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Smart Choices for a Brighter Financial Future

Smart money choices lead to a brighter financial future. Many people however feel they lack the knowledge and understanding necessary to make wise financial decisions. In fact, a national financial literacy survey found that 41 percent of U.S. adults age 18 or over gave themselves a grade C, D or F on their knowledge of personal finance. In response, Springboard has added additional resources for consumers to use in obtaining financial education and knowledge.

- ~ Financial Instructional Training (FIT) Academy - The FIT Academy (www.fit.credit.org) offers free, online courses with embedded audio. Each course offers a pre and post-test to measure percentage of knowledge gained. Once a course is completed, the participant will receive a certificate from Springboard acknowledging completion of the course.
- ~ Follow Springboard on Twitter - Receive daily "tweets" on family budgeting, money management and personal finance. To receive Springboard's daily "tweet" messages, follow these instructions:
 - Go to Springboard's Twitter web page
 - Log into your account or create a new account
 - Select follow CreditDotOrg

Understanding money matters does not have to be difficult. Springboard encourages consumers to find a platform that is convenient for them and engages the entire family in opportunities to learn about important financial matters. Springboard also offers free educational seminars and materials to help consumers better manage their personal finances. Please visit the "Resources" section of our website at www.credit.org or for those 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[®] by mail, phone, fax or email; we are always here to help.

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From the Editor's Desk: Finding the Positive

by Gary Foreman, editor

Trying to change our behavior is often a challenge. Especially if it's a long-standing habit that's been repeated thousands and thousands of times. But, just because it's a challenge, doesn't mean that it can't be done. In fact, when you stop to think about it, even behaviors that you've had for years can be changed in a month or so. That's pretty remarkable.

How many people do you know who always seem to find the negative?

Whether it's the dessert at a restaurant, the guest list at a party or the present they received from Aunt Mary, they'll always find something to be unhappy about. No matter how good everything else was. I admit that I find it tiring to be around people like that. It's almost as if the negativity has completely drained their life force and is now going after mine!

One good thing does come out of hanging around them. It's a great reminder for me to check my own attitude. Have I become negative? Do I always look what's wrong? Are my words often critical? If so, it's time to change my perspective. Because that negativity will quickly begin to sap my energy and color everything I see. Noticing what's happening gives me an opportunity to get back on track. And, hopefully I'll be smart enough to take that opportunity!

ps: I know that it's harder to see the good if you've just lost your job or there is sickness in your family. There's no denying that's true. But, it's equally true that those are the exact times that it is even more important to find some positive things to think about. Being able to see the positive is great medicine. And medicine is most needed when times are truly tough, not when the going is easy.

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Create a lean, mean financial machine

Financially Fit

by Shaunna Privratsky

We all strive to be healthier in our everyday life, so why not take that concept a step further? If your finances are badly out of shape and in need of a makeover, use this 12-step program to lose the debt and create a lean, mean financial machine.

Lose the Weight

1. The first thing you can do is to shed unwanted baggage. Cut out any overspending. A good way to get a handle on your spending is to write down every purchase for at least a month. Account for every cent. A pattern will emerge and you should be able to spot areas to forgo, or at least cut back on.
2. Pay off debt to lose financial flab fast. Sit down with all your bills and loans and list the amounts you owe. Stop charging now. You can start with the biggest amount or the smallest. Just commit to paying it off as fast as possible. Once you get one balance paid off, start to work on the next amount in line, adding the previous payment to that.
3. Spend less than you make to even up the scales in your favor. If you can't afford something now, save up until you can or find something comparable you may already own. Give yourself the edge of a cushion of cash for a smoother financial journey.

Develop Your Core

4. Now that your debt is getting under control, you've curbed unnecessary spending and you are spending less than you make, you can move on to the next area. Set some goals with your money. Identify what you need and what you want. Once you establish the difference between needs and wants, you will never put yourself in debt again.

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Financially Fit cont...

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5. Pay yourself first. Start an emergency fund, if you don't have one already. Set aside a certain amount every month, before you pay the bills. You can even have a percentage taken out of your pay check and automatically deposited into a savings account. You will probably not miss it, but the money will be there if you need it.
 6. Make sure you are covered. Get coverage for your home, autos, health and even life. We all hope that nothing bad will happen, but if we prepare for the worst, we will be protected in case it does.

Build Some Muscle

7. Save for your retirement. It's never too late to start, but the earlier the better, thanks to compound interest. You can save triple if you start saving regularly in your twenties, rather than in your forties. Imagine retiring a millionaire!
8. Work on your credit score. This is a three-digit number assigned to your financial health. It is used increasingly to determine how credit worthy you are, and can affect the mortgage you qualify for, the job you land, and the car you can drive. The fastest way to boost your score is to pay every bill on time. Do this for six months and your score will be pumped.
9. Use debt to your advantage. Hey, you just got your debt paid off! There is such a thing as good debt, like buying a home. When you responsibly sign a mortgage and make timely payments, you are showing you are able to handle credit wisely. You can also deduct your mortgage insurance, and possibly other expenses, on your taxes. The equity you build in your home improves your credit score and builds those financial muscles.

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Financially Fit cont...

Bodybuilding

10. To maintain your financial health, keep on the healthy track. Continue saving, both in your retirement fund and your emergency fund. You may also want to save for college for your kids, or build other savings accounts for special goals, like a dream vacation or a second home. As your savings grow, your sense of well-being and peace of mind grows as well.
11. Look out for scams that will try to trip you up. Get-rich-quick schemes can part you from your hard-earned cash faster than flushing money down the drain. Identity thieves may try to benefit from your high credit score or get a hold of your account information. You may be phished on your computer, where a false company sends you a legitimate looking e-mail. You click on it, and it asks for personal information in order to scam you. Watch out for these tricks and safeguard yourself.
12. Keep your financial plans up to date. Make sure you are on track with your retirement savings and that you are moving along with your goals. It may be worth it to hire a trusted financial advisor to guide you on your financial journey.

It takes some effort to become financially fit, but it is worth it. When your finances are healthy, your life runs smoother. By taking charge and following these twelve steps, you can be the picture of fiscal health in 2010.

For more money-saving advice from Shaunna, please visit The Discount Diva <http://shaunna67.tripod.com/id21.html> and sign up for the free newsletters.



Your calendar could help you save money

When to Get the Best Deals

by Veronica Hunsucker

We all know that there are certain days, months, or seasons in which product prices are reduced. Shopping during those times is one of the best ways to save yourself some money.

Certain money-saving opportunities are obvious. Clothes are always on sale at the end of each season. Getting in at the beginning of and end of a season sale allows you a better selection than you can get during the last few days of the sale. However, it is often worth the trip back to the store when you know they are getting ready to clear the out-of-season items off the sales floor. At this point, you can sometimes purchase items for 80% to 90% off. That makes it worth the wait and the additional trip back to the store. The same is true for shoes and seasonal accessories.

You can usually get the best buy on jewelry around Christmas, Valentine's Day and Mother's Day.

Cookware, dishes, and small kitchen appliances are usually on sale around May and June because they are pop-

ular wedding gifts. These items may also be on sale at the end of the summer as college-bound students need some kitchen basics to take with them.

Back-to-school sales are good for purchasing not only school related items but also for restocking your home office with supplies like copy paper, paper clips, pens, staplers, file folders, and other office related items.

Large appliances are usually on sale in September and October as stores make room for new models. Buying what would be considered last year's model can save you a substantial amount of money.

Furniture goes on sale at various times throughout the year. Of course, the best time to buy outdoor furniture is at the end of the summer. Grills are also at their lowest prices at this time of year. Dining room furniture and living room furniture is more likely to be sale priced in the fall season as people begin spending more time indoors and start planning for holiday visitors. Recliners are popular gifts for



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Best Deals cont...

Mother's Day and Father's Day so they are priced at the lowest during May and June.

Plants and flowers are drastically reduced by August. Some of these plants simply need a little extra care to be beautiful again. Some that you buy can be planted in August to bring beauty to your lawn next spring and summer. Some reduced plants can even become indoor plants to liven up your home during the winter. Garden tools are at their lowest prices at the end of the summer. You can save money by doing some early shopping for gardeners on your Christmas list.

If you love chocolate, you'll want to remember that chocolate is always on sale after a holiday. If it's just the pleasure of eating chocolate that you're going for, then the holiday packaging won't matter to you at all.

Not only can you save money by purchasing items during a certain month or season, you can save money by shopping on a particular day of the week and even at a certain time of day.

Monday is a good day to get discounted items at the grocery store, especially the meat and bakery section. Wednesday is one of the best days for buying gas and mornings are the best time of day for buying gas.

Thursday is a good day for shopping for clothes. Some items are marked down so that hopefully they will sell and be out of the way for new things to be displayed for weekend shoppers.

To be a truly frugal shopper you must keep your eyes open during every shopping trip to spot unexpected sale prices. You shouldn't buy something you don't need or can't use simply because it's on sale. However, if you need it, can use it, or can make it a gift and it's on sale, buy it at that moment rather than pay full price later.

The scam behind fat-free half and half

Money for Nuthin'

by Rich Finzer

Nope, I'm not referring to that classic tune by Dire Straits, rather I'm calling attention to one of the greatest marketing ploys of all time. This particular voyage of discovery occurred during a recent visit to my neighborhood grocery to buy some good old regular half and half, the best buddy a cup of coffee ever had. As I reached into the dairy case to grab a quart, my eyes were immediately drawn to several varieties of "fat-free" half and half. One brand, which featured a young female Native American princess on the container, even touted itself as "gourmet" fat-free half and half. If you're getting a bit confused at this point, don't worry as I was confused, too. So I figured I'd engage in a little research on the subject.

After Googling on the phrase "Half N' Half," I eventually found a web site at www.recipezaar.com that listed the commonly accepted definition of just what constitutes half and half. According to those folks, the stuff is a 50-50 mixture of whole milk and cream with a butter fat content between 10-12%. So any product that tries to pass itself off as "fat-free" half and half is the equivalent of advertising the Mojave Desert as the world's largest ocean-free beach! There just isn't such a thing. The best part was that the fat free stuff was priced \$.50 more per quart than genuine half and half, which was going for \$3.29. Incredible.

Translation: fat-free half and half is nothing but skim milk. If you do the math, it means a gallon of the stuff was selling for over \$14! And you thought a gallon of gasoline was expensive when it broke through the \$4 barrier. Admittedly, calling the stuff "gourmet skim milk" just wouldn't have the same kind of sizzle. So pay attention when shopping for dairy products. We all know that you can't get something for nothing, but crafty marketing and creative labeling now make it possible, as the boys in the band would say, to spend "Money for Nuthin'."

What do you do to make living comfortable?

Dry Winter Indoor Air

A Solution for Dry Air?

It seems every year I end up buying a humidifier and it turns out to be a waste of money. Does anyone have any frugal suggestions for putting moisture into the air without having to run an appliance? I already put wet towels on my heat registers.

Toni B.

Hang Laundry Inside

Hang your laundry in your home. I purchased two of those collapsible drying racks, and during the winter months, I rarely use my dryer. I'll hang a load or two a night, and by morning, they're completely dry. It adds moisture to the air and saves us money, too.

Christine

Turn the Exhaust Fan Off

One of the easiest ways to increase the moisture in your home is to seal the gaps around your window and doors. This will decrease the number of changes of air that take place in your home. Outside winter air is usually dryer than the air inside the house in the winter.

The next step would be to run your shower with the exhaust fan off. This will increase the moisture in the air near the bathroom. If you have a fireplace, place a cast iron pot with water on top and keep it filled. A pot on the stove with water and a few cinnamon sticks will not only add moisture but also a nice aroma.

Dennis

Keep Houseplants

Keep houseplants, as many as your available light and space will allow. Keep them watered appropriately and mist them one to three times daily with just an ordinary spray bottle and water. This will serve to humidify your surroundings and remove pollutants as the plants grow.

Also, you can add moisture as well as good scents by keeping a pot of soup, stew or beans going.

Especially around the holidays, I almost always have my smallest cook pot on the stove filled with the rind of a citrus fruit and some cinnamon, cloves and maybe allspice (whole or powdered). Kept just below a simmer, it will make the place smell inviting for a full day.

Anna Marie

Soup

I live in the desert and winters can be extremely dry. This is the time of year I make all sorts of stock and soups and either consume them or freeze them.

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Indoor Air cont...

Gentle simmering all day does the trick. In addition, if you have a fireplace insert like I do, I put a kettle of warm water on and it gently steams away while the fire is going, usually at night. The cooking activity heats up the small house during the day and the fire continues to keep it warm at night with enough moisture added to the air at no additional cost.

Jennie

Evaporation Is Key

In order to add moisture to the air:

- ~ If you don't have toddlers in the house, after your bath, leave the water in the tub with the door open, so that the water can evaporate some and add moisture. After an hour or two, drain the rest of the water. Don't take baths? During your shower, close the drain and gather water in the tub. Then leave this in for a few hours.
- ~ Make sure your windows and doors are weather stripped and locked. This allows less moist air to escape the home. The locking closes the windows and doors better, thus tightening the seals.
- ~ After washing dishes, allow the water to stand for a while. Don't hand-wash dishes? When using the

dishwasher, allow it to air dry instead of electronically dry. Also, when hand-washing, allow the dishes to air-dry instead of wiping them dry.

These are just a few ideas to help you add moisture to the house. Think about the ways you use water and how you try to get rid of it. Let it go away naturally while adding moisture to your home, saving you energy and health.

Jari

Vent Dryer Inside

If your electric clothes dryer is inside the house (as opposed to the garage or basement), consider an internal dryer vent. They're inexpensive (ours cost about ten dollars), they recycle heat into your house, and they add loads of moisture back into the house. We use ours every winter and never have a problem with dry air static build-up. To keep the lint from flying, we place a section of old panty hose over the holes in the internal vent. It works wonderfully.

Jeanne

Why 50% of all rebates go uncollected

Beating Rebate Rejection

by Gary Foreman

After Epson failed to send my promised rebate and ignored my follow-up letters, I stopped buying items with rebates. If they want to put something on sale, they can lower the price to the consumer. The rebates are just a racket and I refuse to play their game. I make sure I tell the sales clerks this when they recommend a product with a rebate.

GG in CA

We've all done it. We're tempted to purchase an item with a rebate. The after-rebate price is good, but we wonder whether we'll really receive the rebate. Because without it, the price offered is not the best deal available.

Although estimates aren't easy to find, it's generally assumed that between 40 and 60% of all rebates go uncashed. Some consumers forget to send them in. Others have their rebate requests rejected. Still others neglect to cash the rebate check when it arrives.

Any rebate that's not cashed is pure profit for the company. This is definitely a case where your loss is their gain. And it's a big gain. Published industry estimates conclude that rebates are worth \$6 billion each year. So there's roughly \$3 billion in uncashed rebates yearly.

Most companies generally do not process their own rebates. They hire a fulfillment company to do that job for them. These firms are experts at what they do. There was a time when fulfillment centers bragged about how many rebate requests they disallowed. They're less open about it today.

Many rebate forms are designed to be complicated. Their purpose is to trip you up. Fulfillment centers know what mistakes consumers are most likely to make in submitting rebates. And they have the legal staff to tell them what mistakes can disqualify a rebate. The instructions are often written with the intent of making it hard to collect the rebate.

So what's a consumer to do? Start by shopping around. A little patience could turn up a sale without rebate or a similar product at a price that's competitive to the rebated item.

Look for "Instant Cash" rebates. They're not subject to the same problems as regular rebates. Typically, they're paid out when you pay for the item. So any doubt about collecting the rebate is eliminated.

It would be nice to know which companies deal honestly with consumers on rebates. A quick Google search only turned up a couple of sites attempting to track a company's rebate performance. The only way to deal with the uncertainty is to do business with reputable

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Rebate Rejection cont...

companies. This is surely a case where the offer is only as good as the reputation of the company offering it.

There are some rebates to avoid. Avoid any that require your original receipt or do not provide contact information.

Follow the rebate directions exactly. If it says to staple this to that, make sure that's what you do. And, no, a paper clip isn't the same as a staple.

Submit rebates as quickly as possible. Make copies of everything that you send in. If the rebate is sizeable, send it via certified mail with return receipt.

Save product boxes until the rebate is paid. And track your rebates. A simple folder for the copies you made will do the job. Be prepared to write follow-up letters if necessary.

If your original rebate was rejected, send in copies or your original application with a polite letter demanding the rebate. Keep a copy of your letter in the "open rebate" folder.

You can also take your complaint to the manufacturer. Fulfillment centers are set up to handle (ignore?) customer complaints. The manufacturer may be more willing to help you. You can usually find their contact information by searching on the company

name and "customer service department." Be polite but persistent.

If the company is unwilling to help, there are outside authorities you can call on. The Federal Trade Commission recommends that "if the rebate never arrives or arrives late, file a complaint with the Federal Trade Commission, the state Attorney General or the local Better Business Bureau." You can reach the FTC at 1-877-FTC-HELP or ftc.gov.

Should rebates be a part of your frugal shopping toolbox? That's really up to you. Some shoppers enjoy the thrill of the game. Their letters demanding a rejected rebate be paid are literary works of art. Their quest for the elusive rebate check would please Indiana Jones.

But, if you're not the adventuresome type or very short of time, stick to sales and coupons. No rebate checks for you. But you just might keep your sanity!

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

Don't let your enthusiasm overpower your common sense

Maternity Clothing

by Deborah Jeanne Sergeant

Congratulations! You're having a baby...and a wardrobe. In addition to all the things necessary for your coming attraction, Mom, you're going to need some new clothes. Here's how to dress affordably and fashionably in the coming months.

Put off wearing maternity clothes as long as possible. Many first-timers don't have a noticeable bump for four months. During the summer, knit shorts with elastic waist bands and long, tie-back jumpers and dresses can be very forgiving, and during the cooler months, leaving pants unbuttoned (secure with a rubber band looped through the button-hole and over the button) with layering pieces stretch your present wardrobe.

Consider the other styles you already own that will accommodate your coming bump: empire waists, trapeze shirts, baby doll styles, and low-rise pants and shorts that can rest under your belly. You may need fewer things than you think.

Borrow from your husband's (or brother's) tees, sweatshirts, sweaters, outer-

wear and, depending upon the guy's size and your size, shorts and pants.

Ask other moms you know if you can borrow their maternity clothes. Check out Freecycle.org and Craigslist.com for free duds, too.



Avoid splurging at the maternity clothing stores; they capitalize on the enthusiasm of new parents-to-be. Go ahead and window shop for ideas and pricing, but leave the credit cards at home. Shop eBay and the clearance racks at outlet stores for great deals by comparing with retail prices.

For career wear, stick with items that mix and match well, like jackets and coordinating (but not matching) pants and skirts, so you won't have to obtain as many garments. Dressier tees without rib knit necklines look nice under jackets or dressy sweaters.

Select maternity dresses that tie in the back, not ones fitted with darts, since the former will adjust as your tummy grows. Classically-styled jumpers and dresses that layer nicely span seasons

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Maternity cont...

and may be worn for subsequent pregnancies at other times of the year. For example, a jumper may be worn with a light-weight tee or a long-sleeved shirt to transition from summer to fall. Select basic styles, not fads, so you can wear the clothing for more than one pregnancy and so they will retain a greater resale value.

Most women look about six months pregnant after giving birth, even if they gain only the recommended amount of weight because it takes roughly six weeks for the uterus to shrink back to its normal size. Therefore, choose a few maternity tops that allow for breastfeeding via a button-down front, wrap styling or a loose cut that allows baby to nurse under the shirt.

As for underwear, you should be able to wear low-cut styles for most, if not all, of your pregnancy because they will ride under your burgeoning belly. Maternity briefs that come up to the waist have a built-in stretchy panel but are the most expensive way to go.

Your tummy expansion isn't the only coming alteration. Most women experience a temporary or permanent change in bra size during pregnancy and definitely after. Since it's hard to tell what kind and size of bra will offer you the greatest comfort, coverage, convenience and support both now and postpartum, buy just a couple inexpen-

sive cotton sports bras or nursing bras until you figure it out.

If your shoe wardrobe consists of heels and sloppy sandals, obtain a few pairs of low-heeled shoes with good treads to prevent falling while pregnant or carrying the baby after he/she is born. Swollen ankles and feet may also require setting aside the darling peep toe pumps for more forgiving footwear. Just as with clothing, shop the clearance racks and eBay for deals.

After your last pregnancy, sell whatever maternity clothing you can on eBay, craigslist, or at a consignment shop or yard sale.

Pregnancy and parenting will bring many changes to your life, but crashing your clothing budget doesn't have to be one of them.

Deborah Jeanne Sergeant writes from her home in Wolcott, N.Y. Her web site is www.skilledquill.net.

Could a few cents turn an ordinary meal into a gourmet delight?

A \$10 Meal

by James Konik

A lazy chef doesn't have to make bad food. Though many techniques used by professional chefs are complex and time consuming, some are very simple and can make a big difference to your cooking. There are lots of quick, easy ways to make your food taste better and are no more difficult than adding salt or pepper. Here are a few of my personal techniques for making your food go further.

Mix Meat with Other Things

Being a meat lover doesn't have to hurt your wallet or your waistline. You don't have to go hungry to improve your diet, just be a little smart about your cooking. Meat mixed with something else can be just as satisfying as meat on its own. The basic rule is to chop it up and add it to other things. Let's take bacon for example. A few slices of bacon tastes great, but one slice of bacon chopped up and added to boiled cabbage tastes pretty good, too. And it tastes a lot better than a plate of boiled cabbage on its own. Shredded beef goes great with spinach or mixed greens. Since vegetables are much cheaper than the equivalent volume of meat, you can



save money and improve your health without compromising on taste. It's win-win!

Vinegar and Tomatoes

Vinegar and tomatoes are best friends. Mixing balsamic or wine vinegar with tomatoes will make them both taste great, and it's very easy. Adding vinegar to most tomato dishes while cooking can add another dimension to the flavour, and vinegar is incredibly healthy. If you don't use vinegar regularly in your cooking, buy yourself a small bottle and add it whenever you use tomatoes. As with all new ingredients, start by adding a little, and if you like it, add more! Remember wine vinegar does contain a small amount of alcohol, so it may not suit everybody.

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\$10 Meal cont...

Just Save One

When adding anything from a tin or packet, I always save a tiny bit. Why? Because it won't make much difference to this meal, but adding a tiny bit of something can quickly turn tomorrow's plain dish into something special, such as a single sliced olive in mashed potatoes or a splash of cream in soup. Little touches can go a long, long way. Restaurants do this because it improves the perceived quality of the food, and it only takes five seconds to do. There's nothing stopping you from doing the same at home.

Herbs

Herbs are truly wonderful things. They may look exotic and fussy, but they're not. A small jar of basil costs \$2. You open the lid and put a tiny bit in your cooking. Instantly you have better food. Stock up on herbs and experiment. Use a tasting spoon for new ingredients if you're worried about ruining your meal. Once you learn what tastes good with what, you'll never look back.

Potatoes

If you're seriously stuck for cash, buy a bag of potatoes. Think potatoes have to be boring? Not at all. Everyone knows you can add nearly

anything to a baked potato like butter, cheese and beans for starters, but the same is also true of mashed potatoes. Cold meats, herbs, chopped vegetables can all turn an ordinary side dish into something spectacular. For the patient, roasted potatoes coated with olive oil, sprinkled with herbs are difficult to beat.

Follow your nose

Only you know what you think tastes great. If you have an idea, try it. If you like it, great! If not, try something else until you find what works for you. Experimentation is key in cooking. You don't have to use a whole dish as a test. Just separate a small amount into a bowl or spoon, add something and taste. If it's good, add to the whole dish. You can make great tasting food this way without a recipe book. Just follow your instincts!

Spend time, not money, on exercise

Can't Afford a Gym?

by Nicole Palacios, BSc, BCRPA SFL, ACE

If you're tired of spending more than \$40 a month on a gym membership, then why not cancel your membership and pocket the extra money? You can easily exercise everyday for much less than a monthly pass costs you; for that matter, you can even work out for free! If you think there's no way to exercise without spending money, then keep reading.

Exercise is one of those great activities that can be done with little to no equipment, as long as you know what you're doing. And if you don't, you can always follow along with someone that does know, with a little help from your VCR or DVD player.

So if you're at your wits end when it comes to the pile of bills sitting in your office, and your expensive fitness plans seem like they need to be put on the back burner for now, don't worry. That is not the case. With some simple steps, you can work out and save money doing so. The following activities can be done for as little as zero dollars:

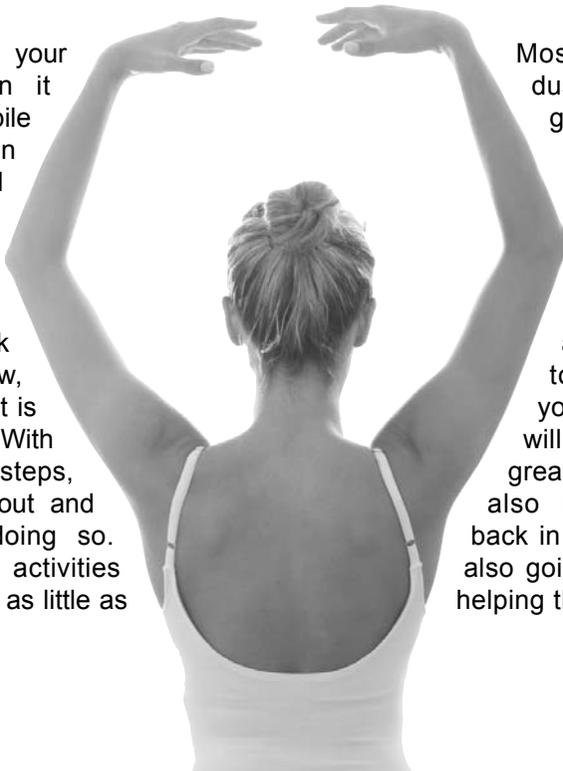
Free: Start a walking group with friends.

If you like walking and have some friends who also enjoy it, get together two to three times per week and go for a brisk walk. Try out a new locale each time to keep things interesting. All you need are the shoes on your feet and a good attitude. If walking is too low intensity for you, bump up the altitude and head out for a hike. This is a great opportunity to spend time with friends, and get your daily exercise accomplished. Best of all, it costs nothing!

Free: Bike to work or wherever you need to go.

Most people have a dusty bike looming in a garage or basement. Dig it out, pump up the tires and get yourself a lock. Instead of spending money on gas, parking, and insurance, use your bike to get you where you're going. Not only will you be getting a great workout, but you'll also be putting money back in your pocket. You're also going green, so you're helping the planet as well.

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Exercise cont...

Free: Borrow fitness DVDs from your local library.

If you live in a city with a library, all you need is a card to be able to borrow a vast array of fitness DVDs. With a new program in your hand every week, you'll be able to beat the exercise doldrums and save big bucks on paying for all those drop-ins at the local gym. If you're feeling really creative, you can take exercise books out as well, and use their helpful tips to create your own program at home or outside.

Free: Volunteer in exchange for a membership.

Some community centers, like the YMCA, need volunteers to work in their centers. In exchange, they may give you a free membership to use their facilities. This is a great way to give back to your community, and get a terrific gym membership as well. Contact your local community center to see what they offer.

Save: Give up the private gym and go to your community center.

If you can't give up your gym membership just yet, think about exchanging it for a different one. Private gyms generally cost a lot more than your local community center. With many of the same programs and equipment being offered at the community center, you

probably won't miss out when it comes to the quality of your workout. As long as you don't mind foregoing the towel service and filtered water, you should manage just fine.

Save: Group personal training.

Maybe you have a hard time exercising on your own, and you enjoy using a personal trainer. Well, trainers can add up over the long run. You'll pay anywhere from \$50/hour up to \$80/hour depending on where you live. If you want to utilize a trainer and save money, why not buddy up with one or two friends and split the cost? Most trainers do offer a group rate, so this is a great way to save without giving up the personalized attention that a trainer can give you.

As you see, saving money on fitness is not as hard as it may seem. There are many great options for free or lower-priced exercise. With a little imagination and a lot of enthusiasm, your workout can be both healthful and cost efficient.

Nicole Palacios is a group exercise instructor, personal trainer and freelance writer with a Bachelor's degree in Exercise Science.

Ways to bolster your spending money

5 Ways for College Students to Make a Buck

by Olivia Fox

One of the joys of college life is the freedom it brings, but unless your folks are dishing out big bucks for you to blow, spending money is hard to come by. Evaluate your resources and turn them into cash.

You've got brains and brawn. Find a need and offer a service. Can you trim hair? Can you troubleshoot computer problems? What about doing lawn or garden work? Baby-sit? Type up other student's papers? Tutor a course you did well in? If you have a pick-up truck and a strong back, offer moving services. Make it known you're available. A girl in our dorm stocked her small fridge with high caffeine sodas. She was just the person to know during exam time, especially since she undercut vending machine prices.

Sell your plasma. Check out venues in the good old Yellow Pages. You should be healthy, at least 17, and weigh 110 pounds. Eat something within two hours of the procedure and come well hydrated. Make sure you haven't taken aspirin or products with aspirin for two days beforehand. A single exchange can net you from \$9 to \$20. Even though your body replenishes plasma quickly and you may give up to twice weekly, be moderate, as your veins can be toughened up from constant poking.

What about refereeing? Cash in on your skill at a particular sport.

Investigate local venues, youth leagues, or even your own campus for opportunities. The pay tends to be decent and you get some exercise to boot. If your time is more flexible, consider coaching younger kids for pay.

Collect metals and resell them. Copper is great, but a bit hard to come by. Aluminum (as in cans) isn't bad. Make friends in places that sell sodas, or pick up cans off the streets. We cleared about \$45 over three months of evening strolls through town. Some states have cash back policies on glass and plastic bottles, too.

Resell your textbooks. This is a great incentive to keep your stuff in great shape. You can certainly do better than the school bookstore "buy back." Try www.cash4books.net or a like service. They offer free shipping and a preliminary evaluation on what they take. Or post the books on the student center bulletin board and sell directly. Bring it up a notch and sell other things you no longer need like CDs, video games, and even computers. All these can be listed on Craigslist for free and on Amazon or eBay at a cost. If you're a fashionista, take your good condition clothes to a consignment shop.

Now you have a couple of ways to line your pockets without having to call home.

Setting goals has made a major difference in their financial life

My Story: Why I Set Goals

contributed by EF

For 2009, I listed my major goals on a whiteboard that is in my home office so I could look at it every day. By April, I had actually accomplished all but a couple. Those I hadn't accomplished showed considerable progress was being made. I ended up typing up the goals that I was still working on, added a couple new ones, and printed it out to read at my desk every day. Then I erased the dry erase board, so I could use it for other things.

Now I am in the process of putting together my version of a vision board. I went to an office supply store and bought a white three-section presentation board very inexpensively. I'm clipping pictures and words that inspire me and relate to my goals. Once done, it will have a prominent place in my office, so I can view it regularly and be motivated to keep taking action.

Another thing that has helped me in accomplishing goals is spending time every day when I first get up and go to bed reflecting on what I really want and "seeing it" in my head. That was difficult at first but has gotten easier with practice. I also spend time being silent and letting ideas come to me. When I have ideas come to me, I write them down immediately in a cheap notebook bought for that purpose. Ideas come to me during sleep, when I am taking walks, in the shower, etc. The more I pay attention to them the more aware I

have become when a good idea or opportunity is presented. I journal about a lot of things, including being more specific with my goals. Elaborating on them makes them even clearer in my mind and motivates me. I break down a goal into baby steps and then take action. I do put dates on when I want things accomplished, but am flexible when things come up that push them back. Also, sometimes my goal changes or I decide it isn't something I really want. Again, being flexible is important. One of my goals was moving to a specific house. I wrote an entire story as if I was already living there with my husband and three cats. I did move into the house and it really is much like that story but even better!

I write down the things that I want to accomplish each day. Some of them involve my goals and I make sure that these are listed as priority to get done first. Self-care is essential in being able to accomplish goals. The reason is that if you don't care for yourself first, your self-esteem will be low and you won't be able to help yourself or anyone else. This isn't being snobby or egotistical. It's about keeping yourself in the best physical, mental, and emotional state possible so you are more effective.

Positive affirmations are helpful, as is positive self-talk. Writing down accomplishments is important, so that on "down" days, I can look back to see how

cont. on pg. 21...

Goals cont...

much I achieved. Reading things that are inspiring and helpful on an ongoing basis is valuable. Ongoing learning of new skills and a broad range of information is a big help in achieving goals as well.

Along with this, avoid the gloom-and-doom naysayers who would bring your spirits down. If there are people in your life like this that you have to be around at times, be aware of this and set up boundaries for yourself. Find positive people who are accomplishing things to be your mentors and friends. Hang around supportive people who will encourage you and also give you a push when you need it. Listen to your self-talk and work on making it more positive. All of us have times when we just aren't at our best or experience what we perceive as failure. Realize this is normal in our human experience and that failure shows we are trying. Look for the lessons when this happens. Take risks. It's necessary to learn to be more comfortable with being uncomfortable sometimes in order to succeed and have a fulfilling life. Comfort zones need to be expanded. It isn't easy, but it is well worth it.

Lastly, pay attention to all the environments you spend time in for home, work, and play. Decorate your space in a way that resonates with you and makes you feel good to be in it. Realize your uniqueness and your tastes and let everything you do reflect them in the

foods that you eat, music that you listen to, clothes that you wear, the colors that you choose, etc. Use all of your physical senses plus your intuition to guide you.

Goals should be made in many categories. People who have passion and a lot of interests in life tend to not get bored and are happier, more successful and satisfied with their life. When you don't set goals and then work towards them, you just let life happen to you. That is not nearly as fulfilling and wonderful as experiencing the amazing life you can have once you begin planning it to suit you. Do not let the "I don't have enough time" excuse get in the way of setting goals and taking action. What's important to you in life always should take top priority in your life. It's not easy when you first start to make the necessary changes, but it does get easier. Once you do this consistently, you will experience many "magical moments." You will have things come together for you easily at times. In fact, they will come together in better ways than you could have imagined. I have heard it said "aim for the stars and you might hit the moon." If you don't aim for anything in life, then you are settling for a mediocre experience. Choose wisely.

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.

Save space, money, and time on laundry

Saving in the Laundry Room

by R. Kellogg

A while back, we took a good hard look at how we were doing our laundry and asked ourselves what we could do to save space, money, and time on laundry. Here's what we came up with:

Saving space:

Originally our family had one giant clothes hamper in the bathroom, and that was it! Once it was full, we'd have a choice to make. Do we sort and wash all the clothing now, even though there will not be very many delicates and whites and those loads will be small? Or do we try to pull out the colored clothes and wash them, saving the whites for later? When we had a baby, some weeks the laundry would spill over the top and then one of us would finally cave and run a few loads. Well, I didn't like the lack of order to this system or the chaos it occasionally brought to my bathroom. So I came up with a better alternative and asked my husband, who is handy, to build a laundry sorter for me. It has saved on space in the bathroom and eliminated the mess!

Here's how it works: Our washer and dryer are in the garage. I asked my husband to build me a four-bag laundry sorter. Target and other stores that sell home goods often will sell

laundry sorters you can assemble with plastic pipes, or they sell laundry bags, which we purchased for our own sorter. With the four bags hanging in the garage, I can take down the laundry bag from the bathroom hamper when it gets full and sort the clothes into the following categories: colors, whites, delicates, and towels. The colors bag fills up faster than the others, so we run that one more frequently. My bathroom hamper no longer overflows and we have a streamlined process in place that takes some of the headache out of laundry.

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Laundry Room cont...**Saving money:**

My mother-in-law pointed out that it does not take a full cup of detergent to clean a load of clothes. A quarter cup of powder or one good squirt of liquid is sufficient to clean most loads. An exception might be when you're trying to get some stains out. I removed crayon from clothing by running a load with extra soap and hot water and after two washes the crayon came out!

Dryer sheets can be used at the rate of one half sheet per load. By regularly cleaning out the lint trap on my dryer, I help the machine run efficiently and the clothes get dry faster.

Using coupons and shopping sales or discount stores is a good way to get laundry soaps, stain removers, and dryer sheets at a good price. Check out the prices at your local warehouse store and see how they compare to the discount stores. Sometimes there is a cost-per-ounce savings for buying in bulk.

Saving time:

Not every item of clothing needs to be washed after each use. If it is smelly, stained, spilled on, or worn more than three times, wash it! But if the pants you wore one day are still clean, you can prolong the life of the

garment and save laundry time by hanging them back in the closet and wearing them again another day.

Flylady suggests running a load of laundry a day. I find this works pretty well for me. Or I'll run two loads one day, then wait a day or two and run two loads again. Since my sorter and washer/dryer are in the garage, I can put a load in when I head out for the morning, move the batch to the dryer when I come home, and then fold when I have time in the afternoon or evening. By working it into my daily routine like that, I do not have to be at home for a "laundry day" to get all of our family's clothes clean, thus freeing up my schedule and ensuring we always have clean clothes to wear!

Keep the cost of beverages low and the variety selection high

Creative Stretching in the Kitchen: Beverages

by Donna Miller

Water is one of the most reasonable beverages for a tight budget. We drink a lot of it. We have a faucet filter and use glass or stainless steel bottles for carrying the water around with us. Bottled water is too expensive and not good for either our health or the environment, so none of that plastic bottled water for us. Filtered tap water, as good, cheap and pure as it can be, can still get boring and sometimes you just need another flavor. With a little creativity and stretching, you can add variety without breaking the budget. The following are some of the things that we use to keep the cost of beverages low and the variety selection high:

Tea: Whether herbal, green or black, tea is one of the other most reasonable beverages to use. A tip to stretching it is to let the tea bags steep in the boiled water while still on the burner and then until it has completely cooled. This makes a stronger base to add water to, using less tea bags. Also for variety, you can buy some of the sugar-free flavored tea mix or a flavored tea bag and add a little (not the whole amount) to your plain tea concentrate after the steeping process. We do this with peach teabags, raspberry teabags, etc. Just use one instead of only that flavor. The rest is regular tea.

Coffee: I am a coffee addict. Yes, it's true; I need my coffee in the morning. It really is the warmth more than the caf-

feine, so decaf works the same for me. Either way, it can get expensive to delve into the "specialty" coffees, creamers, etc. There is no way that I will regularly pay for a \$5 coffee at the local (okay, hour away) Starbucks, but my tastes are still that high, so I've learned to improvise.

For regular morning coffee, I add half the amount of grounds the second day to the previous day's grounds and make as usual. So, if I used four tablespoons on Monday, then I use two tablespoons on Tuesday morning and make the same four cups. This stretches the "cheapo" grounds even further.

For that special flavor, I've been known to sprinkle cinnamon, nutmeg or cocoa on top of the grounds before setting the coffeepot to "on." A little vanilla, maple or almond extract to the water makes a nice switch as well.

At times, when the small samples of flavors I cannot make go on sale (for \$.50 a pop), I add a tablespoon of that to my regular grounds. The flavor is actually just as strong.

Flavored or regular, leftover cooled coffee (yeah, like that happens often) works great for homemade frozen coffees and lattes!

Concentrated Frozen Juices: These are often a less expensive and healthier

cont. on pg. 25...

Beverages cont...

beverage choice than the bottled or powered mixes. Look at the ingredients and compare if there is high fructose corn syrup and additives.

We also tend to dilute the frozen OJ or other fruit juices to stretch them longer and the taste is just the same.

Homemade Lemonade: This is a fast, cheap and healthy beverage that stretches any kitchen budget. Lemon juice is high in Vitamin C. We make our own lemonade with two slivers of lemon (for looks and freshness), 1/3 cup lemon juice, 1/4 cup organic sugar and 20 drops of liquid stevia. Put all previous ingredients in a two-quart pitcher and fill the rest to the top with filtered tap water. This is a great treat over those powdered mixes! It's lower in calories than most lemonades and still a great beverage for anyone!

I hope you'll give these creative, budget-stretching ideas a try and broaden your beverage variety without broadening your kitchen budget!

Donna Miller is an author, teacher and entrepreneur. Her favorite roles are that of wife and mother to three home-school graduates. The Millers own and operate Millers Grain House <www.millersgrainhouse.com/store/> which offers Organic and Chemical-free Whole Grains, Bosch Mixers, the NutriMill, instructional tutorials, recipes and more.

Saving money on diapers

Frugal Cloth Diapering

by Jacqueline Harris-Stone



For \$200-\$400, a parent can purchase all the cloth diapers and accessories they need from birth to potty training, versus spending about \$2000 for disposable diapers. Still, some cloth-diapering parents report spending almost as much as they would on disposables. Why? Sometimes they lack restraint, but often, they need knowledge. You buy cloth diapers early and infrequently, so it's too late to learn tricks to be frugal when your child is 18 months old. Here is what parents should know before their first diaper purchase:

1. Your mom bought cloth diapers for you at the nearest baby mega-store. You probably should not. Today, diapers in brick-and-mortar stores often are designed as burp cloths.
2. Try first. Sunshinediapers.com and Jilliansdrawers.com offer samplers

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Cloth Diapering cont...



containing different styles, and give store credit when you return them. Or, buy one used diaper from Diaperswappers.com before investing in more. Diaperpin.com publishes detailed reviews, including how diapers fared long-term.

3. Diapers with a waterproof cover (all-in-ones, all-in-twos, pockets) are more likely to be accepted by daycares.
4. Make sure to calculate the total cost when evaluating a diapering system. Non-waterproof diapers (fitteds, prefolds, contours, and flats) require one cover every two to four diapers. Pocket diapers need inserts or, alternatively, infant prefolds. For night, you'll probably need doublers (absorbent material you lay in the diaper). A snappi (this generation's version of the diaper pin) makes fastening easy for prefolds, contours or flats.

5. Look into one-size diapers (abbreviated as OS) that fit a baby from soon after birth to potty training. Examples include Mother-ease fitteds, Wonderwraps covers, Gro-Baby all-in-twos, and Bum Genius 3.0 pockets.
6. Newborns are often too tiny for one-size or even small diapers for two to eight weeks, but they outgrow newborn diapers within three months. Some parents use disposables for the early days, some invest in a returnable newborn sampler package, and some buy newborn covers and prefolds. Most people find a prefold folded in three (trifolded) inside a cover contains newborn poop just fine and certainly works better than disposables. Start with an infant prefold from birth if you don't mind bulky diapers; otherwise buy newborn prefolds, which can be used for doublers later.
7. The elastic on used covers is often stretched or worn-out, so buy with discretion and only at a deeply discounted price. Newborn diapers work for several babies, but most other sizes wear out during a second child's use. Used fitteds are fine. A good cover will make up for even the worst elastic. Second-hand pocket diapers or all-in-ones/twos may have elastic or Velcro problems during their life with you. However,

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Cloth Diapering cont...

these can be repaired, and if you're handy with sewing, buying damaged diapers is a good frugal choice. Cottonbabies.com sometimes has repairable new diapers in their clearance section.

8. People are unlikely to buy cloth diapers for your baby shower. Raise the odds by specifying exactly what you want and where it can be bought.
9. Always accept free diapers. Make it known you plan to cloth diaper, and someone may give you their unsellable diapers. (Diapers are unsellable with cosmetic damage or holes, neither of which affects performance.) Also try Freecycle and the free-for-shipping listings on Diaperswappers.com. Miraclediapers.org passes on diapers to moms in need, and some cities offer financial incentives to buy cloth, as it saves disposal costs.
10. It's fairly easy to make your own diapers.
11. Reselling will help you recoup 50-70% of your costs. One mom I know even made a profit. Just don't expect to sell on eBay. You'll be banned for selling used children's underwear.
12. Skimp on accessories. Skip the diaper pails and liners for a garbage

can and a laundry bag. Cut up a fleece baby blanket to make protective liners. Diapers generally wash well with cheap detergent, as long as it's not soap-based. (Check Pinstripesandpolkadots.com for detergent reviews.) Or buy Charlie's Soap in bulk.

13. You never need to buy wipes for your baby, not even cloth ones. Instead, cut worn-out clothes into four to eight inch squares. (T-shirts, sweatshirts, socks and towels work well.) Serging stops the edges fraying, but if you don't serge, wipes still last about a year when washed with your diapers. Baby washcloths also work well.
14. Line drying protects elastic, and the sun takes out most stains, even meconium. Do, however, machine dry diapers made with PUL occasionally on high heat to maintain their waterproofing.

cont. on pg. 28...



Cloth Diapering cont...

15. With all the cute patterns available, it's easy to buy when you don't need to. Keep it in perspective. As my mom keeps reminding me, "This is something they poop in." If you need motivation to keep your diapers to a minimum, put all the money you save with cloth into a college fund. Your child may well have a full semester of college paid for at age 18.

Diaper Types

Today's cloth diapers are as unlike those of the last generation as a typewriter and a computer. Instead of soaking and boiling, modern parents use washing machines. Instead of diaper pins, the diapers fasten by Velcro or snaps. For many parents, folding is a thing of the past. Here's a look of the seven basic types of diapers available to choose from.

All-in-one - Similar in looks and ease to a disposable, all-in-ones are popular for their convenience. It's great to have at least a few of these for babysitters.

All-in-two - Like an all-in one, but the absorbent material snaps out for faster drying time.

Pocket diaper - A waterproof outer layer and an inner layer of fleece are sewn together to form a pocket, which is stuffed with a removable absorbent

insert. The absorbency can be customized to the baby, making these an especially popular choice for night diapers. When all parts are assembled, it's similar to an all-in one.

Fitted diaper - The absorbent cloth is fitted to the baby with elastic and snaps or Velcro. Unlike the previous diapers, it does not contain a waterproof outer layer.

Contour diaper - Like a fitted, this diaper is shaped like an hourglass to accommodate the baby's shape, but without elastic or snaps to fasten.

Prefold - A piece of cloth that has been folded and sewn, with double layers in the center for more absorbency. It may be folded and fastened around the baby, or held in place with a waterproof or water resistant cover. Many parents find prefolds and covers an economical and effective diaper choice. Indian and Chinese prefolds are the most absorbent; other types may not be absorbent enough to work well for your baby.

Flat Diaper - No longer commonly used, this is a flat square of cloth, usually birdseye cotton or terry, that requires intricate folding and pinning. This is what the previous generation used. They can be useful for camping trips, and some moms enjoy the challenge.

10 important questions you need to ask the experts

Long-Term Care Insurance

by Linda Shapero

Some studies indicate 40% of Americans over 65 will need time in a long-term care facility and that 70% of those 65 or older will need some type of in-home health care (www.bankrate.com).

With that said, it's obvious we all must decide what to do about long-term care insurance coverage. There's no denying it's a large expense, which will certainly burden many households in this economy, but can we go without it?

If you are considering a policy at all, following are the minimum questions you should ask your insurance broker to get the ball rolling. (Some general answers are provided and may or may not apply to the specific policy you purchase.)

- 1. Is long-term care insurance medical insurance?** No, it is coverage to help someone get assistance with ADLs (activities of daily living).
- 2. Who shouldn't purchase long-term care insurance?** Anyone who is living on Social Security or other supplemental insurance, Medicaid, or who thinks they will not be able to keep up the annual premiums should not consider this type of insurance.
- 3. What does it cover?** Generally, it covers assisted living facilities, daycare for adults, nursing homes and Alzheimer's facilities, hospice care, and home care.
- 4. Is it true that premiums are higher the older you are when you purchase a policy?** Yes, that's why so many young people today are buying it, though premiums for younger people are far from inexpensive. However, you still can purchase it when you are older. Just be prepared to pay more.
- 5. Should my policy cover all types of care settings?** Yes, because you have no way of knowing what you will need, if and when the time comes. For instance, if you purchase coverage for only a nursing home and then need another type of care, it will not be covered. (Make sure your policy includes coverage for ADL standby assistance.)
- 6. Do I need to add an inflation protection rider to my policy?** Depending on the age of the purchaser, yes and no. As a rule, if you are in your 50s-60s, then yes. If you are 70 or older, no. Remember, too, that such a rider can add significantly to the cost of your policy, but it does give you about 5% inflation protection per year.

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Long-Term Care cont...

7. **What is meant by the “benefit period” and the “daily benefit”?**

The benefit period is the length of time payments will be made once the coverage is started. Consider that the average nursing home stay is anywhere from two to three years; therefore, a period of less than two years is undesirable. The daily benefit is the amount of money allowed for care on a daily basis and can be as low as \$50 to \$250 or more, depending on location and amount of premium paid.

8. **What qualifies me to go on long-term care?** In some cases, the insurance company makes that decision. In other cases, it's your private doctor. This is an answer that will vary greatly from policy to policy.

9. **Will my health history affect the cost of long-term care insurance?**

Most likely, in both cost and coverage, it will. However, it is important to be up front about any conditions you have for which they may later deny coverage, and be sure to ask how pre-existing conditions are handled.

10. **Is there generally a waiting period before benefits are paid?**

Most policies do have a waiting period, which can range from 20 days to 120 days. They may also require proof

that these days of service have been satisfied before benefits are paid.

It's important to note that there are many variables in policies between insurance companies. You should be sure to speak to an insurance expert, preferably one who is an independent broker rather than one who is bound to a particular company, before making a decision.

You may also want to familiarize yourself with care facilities and in-home care options in your community to determine which ones you think would be suitable for you or a family member.

Last but not least, make sure you don't sign anything unless you fully understand what you are signing. Ask a lot of questions and have someone with you who can also listen to all the details to prevent misunderstandings from occurring.

Readers' Tips

She Likes Wool

Instead of buying an electric blanket, I bought a wool blanket for \$5 at a church sale. I think wool is great; I wash it gently in my washing machine, and it's very warm. It's only drawback is that it's itchy, so you need to layer with a sheet. I also use flannel sheets in the winter and can turn my thermostat down to about 58 degrees. The actual temperature when I get up in the morning is about 60 degrees.

Margaret P.

Save the Car Mats

Living in the cold and snowy north, our car mats get very full of sand, salt, slush and grime in the winter. I started putting old towels over our car mats in the winter to protect them. I wash the towels every month or so until spring arrives. Our 16-year-old Dodge Spirit has its original car mats that look like new!

Brenda N. in Rochester, MN

Air Travel Charges

To make your checked suitcases weigh less, be sure to board the plane wearing your heaviest items (hiking boots, heavy coat, etc.). You can take your feet out of the boots as soon as you're seated and use your coat as a blanket.

DMH

Manual Programmable Thermostat

I've been looking at programmable thermostats but can't fit one into the budget just yet, so I made my own. I took a business envelope and wrote "HEAT and ELEC" on one end. I tucked it into my mail holder by the door, so it's the last thing I see when I leave the house. It reminds me to turn down the thermostat and turn off the powerstrips, which run my "phantom" electricity hogs like TV, VCR, and computer.

Jessie in SD

Cook's Sick? No Problem!

Normally at this time of year, I get really sick after a child in our home has been sick with the flu. Since I am the one who cooks, if I get sick, then my dear hubbie orders in pizza or makes a special trip to the store to buy pre-made meals of some kind.

This year I am going to be prepared. I have been making extra big batches of my family's favorite soups. We eat a meal of it and freeze the rest. Then on the morning that I notice that I am sick, I can pull a meal's worth of soup out of the freezer along with some frozen day old rolls bought on sale. My family can heat up the soup for supper because it is so easy. No more take-out when the cook is ill.

Cammy G.

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