classes also available

Please call for information

Copyright 2009 Dollar Stretcher, Inc.

All Rights Reserved.

***The Dollar Stretcher* does not assume responsibility for advice given. All advice should be weighed against your own abilities and circumstances and applied accordingly. It is up to the reader to determine if advice is safe and suitable for his own situation.**

*Cutting the cost of corrective lenses down to size*

## **I Can See Clearly Now, My Money's Gone**

by Jennifer Beam

**M**illions of individuals wear corrective lenses, whether for distance or close-up vision correction, and some 35 million Americans are contact lens wearers. Though vision correction is a necessary fact of life for many, if you are one of the millions of corrective lens wearers, you know that it is an expensive fact. While some medical insurance plans cover vision-related expenses, many plans do not and many of the plans offer coverage only on the eye exam itself, not the subsequent purchase of glasses or contacts. Moreover, those who have no coverage or have no health insurance must pay for the entire expense on their own.

There are several factors that impact the cost of corrective lenses. An eye exam comprises the initial cost, but it is minimal compared to the cost of glasses or contacts and even the cost of an exam varies depending on location and whether it includes a contact lens fitting or not. The cost of corrective lenses, glasses or contacts can run several hundred dollars depending on frame selection and type of lens or contact. Because corrective lenses are not a voluntary purchase, many people fail to consider their right to comparison shop, which is a mis-

take that can make corrective vision more expensive than necessary.

If you have insurance coverage that pays for all or part of an eye exam, you may be required to visit specific providers that accept your insurance before coverage is allowed. By all means, take advantage of this coverage, but do not assume you must also purchase your glasses or contacts from this provider. Eye care providers are required by law to release your prescription upon completion and payment of an eye exam. This allows for

greater competition in the eye care industry and it may be cheaper to take your prescription to another source for purchasing glasses or contacts.

Be wary of chain retailers that offer glasses in an hour or even same day service. While this is a convenient service, the overhead of these stores is often higher than smaller independent shops because they stock a greater variety of lenses in order to meet the same day demand. The cost of overhead may be passed on to the consumer. It might surprise you to learn that you could save \$50 to \$100 or more on the same lenses



**cont. on pg. 4...**

See Clearly cont...

by waiting a few days while another optician orders your lenses.

Eyeglass frames are a separate purchase from your lenses. Though some chains tout specials on “complete” pairs of glasses, the advertised prices usually do not include anything extra such as scratch coating, impact resistance, UV protectant, or polycarbonate lenses, a special thinner, lighter-weight lens for high-powered prescriptions. Similarly, these advertised specials often do not apply to bi-focals.

At almost every retailer, there is a markup on eyeglass frames. The difference in cost of frames will vary widely from retailer to retailer. You always have the option of purchasing only the frames from a discount retailer and then taking them to another optical retailer for purchasing and fitting the lenses. Look for small optical shops that sell discount frames but do not make glasses or offer eye exams. Many retailers have a wide selection of frames for less than \$100.

When ordering contacts, many eye care providers will supply you with a trial pair of contact lenses to determine if the style and fit is both suitable and comfortable. Often times, a follow up contact lens check is included with a contact lens eye exam. After finding a suitable brand and style of contact lens, you are not bound to purchase additional pairs from your initial provider. Comparison shop the prices of your lenses by calling other

retailers and shopping online. Also remember to ask your eye care provider for manufacturer coupons and rebates.

For children in need of corrective lenses, their first pair of eyeglasses should be impact and scratch resistant as well as offer UV protection. Frames should have spring hinges at the arms to minimize breakage. These are all features that will help protect your child’s eyes and your investment. However, children are naturally careless, and because they are unaccustomed to wearing glasses, breakage or loss is a very real possibility. Ask retailers whether there is any type of warranty against breakage and if they provide replacement discounts before you make your initial purchase.

When it comes to corrective lenses, remember that just because it is a necessary purchase, it shouldn’t be treated any differently than any other purchase. Making smart, informed consumer purchases will help ease the financial burden of seeing clearly, which is a right that should be affordable to everyone.

*Jennifer is a freelance writer from Ohio who has worn corrective lenses for nearly 30 years. Having assisted with routine school eye exams for a number years, Jennifer would like to remind parents that only a small percentage of vision problems in children are detected by these routine exams. Children should have their eyes examined by an optometrist or medical eye doctor at least every two years from the time they begin school.*

*Bring your daughter back to the real world*

## Converting the Female Teen Diva

by Amy L. Thomas

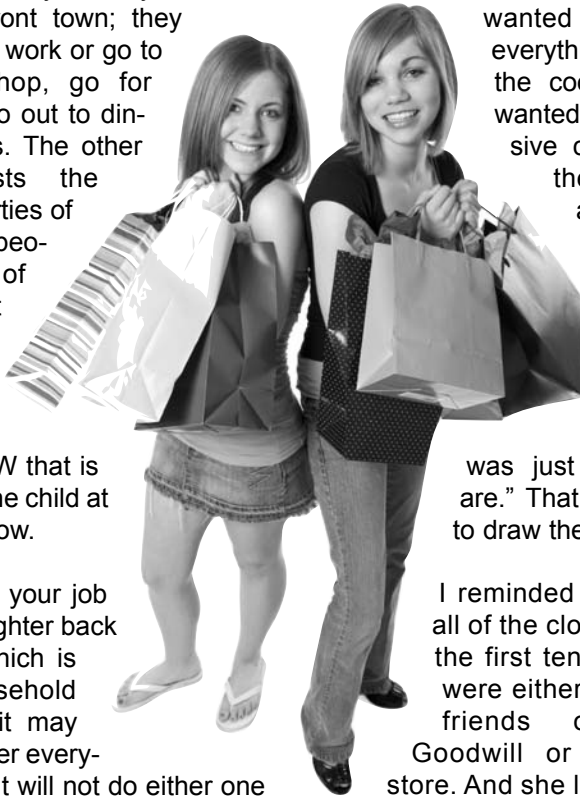
There are many pressures on teen girls today, and one of them is the idea that they have to get everything they want. Just take a look at the supposed reality shows on television. One depicts extremely wealthy teens living in a beachfront town; they seemingly do not work or go to school. They shop, go for manicures and go out to dinner in limousines. The other show broadcasts the sweet sixteen parties of ultra-rich young people, the likes of which cost at least a few hundred thousand dollars, excluding the Mercedes or BMW that is usually given to the child at the end of the show.

As a parent, it is your job to bring your daughter back to true reality, which is your own household finances. While it may be easier to get her everything she wants, it will not do either one of you any good. As an adult, you cannot go out and purchase anything and everything you want, and if you are frugal and want to stretch your dollar, I am sure that you sacrifice quite a bit. The same can be taught to your teen daughter, and this is a lesson that will last a

lifetime. She most likely will not thank you now, but know that the lesson of what you are teaching will be something she recalls time and time again.

I have a daughter who wanted everything new; everything had to be from the coolest stores. She wanted the most expensive clothes and all of the latest gadgets and trinkets. Her mantra was that everyone else had these things. She was not asking for anything unusual. This was just "the way things are." That is when I started to draw the line.

I reminded my princess that all of the clothes she wore for the first ten years of her life were either given to us from friends or bought at Goodwill or a consignment store. And she looked great, very fashionable. Why should I shop at thrift stores for myself and then go to the mall and spend \$75 for a pair of jeans for her? She rolled her eyes and whined that she was going to be laughed at. So I took stock of our situation and came up with a plan. I



cont. on pg. 6...

## Teen Diva cont...

wanted to make sure that my daughter learned now that being frugal does not mean that you have to give up fashion or having a sense of style.

I had my daughter make a list of her material priorities, listing them one by one. Then I had her go over them and I asked her to go over the list again with me. I asked her some questions about why that was important to her, and was it something that she really wanted, or was it just because she thought it would be cool to have it. We wiped out about half of the list with that one exercise.

Then the scary part began. It was back to school time, mainly a period of dread for most parents. It certainly does not conjure up fond memories for me. Long lines at the dressing rooms, harried parents and demanding kids are not my idea of a good afternoon in late August. So I gave up all control to my daughter. I gave her cash equal to what I believed was fair to spend for some new school clothes. I told her it was up to her what she bought. I would not try and influence anything, but I was not going to give her anything else for clothes until the holiday season. She immediately went to the mall and entered the "coolest" store where she was able to afford one pair of jeans, one tank, one skirt and a sweatshirt. Flushed with happiness, she went

home and began the school year. She had two outfits. The third day she had to wear something from the last school year, and the lesson began sinking in. I stayed true to my word and did not give her any more money or clothing that fall and winter.

The next spring, my daughter asked if she could get some new clothes, but could we instead first go to Goodwill and the thrift stores in our area so she could get more for her money. She could probably find lots of great things there to wear, and who cares if someone had worn it before her. I almost fainted, but recovered in time to start up the car and make a day of it.

She still keeps a list of non-clothing items that she would like to have as well, but she knows that she is not going to get all of them and some she will have to earn herself with odd jobs. I asked her recently why she had a change of heart, and she said that it just did not feel right having someone else buy things for her. She wanted to get them for herself, and if that meant waiting longer for them, it was worth it. The Diva has learned and come off her pedestal for at least a little while.

*Get admittance to hundreds of museums for the cost of one museum's membership*

## **Museum Reciprocal Programs**

by R. Kellogg

**H**ave you gone to your local museum lately? Perhaps you've been offered a membership but have done the math and realized you might not attend the same museum the four to ten times in one year it would take to make the investment worth it.

There is a small item in the fine print of many museum membership packages that might make a membership pay off for you. It is called a reciprocal list.

A "reciprocal list" is a perk many organizations offer to sweeten a membership deal. Take, for example, a children's museum. The Las Vegas Lied Discovery Children's Museum ([www.ldcm.org](http://www.ldcm.org)) belongs to the Association of Science Technology Centers ([www.astc.org/](http://www.astc.org/)) and the Association of Children's Museums Institutions ([www.childrensmuseums.org](http://www.childrensmuseums.org)). The Lied participates in the reciprocal programs for both these organizations. When you purchase a membership to the Lied, you will be issued a card bearing the logos of the ASTC and the Association of Children's Museums Institutions. You will also be given a copy of the reciprocal list. The list is your treasure map and the card is your key to the wealth of great experiences available at participating museums.

The reciprocal list names hundreds of US and foreign museums that offer discounts (and in many cases free admission) as a courtesy to individuals who have purchased membership with one museum in the network. So, for the cost of membership to one, you can attend hundreds of other museums for free or reduced admission.

There are some great benefits to museum membership:

1. Holding a museum membership means your museum now represents no additional admission cost. You can add the museum to your list of no-cost-except-gas-money family excursions. An indoor option is nice to have, especially for days when the weather is inclement.
2. Museum memberships can offer some good perks: gift shop discounts, members-only events, and perhaps a newsletter or discount on a birthday party package.
3. The money raised through membership sales helps fund museum programs. It's nice to give something back.
4. A portion of your museum membership dues might be tax-deductible (consult your museum of choice to determine if this applies to you).

**cont. on pg. 8...**

## Museum cont...

5. Participating in the reciprocal program will give you a great range of options for your vacation to any state in the US!

As with all good things, there are a few caveats:

1. Aside from free or reduced admission, you probably will not receive the "members only" treatment at the other museums on the list. Choose carefully which museum you would most appreciate receiving discounts and members-only invitations from.
2. Museums on the list have the right to limit the number of free admissions they offer each year. Call ahead to ask about their policies.
3. Museums within a certain radius of the museum to which you are a member (ninety miles for the ASTC program, for example) generally are excluded from the free or discounted admission perk. Some people minimize this restriction by purchasing a family membership to a museum that is a good distance from home, thus enabling them to enjoy discounts to all participating museums in their home state. This isn't a bad option, but remember that if you live a great distance from the museum that holds your membership, you will not benefit as

much from the other membership perks. Some museums may have restrictions in place based on your residential address to circumvent this strategy. Also, your dollars will be going to support a museum that enriches a different community. Weigh how much these aspects matter to you before you make your decision.

Museum membership cost varies by museum so do shop around. Remember that some museums will only offer a reciprocal admission if your contribution to your home museum exceeds a certain dollar value. Memberships are generally tiered. The greater the membership level you purchase, the more perks you will receive. Typically, the membership threshold that includes participation in the reciprocal program is one of the lower levels, making participating affordable.

In one year, I took my children to enough museums on the list to make the average cost for each entry \$2 per head. That's a great discount from the standard \$8 per head where I live.

Reciprocal lists exist for different classes of organizations, including children's museums, science and technology museums, and zoological gardens. Look around and see if you can find one right for you.



*Your 'friend' could save you time and money*

## **My Story: My Friend the Freezer**

contributed by Jora

**“W**hy do you bother with such a big freezer and pantry?” my in-laws ask. “There are only four people in your family.”

I not only have a 20-cubic-foot freezer, but I have named it “My Precious.” And I have a kitchen pantry and a converted closet pantry.

I use my freezer for everything, including meal ingredients, fully-prepared meals, convenience foods, raw meats, veggies, cheese, and butter. A lot of these are purchased at rock-bottom sale prices. In fact, I don't think I've paid regular price for butter in five years. I even put my most expensive knitting yarns in the freezer during moth season!

Last week, I found baby back ribs reduced from \$16 to \$6 because it was their “sell by” date. (These cook up restaurant-quality tender in the slow cooker.) I bought six packages. Immediately, I slow cooked two for weekend meals, and stuck four packages of vacuum-packed ribs into “My Precious.”

A few months ago, it was 14 packages of corned beef. When I found organic ground beef reduced from \$6/lb to \$2/lb, I bought eight pounds. I threw it into my largest slow cooker to brown up. The crumbles that didn't

get used immediately went directly into resealable bags to freeze for future meals.

As for the pantries, how often do you find a great deal at the supermarket, but you don't really have room to stock up? The ten shelves in my overflow pantry give me plenty of room for canned beans, veggies, sauces, soda, laundry, detergent, soups, crackers, cookies, and cereals. There are advantages to storing food:

- ~ We never have to eat out because there's nothing in the house. Last time we had out-of-town guests, I was able to feed them all three days with the bounty from my freezer. The suppers included sausage and peppers, parmesan tilapia, and standing rib roast.
- ~ When someone is sick, there are soups in the pantry and freezer. Juices are kept on hand as well. And there's a stockpile of 88-cents per box tissues in the pantry as well.
- ~ If my freezer keeps us from eating out only one time per month, it more than makes up for the \$7 in electricity it uses. It was \$50 plus the tip the last time we went to dinner.
- ~ By giving me a lot of pre-made meals or meal ingredients, it saves time.

**cont. on pg. 10...**

## My Story cont...

- ~ I mix up cookie dough and freeze it, so I have quick cookies when my husband has to bring a last-minute dessert to work.
- ~ When my kids get invited to a friend's house for dinner, I can grab something from the freezer to send along.

When my kids and their friends grow up, maybe I won't need so much freezer space. But I'm sure glad to have frozen pizzas and taco meat when teenagers come to dinner.

*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.*

*Him vs. her*

## The Piggy Bank Blessing

by Gloriana Casey

The HE yells, "Charge," but SHE yells, "Save!"  
DILEMMA! Oh, so common!  
A frugal SHE, yet spendthrift HE.  
Finances had hit bottom.

They tried the ice cube frozen test,  
Where card must thaw to spend.  
"Oh my," the weary wife did say,  
"His patience has no end!"

Then next, they tried to list all down,  
Each purchase to the cent.  
But found the pen and paper bills,  
In costs, made not a dent.

"Ah ha," he said, "I have a thought,"  
It does seem a bit wiggy  
Each time I charge, the interest costs  
We'll put in our bank, PIGGY."

With calculator in his hand,  
Charge card was wrapped in tape.  
He had to figure interest first,  
Soon patience met with fate.

"I'm spending that!" he winced in pain.  
This interest costs us dearly!"  
She saw his transformation there,  
A man was saved, quite clearly.

So He and She, they danced through life.  
Both were a little giddy.  
Their "Interest" game had saved their lives,  
They owed it all to "PIGGY!"



*Could a thrift store be dangerous to your financial health?*

## The Truth about Thrift Stores

by Rachel Muller

**W**hen it comes to flea markets, thrift stores, and garage sales, are you a shrewd shopper or a junk collector? The answer may impact more than your finances, as I realized when I examined my own behavior in this area.

Don't get me wrong; I'm a big fan of secondhand purchases. Enter any room in my house, and most of what you'll find was pre-owned. I dress well, but I pay only a fraction of what my mall-shopping friends pay for their wardrobes. My home is both comfortably and attractively furnished, and I didn't have to go into debt to do it. Besides saving a significant amount of money, I have the satisfaction of knowing that I benefit the environment when I re-use perfectly good items and help keep other people's cast-offs out of the landfill. When I shop at thrift stores in my area, I'm also supporting worthwhile charities.

This sounds like a win-win-win proposition, but there is a potential downside. Garage sales and thrift stores can be as addictive as malls. I'm more likely to get into financial trouble if I'm buying new items recreationally, but even thrift store purchases can add up. If I'm really going to wear the three skirts and four blouses I picked up for a song, then I can be proud of my bargain hunting abilities. If I'm going to use the cast-iron apple peel-

er, or the battered mandolin is going to add to the decor in my living room, then I have every reason to be pleased with my purchase. But if the clothes are just going to take up space in an already-crowded closet, and the apple peeler is going to gather dust in a cupboard, then not only have I wasted money on things I didn't need, but I've also cluttered up my home. Whole books have been written on how clutter costs time, money, and peace of mind.

I've recently taken stock of my secondhand purchasing patterns. More than half of what I bring home can genuinely be classified as useful. However, many of my "bargains" duplicate things I already have, and some of them are downright useless. In an attempt to become a wiser secondhand shopper, I've come up with the following strategies:

1. **Inventory what you own.** If you have a weakness for kitchen gadgets, then inventory what you already have, and what you actually use, in your kitchen. If, like me, your weakness is clothes, then check what you have in your closet. I tend to be drawn to the same things over and over again, like black t-shirts and denim skirts. Counting how many I already had was an eye opener and will prevent me from making further duplicate purchases.

cont. on pg. 12...

## Thrift Stores cont...

2. **Make a list of what you want or need.** Keep track of the items in your home that need to be replaced so that you remember to check for them each time you're at a garage sale or in a secondhand store. With your inventory in mind, keep track of your children's present and future clothing needs. Plan for upcoming events, such as occasions that call for dressing up, holidays and celebrations that require decorations or gifts.
3. **Set spending limits.** Plan how much you're willing to spend on your "shopping spree" before you set out for the flea market or enter a thrift store. Take cash with you instead of a debit or credit card. If you find something you absolutely must have that exceeds your spending limit, you can always ask to make a deposit on it while you run to the bank machine. Instead of seeing this as an inconvenience, see it as a gift of additional "reflection" time.
4. **Recognize your own second-hand shopping patterns.** I am much more likely to buy things I don't need at the cheapest thrift store in my area than anywhere else. If an item is only a dollar or two, I'll buy it without thinking. On the other hand, I give a lot of thought to the items I buy at more expensive consignment shops. Cheaper items aren't a bargain if I don't use or wear them. I'm learning to be a more conscious shopper wherever I am.
5. **Eliminate clutter at its source.** Check over your purchases as soon as you bring them home, and you may see them in a different light. Return unwanted items for a refund if you can, donate them for a tax credit, sell them, or pass them on. Just don't let them take up valuable space in your home!

*How to keep the water bill to a minimum*

## Conserving Water

**T**he water rates keep going up. How can I learn better water economy? I have a big rain barrel to collect rainwater, and we save the water we're required to let flow every morning (3 minutes) from the faucet because of lead contamination. I save that water in gallon milk bottles to water my plants. I also take a lot of sponge baths instead of showers. There must be others out there that could add some good water-saving ideas. Thank you for your help.

*Lillian G.*

### 49 Ways to Save

You'll find a good link with 49 ways to save water at [www.americanwater.com/49ways.htm](http://www.americanwater.com/49ways.htm)

*Terri*

### Conserving Water in Shower

There are two ways that I save water at my house. The first was when my washing machine broke down, I bought a new front loader. This was the only change I made at my house. My water bill reduced by \$20 per month. I was not expecting such a large water saver with this purchase. I do about 10 loads of laundry a week.

The second is something that I have just tried so I am not sure of the savings. I went to a local RV dealer and bought a hand held shower massager that has a switch to turn off the water and then back on located on the hand held shower head. You do not have to readjust the water. Now when I soap up or shave, I cut the water off so it no longer goes down the drain.

*Valerie*

cont. on pg. 14...

**Water cont...**

## **Use Excess to Flush Toilet**

Since California is almost always in drought conditions, water prices reflect it! So, I keep a small plastic tub (a bucket would do, but a tub has greater “catch” area) in the shower. It catches the warm-up water, some body run-off, and a lot of extra water. I then use that water to flush the toilet. Just pour it in to flush. When the flush is done, pour in some more water until it reaches the normal water level.

*M.*

## **The Way Grandma and Grandpa Conserved**

I remember our grandparents washing dishes in a dishpan and then throwing out the water on the plants near the back door. We have started doing something similar because I was just sick thinking of all the water we were washing down the sink that could be watering our small garden. Now I wash dishes each day in a dishpan and then “re-purpose” that water by watering either plants, trees that were planted in the fall or a portion of our garden. I have noticed that I use less water this way and then it gets a second use rather than just filling up the septic tank.

*Doing Things The Old Way in Florida*

## **Take “Military Showers”**

One thing the reader can do is take “military showers.” Wet down in the shower and turn the water off. Soap up and then turn the water on to rinse off. Shampooing hair is the same. Also don’t let the water run when brushing your teeth.

**cont. on pg. 15...**

## Water cont...

Don't take baths as they use too much water. Maybe it would be cheaper to use a laundromat instead of her washer. She could take the clothes home to dry or hang up.

*Deb C.*

## Morning Water

You spoke of running your water for three minutes every morning on account of lead contamination. I'm assuming that you are needing water for coffee/tea/drinking water. Have you considered running your drinking water in the evening instead? Then keep it in containers for the next morning. I do it myself for my coffee pot as the chlorine is supposed to evaporate after several hours and make the coffee taste better.

*Judy*

## Extreme Measures

I suspect you've already heard (and probably tried) most of the standard tips for saving water, such as installing low-flow showerheads, faucet aerators, and toilet dams, and turning off the faucet while shaving or brushing teeth.

The washing machine is a major user of water, so you will also save water by washing things less often, washing clothes only when they are noticeably dirty, and using the same bath towel for at least a week and the same set of sheets for at least a month.

*Amy*

*On the path to an informed decision*

## Comparing Financial Options

by Gary Foreman

I work at the local school. I can walk to work and have little in the way of work related expenses. I have two children heading for a local college. One next year, one in five years. If I can get a job with the college, they will waive \$5,000 of the college tuition per child per year. If that happens, I will have to buy a car and pay work related expenses. I am stretching my brain to tell which is the better deal. Can you please help? ~ *Ronnie*

We've all been in Ronnie's position at least once in our lives. How do you compare two different financial courses of action?

Each situation we face is unique. So often it's hard to find an online calculator or other tool to help. Is it possible to learn how to create your own formula to compare two different options?

The good news is that it is possible. And it's really not as difficult as it might seem. We'll work through Ronnie's question, but we'll also explore how you can create formulas for different situations that you might face.

The first step is to define the question. In this case, Ronnie has two job offers. Her present job keeps her expenses low, but doesn't provide any help for tuition. A different job would reduce the cost of college for her two children, but it also increases other expenses. Simply defining the two alternatives helps us to begin thinking about what might be included in our formula.

Next take a sheet of paper. Write one choice on the left side, another on the right. The top half of the page is for

income. The bottom half for expenses. Listing the various components will help you see and understand how each impacts the potential answers.

Then we'll work on each situation to develop a formula to describe it. Let's begin with Ronnie's current job. Since she has a child entering college in five years, we'll probably need to do a plan that will last for nine years.

Ronnie didn't provide complete figures so we'll need to make some assumptions. For instance, let's assume that her present job pays \$40,000 per year and the job at the college would pay \$37,000 per year. We'll also assume that the extra "work related expenses" would amount to \$1,200 per year. Finally, let's assume that the auto expenses would be \$6,000 per year.

Sometimes, you'll know all of the different inputs (like salary and expenses). Other times, you'll need to estimate. In this case, Ronnie will likely estimate the college's salary and the other job and auto expenses.

She may need to do a little research to make reasonable estimates. It would be

**cont. on pg. 17...**



## Financial Options cont...

smart to price some cars and call to find out what insurance and operation costs might be. Getting a useful comparison is dependent upon good estimates.

Let's start with her current job. We'll project income and expenses for 9 years. Ronnie's income would be 9 times \$40,000 or \$360,000. She doesn't have auto or work expenses, so we won't have anything on the expense portion.

Now, we'll compare a job with the college. Her salary would be 9 times \$37,000 or \$333,000, but she'd save \$5,000 per year in reduced college costs for her kids. So it's the same as if she added \$40,000 to her income (4 years X \$5,000 X 2 kids). So her total income would be \$373,000.

But, she has some added expenses. We estimated the work and auto related expenses would total \$7,200 per year or \$64,800 over nine years. So we need to subtract that from the income figure. That works out to income after expenses at \$308,200 (\$373,000 minus \$64,800).

Based on those assumptions Ronnie would be better off in her current job (\$360,000 vs. \$308,200).

Can this model be used for other questions? Sure! Can you do it yourself? Yep! Most problems require you to set up two different formulas. Each should include income and expenses.

One secret is in ignoring the things that stay the same and focusing on the things

that change. In Ronnie's case, there were differences in both income and expenses, but most was in the expenses.

Another trick is to keep it simple. For instance, we didn't include income taxes on Ronnie's extra income from her current job (probably about \$400 depending on filing status and deductions). Nor did we include the value of her car at the end of the nine years (probably about \$2,000).

That was done for a reason. It needlessly complicates the formula and makes it really hard to focus on the key differences. Also, these tweaks to the formula are less important than the initial assumptions that you make. For instance, in Ronnie's case, a change in the cost estimate to own and operate a car would make a bigger difference.

Remember that this isn't a math exercise. Nor will it give you an exact answer. Rather it's a tool to help you see the choices clearly and to identify any significant financial differences.

You can do similar analysis on any financial question you have. Some are harder than others, but don't be afraid to break down the problem. In many cases, you'll be able to create your own formula. But, even if you can't, you've still put yourself in a better position to understand the key parts of the decision.

*Gary Foreman is a former financial planner and editor of The Dollar Stretcher.*

*Buy toys that are just as good the second time around*

## The Argument for Secondhand Toys

by Wendy Hummeldorf

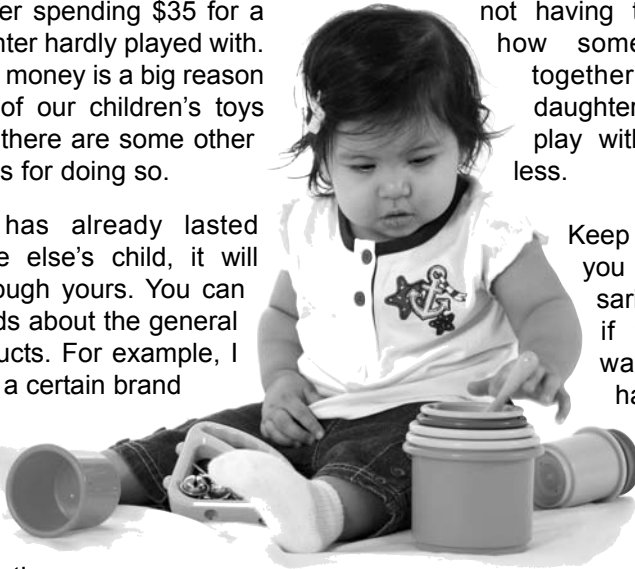
**M**y husband isn't usually a fan of my secondhand store habit so I was stunned when he told a friend who was expecting her first child to buy toys secondhand. He had finally seen the light after spending \$35 for a toy that our daughter hardly played with. Of course, saving money is a big reason that I buy most of our children's toys secondhand, but there are some other very good reasons for doing so.

If the product has already lasted through someone else's child, it will probably last through yours. You can also find out trends about the general durability of products. For example, I have noticed that a certain brand almost always works like new while similar toys made by another company frequently don't work or don't last very long. With this information, I feel more comfortable that I am spending wisely when I do buy a toy new.

Buying secondhand, you may find toys that you might not otherwise find. Whether it's a toy that the toy stores no longer carry or a toy that was never available in your area, secondhand stores and yard sales are a great place to find unique toys.

Also, when buying secondhand, there will be no assembly required and no

packaging to dispose of. This can add to your savings if, like us, your garbage company won't pick up boxes or if you would normally pay to have a bike or other toy put together. For me, not having to figure out how something goes together while my daughter is waiting to play with it is priceless.



Keep in mind that you aren't necessarily out of luck if the toy you want doesn't have all of its parts. Many companies offer instruction manuals online free of

charge and replacement parts for minimal charge, especially if the toy is relatively new. Almost all toys will have the manufacturer's name on them. It is usually as easy as putting the manufacturer's name into a search engine to find the company's website, which will contain an order form, downloadable instruction manual, customer service number and/or e-mail address where you can get information on obtaining the part you need. eBay®, craigslist and other online auction sites are other great places to look for replacement parts.

*Don't fall prey to fees that line the dealer's pocket*

## **Car-Buyer's Minefield: Dealership Fees**

by Mark Albertson

**Y**ou just bought a car. You did your homework. You did your shopping. And you negotiated a great deal. Well, before you start popping champagne corks and patting yourself on the back, be advised that you're not out of the woods yet. For now is the time you have to tip-toe through that minefield known as dealership fees. These are incidental charges that pad your deal in favor of the owner. They are the inevitable cost of doing business, or so you'll be told. And you have to pay them. Or do you? Well, it just so happens that this is the car business where everything is open to discussion.

### **Conveyance Fee**

Every dealer has this one. Some call it the Processing Fee. Others call it Dealer Documentation or Doc Fee for short. Regardless of what it's called, your dealer assesses this charge to your deal to cover the cost of processing the paperwork. Cost could range from \$100 to \$400. Your dealer will tell you that this fee is non-negotiable. Whether it is or not could actually depend upon your deal. If the dealer is making a real score, then he might waive the fee so you don't think he's the cutthroat capitalist he actually is. If his profit is negligible, then don't expect any favors. However, if you don't ask, you don't get.

### **Prep Fee**

This fee is charged to your deal to cover the cost of preparing the car for you to pick up. Is it kosher? No.



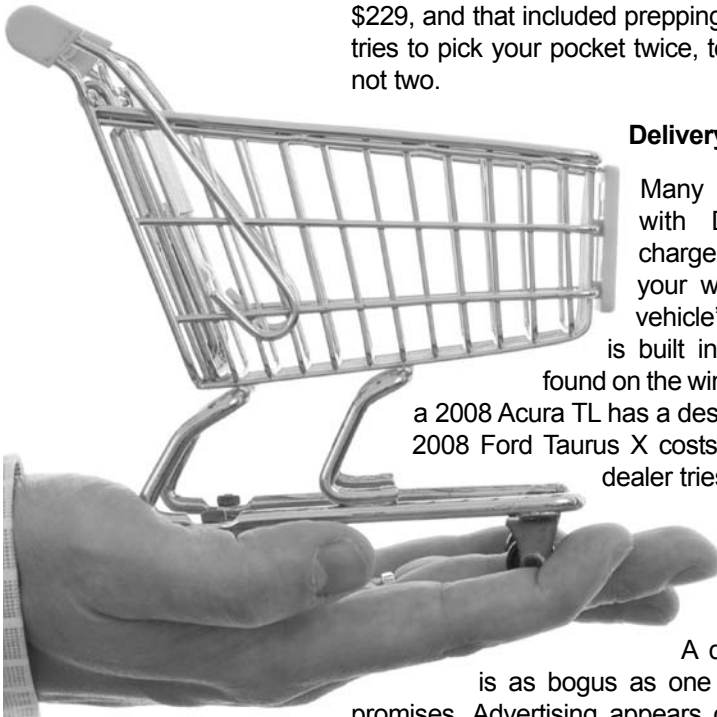
**cont. on pg. 20...**

## Car-Buyer's Minefield cont...



At all well-run dealerships, the service manager assigns one of his mechanics to prep every new car that comes off a truck. Except for setting a few fuses, verifying the fluids and checking the tires, all new cars are literally ready to drive when they leave the factory. So don't think the car you bought was prepped especially for you. It wasn't. And as far as paying the wash kid, most dealer principals consider this employee a cut above an indentured servant. So the cost of readying your car is negligible.

At the last dealership I worked at, the conveyance fee was \$229, and that included prepping the car. So if your dealer tries to pick your pocket twice, tell him you'll pay one fee, not two.



### Delivery Charge

Many customers confuse this with Destination. A delivery charge is designed to prey upon your wallet, as opposed to the vehicle's destination charge that is built into the price and can be found on the window sticker. For instance, a 2008 Acura TL has a destination charge of \$760. A 2008 Ford Taurus X costs \$750 to ship. So if your dealer tries to hit you with a delivery charge on top of destination, tell him to pay it.

### Advertising Fee

A dealership advertising fee is as bogus as one of the dealer's unwritten promises. Advertising appears on the invoice of the car you're purchasing. Like destination, it is built into the price.

cont. on pg. 21...

## Car-Buyer's Minefield cont...

It is the charge by the manufacturer to the dealer for advertising the car on TV, radio, Internet and so forth. So refuse to be double-dipped.

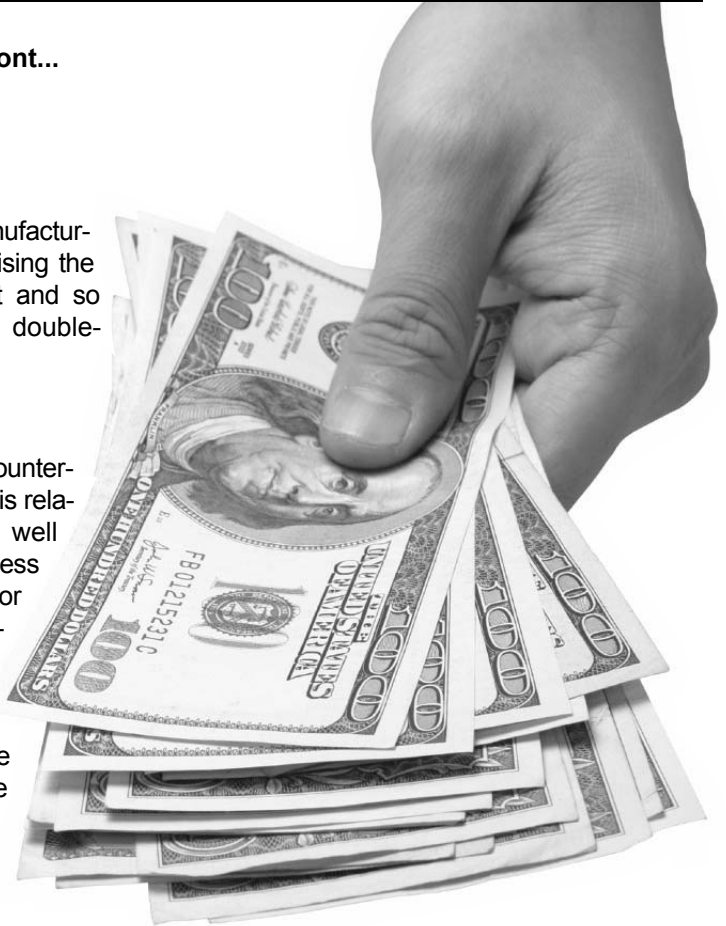
### VIN Etching

Etching is an anti-theft countermeasure. It is security that is relatively inexpensive and well worth the cost. The process entails having the VIN or some other series of numbers etched into the glass. This is accomplished with a stencil and paste. Once branded into the glass, it cannot be removed.

Many police departments and insurance companies advocate window etching. If all the windows are etched and the car is stolen, the thief must replace all the glass before selling your car. This impacts his profit and therefore makes your car less attractive to steal. In fact, you might find that your insurance company offers policy discounts for window etching.

Many dealers offer VIN etching as a convenience. Be advised that this could be an expensive convenience. It could cost some \$200 to \$300. I know of a customer who paid \$999 for etching at a dealership. This guy could have bought a do-it-yourself kit and saved a whopping \$960!

Negotiating a good price gives you a good deal, but falling prey to fees puts some of your savings back into the dealer's pocket. Stay focused and alert and you can turn a good deal into a great deal.



*A few of the basics that you need to know before leaving for college*

## Counsel to the College Bound

by Marianne Giullian

**P**eople come from different backgrounds. Because of this, each person will need to prepare for college a little differently. Figure out your personal situation and don't compare yourself with anyone else. Some people may need money for college; others may need to learn things like money management skills, homemaking skills, or how to clean a house. The most important thing is to sit down with parents or an adult and find out how much it will cost each year for college, how much they are going to contribute, and how much you will need to pay yourself. Once you have that information, you can plan more effectively.

Make a list of the housing and personal expenses you think you will have, such as clothing, household cleaners, make-up, shampoo, laundry soap, phone, food, housing, etc. Make a budget and allocate money for each category. As you go away, you may need to revise the budget as you find out what your actual expenses really are. There are some other things that you should learn how to do and some ways you can cut your expenses. The following list covers some basic things you should know.

~ Open a checking account and learn how to use checks. Learn how to balance your checkbook when your monthly statement comes. Don't be "penny wise and pound foolish." Saving pennies here or there won't



matter much when you are paying large fees for overdrawn checks.

- ~ What is the difference between grants and loans? An easy way to remember is that they lend you a loan and they give you a grant. Use loans only as a last resort. Make sure you find out the interest rate. If you don't have support from parents, you will be more likely to qualify for grants. Look into scholarships. You don't have to be a top academic student to get one. Some places offer scholarships for left-handed people or people of a certain nationality or interest.
- ~ If you have never had a credit card, look into the Visa Gift cards at Wal-Mart, etc. where there is a set amount on the card. After you think

cont. on pg. 23...

**College Bound cont...**

you have the self discipline to use a credit card wisely, then try getting a credit card. Make sure you understand interest rates and don't pay the bill late. There will be a large fee if you do. Stay out of the mall so you won't be tempted. Don't charge what you can't pay in full. The average credit card debt for those graduating with an undergraduate degree is over \$2,000. Don't be one of them. Be very careful about using credit.

- ~ If you learn to cook, you will enjoy what you eat more and hopefully will spend less money than eating out. Talk to roommates about trading nights cooking for the whole apartment. If money is tight, this is one place where you can save money. Before you go to college, ask your parent if you can take over the cooking and shopping for one week with their help. Plan a menu for the week, making sure that meals are balanced. Then, make a grocery list of the items you will need and go shopping and get them. Make the meals you have planned for that week. It is easier to experiment at home before you go away, because there are people there to help and guide you. Your mom might even enjoy the break!

When you are beginning college, it is probably not the time in your life to

be a serious bargain shopper. The summer before you go to college, make a price book by listing items you think you will use and price them at several different stores. This will help you find the store that has the cheapest overall prices and then shop there regularly. Buy store brands instead of name brands. Get a good basic cookbook from home or at a garage sale. Don't waste leftovers. Freeze extras that you aren't using so they won't be wasted. My daughter once had a roommate who filled 2/3 of the fridge with her leftovers. They usually spoiled and were thrown in the trash. Don't use vending machines. Keep snacks, soda or apples in your backpack with you so you won't be tempted to buy things from machines.

- ~ Figure out what you are going to need to take with you to school. Some schools have lists on their website to help you. Don't go out and buy new stuff. You should already have most of the clothes that you need. Many things like dishes, a trash can, a shower curtain, towels, etc. can be purchased inexpensively at garage sales if there aren't enough extras around home from Mom or Grandma. Try to use what you have first. Don't buy new dishes. Roommates may break, ruin, or lose them.

**cont. on pg. 24...**

## College Bound cont...

- ~ Buy sale or used items. Would you rather pay \$25 or \$15 for the same item? Textbooks can be very expensive. Buy a good used book instead of a new one if it is available. At the end of the semester, they will both be considered used, and if the school buys them back, you will get the same amount regardless of the original condition. Buy school supplies when they have back-to-school sales and are drastically reduced.
- ~ Work part time if you find you are going to have a hard time making ends meet. Working 10–15 hours per week can help grades by forcing you to be more organized.
- ~ Barter for what you need. You could offer to cook for someone if they will pay the groceries or offer to do someone's laundry if they will pay for the soap and machines to wash theirs and yours.
- ~ Learn to do your own laundry. You could ruin your clothes if you don't learn to do it right. Learn to separate loads, what temperature of water to use, etc. Try using 1/2 to 1/4 the amount of laundry soap they say to use and tear dryer sheets in half. Hang up your towel after use and don't throw clothes on the floor where they will get wrinkled. This will help reduce laundry. Take good care of your clothing and consider wearing outer clothing more than once if it isn't dirty or doesn't smell.
- ~ Finally, I have a few miscellaneous ideas. Use the Internet at school. Don't pay for it yourself. For entertainment, look for free concerts and places that give student discounts. Save your graduation money that you get for college instead of going out and spending it on clothes, etc. Don't take a car to school. Walking is less expensive and provides good exercise. Go through all your possessions and discard things that you don't want or need or don't fit you any more. If you haven't worn clothes in a few years, sell them. Save the money you earn for college.



*Live less expensively, eat healthier, and be more environmentally responsible*

## 10 Things You Can Stop Buying at the Grocery Store

by Carol Charron

**Packaged Meat** – What's so great about buying a chicken whole? It's like getting Thanksgiving dinner any day of the year. You have this easy to cook, beautiful chicken and it becomes a Sunday dinner on baseball night with a simple rub of oil, a sprinkle of salt and pepper. Who can't pull a chicken out of the fridge and do that? You can even prepare it the night before and have your teenager put it in the oven at 3pm the next day. With the leftover bones and loose meat, do what Grandma used to do. Put them in a stock pot or slow cooker and make soup.

As for the other cuts of meat, the bigger the quantity, the better the price. If you can't afford to buy beef by the whole or half side, find a sibling or a neighbor that will go in for half with you. No more living at the whim of market prices. You will save money and have a freezer full year-round. You can even

inquire at the local 4-H fair for an animal you can buy after prize time. This is going to be a shock to you city folk, but that's where they go after the show. The piggy goes to market!

**Juice** – It's healthier to eat your fruit whole. You get necessary fiber from the skins and the flesh. Stop paying for packaging and do it right. If you need to drink something, squeeze it from whole fruit one glass a time.

**Microwave Popcorn** – I had no idea how far removed we had become from the real thing until I recalled memories of my dad shaking the old pot on the stove to make real popcorn. I thought it would be fun to share that experience with them. When I made it, my kids loved it so much they won't let me buy the microwave stuff anymore. I now have a jar of kernels that I keep next to the stove near my bottle of oil. Yeah, it has real butter/margarine and real honest-to-goodness salt, but I control how much. It's a lot cheaper than the packaged stuff, and the taste



cont. on pg. 26...

## Stop Buying cont...

will drive you wild. You'll wonder how we ever became converts to packaged microwave popcorn. You won't miss it.

**Vegetables** – You should be buying them locally at the Farmer's Market to support your local farmers and local economy. We are simply slaves to our grocery store habit. When you grow it yourself, you can use everything. Recycle cuttings to make soups, and what you have left over you can compost, supporting next year's garden. If you don't have land, make a potted garden.

**Cookies** – The sky is as limited as your pantry and your Betty Crocker® Cookbook. Make them from scratch. Your kids will like your cookies better than the packaged cookies.

**Spray Cleaners** – You could pay \$3 or \$4 for that spray cleaner. That said, check the prices on vinegar, ammonia and bleach (not to be combined with each other, of course) at your local dollar store. Most of the time, when you buy a spray cleaner, you are getting the same ingredients in better packaging. Save your spray bottle, and when it's empty, you can clean it and refill it with these money savers.

**Bottled Water** – By now, you have heard how awful all that packaging is

for the environment. Here's another case of paying for convenience. Buy some portable bottles and save a bundle by doing it yourself.

**Herbs** – Most of us only use four or five herbs in our kitchen. From seed, you can have herbs fresh and ready to cut in just a few weeks. My basil plant is thriving.

**Bread** – Like the chicken in the oven, throwing four or five ingredients into a bread machine is the easiest thing in the world. Do it at night before you go to bed and wake up to fresh bread the next morning. You can even make use of the dough-only function to make a pizza.

**Trash Bags** – If you buy fewer packaged foods, you will have less trash. If you compost your fruit and vegetable stems and peels, you will have even less trash. If you recycle your cartons, milk jugs and egg cartons, you will have less trash.

We've been sold a lot of imaging and branding through advertising that has convinced us that we need to buy this brand, that bag, this carton. What we really need to do is live less expensively, eat healthier, and be more environmentally responsible.

*Saving money with kids*

## For the Fun of It

by Kimberly Paulk

**F**inding ways to save money is a lot of fun for me, but it isn't quite as exciting for my six-year-old son. Yet, we've found three ways to save money and have a blast doing it.

**Pepper Sale** - Lemonade stands are over done! Every other driveway in our neighborhood had one this summer. Instead, we did something completely different. We had an abundance of hot peppers in our garden this year. I don't eat them at all and my husband can only eat so many, contrary to his belief at the beginning of the growing season. Bagging up assorted groups of five or six in multiple sizes and colors, we sold each for \$1 and my son kept the proceeds.

*Parent note:* Our garden was a great way to share time outside with my son. He was involved in planting, watering and harvesting. He fully understands (even though he is a "city kid") that food comes from the ground versus being born in the produce section of the grocery store.

**Garage Sale** - If you think you've been there, done that with a garage sale, try getting your kids really motivated about selling their old toys. Then sit back and watch the salesmanship begin. My son met customers with a smile and a question: "Do you have any kids in your house?" If the answer was yes, the pitch began. "Well, then they might like this (fill in the blank)!" He made more money than I did at the sale. A small amount went to his "savings" jar and a small amount went to his "give to charity" jar. He spent the rest on a toy that he'd been eyeing for a while.

*Parent note:* This was a great opportunity for my son to practice self-confidence and math skills. I kept a running total of his earnings on a sheet of paper so he could check it, and add it up, throughout the sale.

**Grocery Shopping** - My son actually asks to go along with me when I go grocery shopping. This is not because he plans to load up the cart with pink

cont. on pg. 28...



Fun cont...

and purple cereal or sugar-laden sweets, because we don't do that. It's also not because I'll buy him one of the small plastic toys that they hang next to the magazine rack for desperate mothers, because I won't do that either. It's because he gets half of my coupon savings, and this gets him motivated. His job is to help me shop. He'll pull things off the shelf and put them in the cart. We talk about prices, sales and discounts and get excited together when we have a good coupon. We also do a few Mario Andretti moves with the cart and frequently pretend we're spies on a top-secret mission. If all goes well, I give him half of our savings.

*Parent note:* I admit to not coughing up the full 50% at times. Double coupons, special discounts and such I simply don't include in the total. But he does receive a fair amount of savings, and when he becomes a little more interested in the math, I'm sure my accounting methods will have to become a little more rigid.

Saving doesn't always have to be serious. We try to have fun with it, and in the process, our family has learned and laughed together.

## Ask Bob: The Auto Answer Man

Bob,  
I have a 1995 Ford Explorer 4.0L 6cyl that has started to rev up and down on its own. It seems to be in about a 5-second cycle from about 900RPM to about 1200RPM. It does it more predominantly when the truck is in gear, but it also cycles a little bit while in park.

Allan

Allan,  
Sounds like a:

1. vacuum leak
2. bad idle air control valve
3. bad tps

Each one of those could cause the problem you mention. There are a few others, but those are the most common. Get these checked out first.

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

### **A Real 'Power Walk'**

Rather than pay for a gym membership, my husband and I deliver the paper. We get paid to walk everyday instead of paying to go to a gym. Both of us are getting in shape and making a few bucks as well.

*Gayle P.*

### **A Cooler Kitchen**

I have a hint to keep your kitchen cooler in the summer. Take your slow cooker out of the kitchen to cook. Plug it in an outlet in the garage, on a porch, etc. You can cook a lot of food at one time, and your kitchen won't be hot. We are always looking for ways to stay cool in Alabama!

*RVF*

### **Flavored Water for Less**

I have a tip for those who are not fond of plain water but recognize the importance of staying hydrated. I am trying to eliminate artificial sweeteners from my diet, but I really like the fruit flavored waters. I fill a water bottle about a quarter full of juice and the rest of the way with water. It tastes remarkably similar to the fruit flavored water and I no longer have to worry about artificial sweetener. Best of all, I can choose the flavor that I desire.

*Kris H.*

### **Can Small Store Match?**

I like to get my prescriptions at a small pharmacy chain. They offer better service and are friendlier than the huge stores that offer \$4 prescriptions. My insurance company co-pay for generic medication is \$10. I was contemplating changing pharmacies based on the fact I get six generic prescriptions for my family and the switch would save me \$36 a month. I spoke with the pharmacist and told him of my situation. He arranged for me to stay at his pharmacy and pay the \$4 fee instead of my \$10 co-pay. I'm glad I said something. Now we are both happy!

*Chrislyn in Washington, NC*

### **Improve Your Gas Mileage**

To save gas, take your foot off of the pedal early when you need to stop or slow down. See a red light ahead? Or coming up to a turn? Then try timing it so that you can slow down or come to that stop without having to use the brakes! I've never understood why people keep the speed up until just before they need to slow down. Brakes essentially waste power. You spend gas building up the momentum of your car. Use up that stored energy by letting up on the gas rather than using the brakes. It doesn't have to be only gas or brakes. Try coasting!

*D.*

cont. on pg. 30...

**Readers' Tips cont...****Just One More Day**

Long ago I read a tip that I have found fun and interesting to implement. When you think you just have to go to the grocery store because you are out of everything, force yourself to make do with what is in the house for one more day.

I often do this when my husband thinks there is nothing left to eat, and he is always amazed that I can make a decent meal out of rice, a can of vegetables, one frozen chicken breast, etc. I also love trying to make a tasty dessert with only what I can scrounge up. I have made homemade hot fudge sauce to go on the little bit of vanilla ice cream left in the freezer, or an apple crisp for two with two apples and a little bit of oatmeal, brown sugar, flour and butter.

Last week my husband bemoaned the fact that we were all out of bread. I told him, "No problem. I'll get up in the morning and bake some homemade bread." He perked right up and said, "That will smell good baking in the oven!" It was fun, and all I needed was flour, yeast, salt and some dried herbs.

Sometimes I make myself be creative like that until the next payday rather than spending money that isn't in the checkbook or putting food on a credit card. It's the challenge of the hunt that makes it so much fun.

*Alice B.*

**Looking for Day Trips?**

See if a local museum has one or two days per month where they allow visitors in for free. In Los Angeles, the La Brea Tar Pits does this for its visitors. Visit a local nature center or animal reserve park where admission is free.

Also, check the city's monthly magazine for "what's going on" in and around town. You may find free summer concerts at parks and free tickets to activities in town.

*Linda*

**Remember Before Kids?**

Remember the days before kids when you had time to browse the bookstore, read a book or magazine, and purchase it if you wanted to take it home to finish? Take advantage of the library's children's story time to browse and pick out something interesting for you to read and check it out if you want!

*T.*

**The Trader**

I am saving money on plants this summer by trading with friends and neighbors. We all have plants that need to be divided or shrubs that can be propagated. This works out for everybody.

*T. P. in MO*

**cont. on pg. 31...**

## Readers' Tips cont...

### Healthier...and Cheaper, Too!

How do I eat healthy for less? Grain! I have discovered cooking with all kinds of whole grains, like bulgar, wheatberries, oat groats (which are just whole oats), brown rice, couscous and cracked wheat. Not only is it healthy, but also it is so economical. You can make a whole meal with one cup of oat groats, seasoning, and some zucchini and tomatoes for a family of four. I serve things like this as an entree or a side dish. You can get a ton of information about cooking with whole grains at [wholegrain-scouncil.org](http://wholegrain-scouncil.org). I don't buy pre-made or pre-packed foods. The less processed, the cheaper and healthier it is.

*CP*

### Reflections

We live in Utah, which tends to get very hot in the summer. The house we are currently living in has full sun coming in the front windows in the afternoon. To cut down on our cooling bill from our window air-conditioner, we bought emergency Mylar blankets for \$1.25 each. We cut them to fit each window section and sprayed a little bit of water on the window before spreading out the Mylar. The Mylar sticks great and can be removed whenever needed. The Mylar reflects the heat out in the summer and they are thin enough to allow us to still see out.

*Crystal in Utah*

### Summer Treat

My teenage daughters have a summertime treat that I have grown to love also. We slice fruit like apples, oranges, bananas, and melons very thin and spread them on a tray and freeze. Then, when frozen, we toss them together in a baggie. We have instant popsicles that are good for the children. They even freeze grapes sometimes. This allows me to buy fruit in bulk when it is on sale.

*Ila Verne in Conroe, TX*

### The Sports Swap

Every year we have a swap for sports equipment. We make sure to have kids of all sizes and we swap cleats, ball pants, bats, balls, helmets, etc. All must be in good to excellent condition and everyone gets most of their equipment for nothing. This is especially nice now when this economy is so bad and a bat and cleats cost over \$100. This is a huge savings for the parents and the kids love it because they get to spend a few hours with their friends. This would be easy to setup anywhere. Just have each family bring their ball equipment and a finger food.

*Simonne*

*Send your time- or money-saving tips to Dollar Stretcher Tips, P.O. Box 14160, Bradenton, FL 34280-4160 or by email to [Tips@stretcher.com](mailto:Tips@stretcher.com).*

**THE DOLLAR STRETCHER**  
**PO Box 14160**  
**Bradenton, Florida 34280-4160**

PRSR STD  
U.S. POSTAGE  
PAID  
PERMIT NO.  
4129  
FT. LAUDERDALE  
33310

**living better... for less**