



Cash Stretching 101

"Spending Less and Living Better"

By Jerry McCall

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A Word from Jerry McColl

Jerry McColl decided to share the tips and tactics that he's used to make a comfortable life for himself and his family.

He said, "This book is designed to help you live leaner, lighter and better.

I focused on practical, painless, and mostly quick tactics to get you better value when you have to spend money and to help you save more money without affecting your lifestyle.

These tips worked for me and people I know with a wide variety of backgrounds.

Some of these tips will not work as well for every one of you. That is impossible, because we all have different circumstances, desires and abilities. But, I believe that you will get savings that are worth many times its cost from this ebook.

Please, always keep in mind McCall's Money Maxim:

**"We should never just aim
to spend money
or to save money
but to live well."**

If you just focus on squeezing the last drop of value out of every cent, you might have more cash at the end of each week but that isn't *living*, just existing!

You could start by quickly reading through this ebook. That will give you some inspiration as well as some simple ideas for saving a little money here and there.

You'll know that it will probably be much easier than you thought!"

Your Mind Set Matters

As well as committing yourself to pushing through any barriers on your way to the more comfortable and happier lifestyle you want, it's vital to prepare yourself mentally for the success that you desire.

That does not mean just daydreaming about enjoying a luxury lifestyle in Hawaii or near the Swiss Alps.

You need to work out the steps that you need to do which will get you there. Put an image in your mind of you reaching your goal, mentally seeing yourself as you complete the various steps that lead to your desires.

Your First Goal

Start with a goal that will help you with your long term aim to save more money and time and make your lifestyle more comfortable.

Make it a reason or goal that is special for you and focus on ways that will help you to get there.

Don't make your first target too big or something that is likely to take too long to get. The bigger goals will look much easier when you've scored your first small successes.

That first goal, whatever it is, is something that you don't have to share with anyone unless you want to.

Be careful that you only share them, if at all, with positive-minded people that are also focused on creating a better future for themselves.

Putting your aspirations into the hands of negative people will probably just create resentment as they try to discourage you with their "reality".

You're NOT a Buyer, You're a Person!

The first thing to do is to change your conditioning - almost everybody is conditioned to be a buyer to the point where we get a buzz just from acquiring something new. Many of us somehow feel grateful to the seller just for letting us buy their product!

YOU:

- Are a person who deserves the best value in return for the money you give to other people.
- Have options – there are almost always alternative products of equal or even better value.
- Don't have to buy that particular item.
- Don't have to buy from that supplier.
- Don't have to buy now.
- Don't have to buy anything.

..... it's your money and your choice.

Don't rush in to any purchase because your friends or colleagues have that item. Work out first whether you can afford it and if it is good value for you.

They might have taken on more debt to buy that item.

Maybe the benefits which they claim to have got are overstated. Many people talk up every deal they make and never admit that they might have made a bad choice with anything they buy.

They want their friends and colleagues to always look up to them.

Step one.

Your Dollar Diary

If you don't have a diary now, get one [cheap as you'd like] and write down all the ways that you are spending your money and your time now.

Put aside an hour or so, when you won't be interrupted and have some privacy.

List everything that you spend money and time on from one pay day to the next.

If you are conscientious about this, you will probably be surprised when you see all the little things which drain off your cash!

Make sure that you include an appropriate amount for things which you get during this period, but that you pay for on a monthly or quarterly basis.

- Your newspaper, if you have it delivered
- Your bus or train tickets
- Insurance
- Lease, mortgage or rent,

and anything else where you don't put your hand in your pocket every single time that you use the service.

You're in This Together

If you're one half of a couple then, of course, your partner has to contribute their own diary entries. Everyone's expenses need to be together so you both have a true picture of your day-to-day finances.

You need to set up a private session when you won't be interrupted and at a time which is convenient to you both.

Keep it light, not like discussing things with your accountant. Share some nibbles and wine (don't forget to write them down.)

You can:

- ✓ Encourage each other [most important].

- ✓ Remind each other of things that might be overlooked.
- ✓ Be reasonable, even generous. Don't push for your partner to make most of the sacrifices.
 - ✓ Make the business part as short as possible.
 - ✓ Don't shut off discussion about any points that either of you feels strongly about.
 - ✓ Don't waste much time on anything really trivial.

When to Start

You can start saving now, even if you can't put much aside.

Start your diary entries on a Monday morning or on your next payday, whichever comes first.

Clear the Clutter

While you’re clearing out some old thinking patterns and habits is also a good time to start de-cluttering your home.

Start to grab back the time you waste dusting and caring for stuff that is no longer important to you, when you throw away the junk.

Clearing it out will give you valuable stretching room and you might even be able to make a few dollars at the same time with a yard sale.

But, please focus on your main goal; get rid of every dust-catcher or cupboard-filler which has lost its hold on your emotions or you just no longer use.

Make the last act of your clear-up a trip to the local charity shop that you think can make best use of your discards.

Everybody wins!

It's YOUR Money

Whether your income is from working at a job, a pension or shares and other assets, you should focus on maximizing the amount you directly benefit from and cutting the portion which makes you feel that you're working mostly to benefit other people; finance companies, the Bank etc.

Pay Yourself FIRST

If you get regular payments, have some money put into a separate account before you get it. This has a psychological value - you don't miss it so much when you didn't see it in the first place.

Coin Jar Cunning

Many people throw all their loose change into a jar each evening and start out the next day with no change in their pocket. That can be effective if you can collect enough in a couple of weeks or a month to make up for the hassle of taking the jar to your bank. There's also the time you'll lose while waiting in line and then having the money checked and put into your account.

Don't leave the money in the jar too long - put it to work for you.

Insurance

Don't forget to add in a portion of the insurance on your home and car when you write up your fortnight or month's expenses for your Dollar Diary.

Check current rates from at least two other companies at least a month before your major insurances are due for renewal.

Ask each to quote for a bundle of all your insurances.

Do you belong to a Club or professional Association which can get special rates on your business insurance needs?

If not, check around the other members, particularly those who do not sell insurance, for their experience and suggestions.

Always keep what you are told confidential.

Professional Advice

You should get professional advice if you are unsure about any significant

financial and, of course, medical, matter.

Delay with getting help in either area may cost you much more than the fees that you are charged.

Some charitable or professional organizations in your area may offer limited counselling from professionals at reduced rates.

Household Budget Helpers

Food

Grow your own. Most people can set up at least a couple of tubs for some herbs and vegetables that will help to enhance and stretch the vegetables that you buy at stores and markets.

If there are just a couple of you, try to cook larger quantities of food that you both like and freeze the left-overs. That's much better value and probably more nutritious than packaged frozen meals.

Make your own soup, using fresh ingredients as much as possible.

Make reasonable quantities and freeze them. It's much nicer than canned soup, so very few people leave home-made soup in the freezer very long.

Prepare your Food Yourself.

I'm not good at cutting up, say, a quarter of lamb. So, I'll get the meat pre-cut.

But, I can carve a cauliflower, carrot or even a potato.

Buying salads and other vegetables that have been cut up and mixed will cost you extra money and really save very little time. Some people feel the convenience of frozen vegetables is worth the extra cost.

That's for you to decide.

If you like a tasty cheddar but have a cheese slice budget, buy some cheap block cheese and refrigerate it for a few weeks. Okay, it probably won't be as tasty as the best, hand-crafted cheddar but it will improve with just that little bit of time to mature.

Get a small vegetable steamer. Steamed vegetables and fish taste great and get high marks for nutritional value. Vegetables that are steamed in an electric steamer are claimed to retain more food value than vegetables that are steamed in a microwave oven.

Cleaning Clues

Have you got a cupboard of super cleaning products, half of which you never use?

I used to, but I cleared many of them out, discarding the half-empty, dried out ones and dropping the unopened ones into a local charity shop – they sold the whole box for a dollar!

Anyway, we don't really need many cleaning products.

Some people do most of their regular cleaning tasks with stuff that our grandmothers probably were familiar with.

They work but you'll need more energy and time to get similar results against using modern chemical products.

The companies that produce these modern cleaning products containing the chemicals with impossibly long names have made the tasks less strenuous!

You can use vinegar or ammonia to clean your windows and other things too. But, the best of the modern chemical creations will do a comparable job more quickly. They just cost a bit more.

It's your choice.

You can use newspaper for applying your vinegar but you'll probably use gloves because the paper won't keep the liquid or the gunk that comes off your windows off your hands like a plastic sponge would.

The real magic box in your cupboard is the one that's full of baking soda, which costs very little. With that, you can remove smells from cupboards, carpets and shoes or shift all but the most stubborn stains from your cooking pots and shelves.

Modern products usually have some fragrance included, but it's no great advantage. When the scent disperses, the kitchen smells will return.

Lemon juice is another natural cleaning agent, good for stainless steel pots.

I've always got a couple in the kitchen and they're also handy if someone gets a cold, which is fairly common here even through the summer.

Your cleaning kit should also contain a couple of cheap toothbrushes. Rub the bristles over your can opener and any other hard to clean small kitchen tools.

Always unplug your appliances before you start to clean them.

Wipe a weak vinegar (1 part) and water (3 parts) solution over the inside walls of your microwave to clean it and remove any odor.

You can rub the last part of a cake of soap onto your bathroom mirror and it will be fog-free for several days. I remember seeing people selling small packets of a wonderful preparation just a few years ago at a fair for about \$2.

The lucky buyers could not really complain because the 10 cents worth of soap they got for their \$2 was certainly good for keeping their bathroom mirror clear long enough for the sellers to leave town.

Keep Car Expenses Down

There's no way to stop your car expenses from rising but you can reduce their impact on you by ensuring regular maintenance.

Learn to Maintain Your Own car

You'll save money if you learn to do what you safely can yourself.

I'm not very mechanically minded. I took a local after-hours course on basic auto maintenance because I felt that the hands-on instruction was probably going to be more effective and quicker for me than trying to study off a book or videos.

With short trips, ask yourself before getting into your car "Is this trip necessary?" Maybe, get your bicycle or just walk there. It's likely to be less frustrating, and the exercise is good for your health, wallet and environment!

When you start your car, don't idle it too long, even in cold weather. Many of today's cars don't need it.

Don't start like a startled rabbit, press your accelerator steadily.

Avoid quick stops. They can be expensive if the driver of the car behind you is not alert. The extra wear on your car will add up too.

Don't use your car or van as a spare cupboard on wheels. Remove roof racks or bars when you don't use them.

When you stop for a couple of minutes, it's probably more fuel efficient if you turn the engine off and restart it.

Drive steadily and only use the brakes when they're meant to be used, and very lightly in normal traffic.

Check that the emergency brake is off when you start up.

Listen to traffic reports instead of music so that you can avoid accidents and other snarls.

Good Gas Sense

Don't fill up on a very hot day.

Revving your engine just before switching never impresses anyone, wastes

gas and adds to the wear on your car's cylinders.

Check the cap on your gas tank. If it's loose, you're losing money. These days, a locking cap is probably worth the extra cost.

Use low octane gas that suits your car's engine.

Keep your car tuned for best fuel efficiency.

If your brakes drag, it's costing you and wearing them faster.

Think about trading down if your circumstances have changed and you don't need such a big vehicle.

In hot areas, a light colored car means less use of air-conditioning. Tinted windows can help too.

Keep your feet still when driving – tapping the pedals is bad for your car and your pocket!

Don't overfill your gas tank. It could leak or spill on a hot day or on a hill.

Use snow tires and/or chains only when necessary and leave them home when you don't need them on a trip, even to the shops.

Build up speed when you approach a hill and just maintain your speed on the slope. Then, take it easy going down the other side.

Keep wheels aligned for best mileage.

Check if your gas purchases may be tax deductible. If so, get and keep the receipts.

Time Savers

Do as many tasks as possible in one trip.

If possible, avoid the rush-hour & other peak traffic periods.

If you cruise the Yard Sales each weekend, check newspaper ads and cull your list to the best ones over the telephone. Then, plan your trip so you minimize the distance you have to drive.

Use the shop's delivery service. After deducting their fee, you'll probably still save money as well as time.

Maybe you can get a better deal through mail order or off the Internet and have delivery to your door included in the price.

Don't waste gas or time driving around looking for a parking space that's real close to where you need to go. Add a few hundred feet to your daily walk and possibly a couple of healthy days to your life.

If you drive to work or you drive your children to school, consider car-pooling.

This can have more benefits than just saving a few dollars. It can increase your knowledge about your work colleagues or the other parents who take their turn at driving.

Sharing a car with work colleagues will probably give you greater insight about how other areas of the business operates. And you may also make some new, long-time friends.

Car Insurance

Check your auto insurance premiums against what other companies offer a couple of months before the renewal date. Some companies offer significant savings if you bundle house and car insurance.

You won't know how good your insurance company is until you see how they handle a claim for you. So, ask friends and colleagues about their preferences and experiences with different companies.

Read your policies thoroughly and check anything that you don't fully understand. Get the explanations in writing. The company requires you to sign copies of your statements so that's only reasonable.

Remember Samuel Goldwyn's comment, "A verbal contract is not worth the paper it's written on". You know what he meant!

Always be fully transparent with your insurance company. Anything which you do not fully disclose to the company might be used to refuse your claim.

Newspaper, Anyone?

You may, like me, enjoy taking your newspaper with you, and reading it as you travel to work.

Would it be cheaper to cancel the delivery and buy the paper each day as you start your journey? Maybe you are paying for daily delivery, but only reading one or two particular issues a week, so you could stop the delivery and just buy those issues which have the features you actually read.

Many Sunday or weekend editions will give you plenty of spare-time reading for the week and that is also usually the issue which carries the savings coupons in many places.

Would you be prepared to go without your paper altogether for a few months while you are starting your new savings plan?

You might find that you don't need to start your subscription again. Or, you might be contacted by the newspaper with a low-price offer which they only make to lapsed subscribers.

With the number of news sources available to us now, do you get value from your daily newspaper or has it become just another habit?

Your newspaper probably has its own web site where the most important local news and events will be mentioned. You will also be able to find their links to all the significant national and international stories, and even the quirky "fillers" which brighten spots between all the doom 'n' gloom.

Stop buying the paper each day and, as well as saving a little cash, you'll reduce your exposure to the 3D's that are the focus of much reporting – Death, Disaster and Destruction.

Getting your news online will also mean less paper cluttering up your dinner table and less time needed when you do your recycling.

You can switch on your radio or you can probably catch up with the important stories by reading the paper when you exchange your books at the local library.

Magazine Subscriptions

If you have subscribed to magazines, you may have lost interest in the subject or still be enthusiastic and trying to squeeze the amount for renewal from your tight budget.

Well, there are alternatives. Many magazines are available at your local library.

Another possibility is to get a digital subscription. A wide variety of magazines are offered by digital magazine services like Zinio at Zinio.com

These are usually much cheaper than printed copies which are mailed to you. There are limitations - they can usually only be read on your computer but you get the full color and text including all the advertisements.

Sometimes, the on-line version of a magazine is available for free! They may have ad content which you can interact with while your computer is connected to the Internet.

This option, like all the other suggestions in this ebook, won't suit everyone. I had a subscription to the online edition of a computer magazine. For me, the advantages included the quick delivery soon after publication, low cost and convenience. There was one other benefit - no piles of discarded magazines cluttering the house!

Pets and Your Budget

I don't put just a dollar value on pets but it's important to realize the cost, in time and money, that you will pay for their companionship.

The ongoing expenses are one of the major reasons for the huge number of pets which are abandoned every year.

For the sake of yourself, your family and of course, the animal itself, you should ensure that you have the time and money to provide a comfortable home for it through its lifetime, before you are confronted with pleas from your children or the imploring eyes of that cute puppy in the pet store or animal shelter.

The purchase price is only the tip of a financial mountain. There's:

\$ veterinary expenses

\$ licenses

\$ food

\$ toys

\$ bedding etc.

\$ damage to furniture and other possessions, etc.

You also have a commitment to provide time to exercise your pet and yourself, train it (and yourself) and share some of your probably limited spare time with it.

If you're okay with all that, then here's some tips to keep the impact on your budget manageable.

What does Your Pet Like?

When you are buying something for your pet, try to focus on the benefits for it - not the good feeling you get by providing for it.

Many items that we are offered for our pets, from gourmet varieties of

packaged food to designer toys, are focused on the owners' feelings and motivation and may not have any greater value for the pet to be worth the extra money.

Low Cost Advice and Support

You can find answers and help with your questions about your pet on the Internet but you could also consider joining a local club for owners of that type of pet.

You'll get advice about what to do or buy (or NOT to buy).

Many clubs also get access for their members to insurance and other services at reduced rates.

I've learned a lot from members of clubs that I've belonged to.

You might, as I have done, get to meet famous owners or hear expert advice from people from other countries that visited the club, glad of the chance to meet people that share their interest. I would never have had the opportunity to learn from them, except that I paid the small annual membership.

Vet Fees

Good veterinarians usually charge no more than not-so-good vets. I suggest that you check out those who work near your home before you get your new pet.

Ask friends and neighbors for their feedback about the vets in your area and join a club that caters for owners of your type of pet. That's probably where you'll get the best and most candid opinions.

Gather any free relevant pamphlets when you visit the various vet's offices before getting your pet.

You may also get opinions from the staff about local breeders of the type of pet you want.

Pet Insurance

Pet insurance is one approach to try to cope with the possibility of some

major medical problem or accident. It may give you some peace of mind but, many policies are heavily proscribed in the fine print.

Policies often have limits on the amount that will be paid for specific types of events.

They may only pay up to a fixed percentage of the actual cost for some high-cost procedures.

There may be a waiting period before the policy comes fully into effect.

There may be significant delays with payments (Pet Insurance is not that much different than some other types of claims) and some companies may only pay after they get the account that you've already paid in full.

You may find it better to put the equivalent of the premiums into a secure savings account and not touch the money unless there is a major crisis with your pet.

If your pet is lucky and has a full, healthy life, then you can keep adding to the account when you get another one.

I know how hard these sort of decisions can be and don't say that one way is always better than the other.

If you ever decide that you won't get another pet or your circumstances are good enough that you don't need the savings cushion that you built up, you might think about donating the money to your local animal shelter to provide for abandoned animals and give more of them a chance of a good life like you gave your friend.

Break a Habit to Boost Your Budget

We all have habits that are costing us money, whether it's:

\$ gambling

\$ gum chewing

\$ smoking or

\$ sipping spirits

... and none of them will be very easy for most people to break.

Gambling

Gambling is not a game - it's a highly profitable business.

Unless you are a professional gambler and consistently winning enough to pay taxes on the return you get, you probably could get a better return on your money than you will because of the odds against you.

I don't think any other business would be able to mark-up their products or services to the same extent without attracting close, negative government scrutiny. But, just about all governments allow various forms of gambling 'games', probably because of the revenue that the government get from the operators.

If You Must Gamble

Set strict limits on your flutters so that there is no risk that there will be any impact on yourself or those around you

Never keep betting to make up for what you've lost. The result of each bet is rarely influenced by anything that happened before.

The 'free' coffee and nibbles which many venues provide can become the most expensive that you ever have.

It's possible to become addicted to gambling to where you could lose of all your assets, your family and job.

Smoking

Many people are unable to stop smoking without professional help and, even then, it can take a significant period of time - it's a recognized addiction.

But, most smokers can reduce their consumption which might help their budget even if it is unlikely to reduce the risks to their health.

You might start by reducing the number of cigarettes which you carry with you and avoid borrowing any from other smokers.

Recognize that smoking has a negative impact on people, your clothing, household furnishings, computers, children and pets. Only smoke in places where you can limit that impact as much as possible. That will help your budget as well.

Never light up another cigarette soon after you finish one. If the first didn't give you what you wanted, the second or third won't either.

Drinking

I'm referring to drinking coffee, tea and fizzy drinks here as well as alcohol.

Over-indulgence in any of them will affect your budget and your health.

When you drink any of the items I listed above, some of the water which your body, especially to brain and kidneys, uses to keep running efficiently is removed.

A Little More Liquor

We've just got through another Christmas and a very happy New Year.

While we were cleaning away the remains of a family get-together, I remembered a way to squeeze the last drops of my favorite liquor out of the bottle. I held the bottle in the sink and trickled some warm water over the base.

Immediately, a few yellow drops appeared in the apparently empty bottle. This is not a magic trick-the glass absorbs a little liquor which the warm water persuades it to release again.

Water - cheap and healthy!

Water is the most valuable and under-valued resource that we have. The stock advice of drinking a few glasses of plain water every day has a solid scientific basis unmatched by any of those heavily promoted health drinks.

Drink more water each day and less of other concoctions.

If you or your children drink "Fruit Drinks" which are mostly water with added fruit juice, get your own fruit juice and add tap or filtered water. The cost is much lower and you are probably reducing the amount of sugar in your diet as well.

Make your own ice pops with fruit juice and water.

Good Habits

I don't expect that you will want to completely stop eating candy or renting the occasional DVD. Just be aware of the cost when you grab the occasional luxury to help smooth your way through the daily grind.

Your Open Air Gym

Unless you have a medical condition which requires that you have supervised exercise, I suggest that you can get all the exercise you require without the rules and expense that comes with those heavily hyped gym memberships and weight-loss programs.

A major benefit all of those programs is peer pressure, but you probably know a few friends that have similar exercises needs to yourself. So, why not set up your own group and provide the support to each other yourselves?

One advantage of this approach is that you can exercise outdoors walking or jogging through parks, or even cycling around your neighborhood.

Just Say, "No thanks."

We all like to be loved and most people will like us best when we do what they want, whether that's buy what they're selling or buy something for them.

That's why we often feel that it's easier to say, "Yes" and harder to say, "No." But, setting and sticking to our new financial plan will mean that we must say no more often.

The upside is that we will be able to say, "Yes" more readily when we want to buy larger items, like holidays and occasional restaurant meals, if we get in the habit of focusing on what will give us the most benefit in the long term.

No Regrets

If you find that you paid too much for something or start to think regretfully about money that you feel that you wasted in the past, close that mental door and focus on making the best of your current circumstances and future possibilities.

Though it may be hard to do, the only value in those thoughts is to realize that you've paid that money to learn a valuable lesson and that you'll not make that same decision again.

If you dwell on your past mistakes, you're making your subconscious believe that you will continue to foul up and don't expect things to improve.

Fill your mind with positive images and plans (they're goals that you've written down) so your subconscious will focus on helping you achieve them.

You should reward yourself (or yourselves) when you feel that you can afford it. Otherwise, the focus becomes just about the money.

That's like the old story of the man who always watched the sidewalk everywhere that he walked.

He estimated that he'd picked up about \$300, a couple of watches and other valuable items over the years.

But, he'd earned a permanently stiff neck and missed seeing probably 3,000 beautiful women.

Barter Your Skills or Knowledge

If you're short of cash but have some spare time, skills or items that other people might want to trade for, then you may be able to arrange to barter for something which you need with little or no cash involved.

Bartering can be:

\$ Informal or highly organized

\$ A one-time transaction or on-going arrangements

\$ Involve just two people, a local group or a national network that serves large and small businesses.

It's important to check with your accountant whether you may have to record barter transactions in your financial records for taxation purposes. Usually, any barter where you trade a service or item that you normally charge people for is likely to attract tax. Be sure about your situation before you start bartering.

Bargain Hunting

You can save significant money if you buy during sales, but there is a good chance that you will save even more at markets, garage sales and similar events in your area.

You should only buy items for which you had an immediate need.

And of course, you should never buy items such as electrical goods, hobby equipment or power tools, unless you've have the knowledge and time to be sure that they are in working condition.

It's easy for you to pick and choose clothing, books and the like at these events. But you could be caught and waste your money if you buy, for instance, an electrical appliance or a computer keyboard, where any fault might not be so obvious.

Whatever you buy from these amateur sales is unlikely to come with any sort of guarantee.

I like to attend and support boot sales, organized by charity and other community groups, and school fairs more than yard sales, because I know the money raised will be put back into the local community.

Cash and Carry

As far as possible, keep your credit card in your pocket. When you have to pay cash, you will probably find it easier to avoid impulse purchases.

Your Dollar Diary will help you to plan your spending better in the future.

If you do occasionally need to withdraw money from an ATM, try to stick with those of your own financial institution so that you avoid the high fees which they charge when you use another bank's ATM.

Pay your credit card bill in full each month. If you cannot do that, then don't fall for the trap off just paying off the specified minimum amount. Those payments will make no impact on the outstanding amount as almost all will go on interest.

The one time it may be worthwhile to use your credit card is when buying over the Internet or by mail or phone. Some banks offer protection to such transactions under certain circumstances.

Your credit card details may be as much at risk when used at a restaurant in your local community as when used on a verified Internet site.

Discount Stores

Discount stores can save you money but many people are tempted to buy more than they need because of the bargain prices.

That's false economy, especially if you are feeling financial pressure.

Just make a list of what you really need, buy that and bank your change.

Shopping for Savings

Most stores these days are continually having sales so the term is fairly meaningless. It often seems like this week's specials are last week's regular prices.

If you bought a major item just a few days before you see it dramatically reduced in price, take your receipt to the store and ask, politely, whether you can get the difference refunded. Some will say, "No, sorry." but just one "yes" will really brighten your day. The store knows that giving a little this time will probably make you their customer for your next major purchase and they don't usually lose money at their sale prices anyway.

The seasonal and special occasion sales usually have some good value bargains but always consider whether you actually need the items. Don't buy things that "might be useful sometime". Put the money aside to get something you really need.

I always check the clearance areas when times permits. Sometimes, the discounts can be significant while the only "fault" is that the original buyer just changed their mind!

Have you noticed the increase in rebate offers over the last couple of years?

Stores like them because they get the full price through their books.

The company that supplies the goods often get an extra benefit because many people don't redeem their rebates, even on major items!

That's your money, so make sure that you get your claim in as quickly as possible. Keep copies of all relevant papers, even if you have to pay for some photocopies.

Quality Doesn't Cost

"Quality doesn't cost, it pays!" Whether you're buying food, clothing or appliances, you deserve and should always buy the best quality that you can afford.

That doesn't always mean buying the most well-known brand - it might have

just been fixed in your mind by persistent marketing.

Read the labels. If you don't understand the words, check them out on the Internet or focus on brands that clearly explain what you are buying.

Ask friends or colleagues, where appropriate, for their experience with particular brands.

Remember that many companies produce the same product under different labels and sell them in different price ranges. Sometimes, the highest priced line is not basically different from the house brand, except for the price and the profit margin to the store!

Local, On-line or Mail-order?

You can probably get better prices for many items if you buy them from online or from mail-order merchants instead of locally.

But sometimes, there are other charges or factors which might make your choice less clear-cut.

Freight costs are the obvious one, but you also might find the time that the item takes to reach you important.

With appliances and power tools or computers, you should check what repair costs you might incur during the warranty period.

If you have to return the item to the supplier in another state at your expense before warranty repairs will be done, you've got more costs and time without being able to use the item.

You also may find that you will have to pay higher rates for returning the item to the supplier than the freight costs you paid to get it.

Other factors which might encourage you to consider a local supplier much more closely include the quick turn-around and access to technical tips which you are unlikely to get over the phone or Internet from a distant supplier.

\$Supermarket Savings

Often, there are bonus offers or "buy two cheaper together" offers. Always ask yourself if the bonus adds real value for you or will it just add more

clutter?

The "two-for" offer is only designed to increase the dollar amount of each sale through the checkout and you should work out whether you will use the double amount in a reasonable time.

However, when you find them offering non-perishable items that you use regularly at a really special price, make sure that you stock up on them, if you have the cash available.

Read the ingredients list. That's where you'll find whether the product may contain something that you or someone in your family is allergic to (traces of nuts is a very common thing in processed foods).

While market pressure might keep their prices almost the same, you could be surprised about the variation in the strength or quantity of the main ingredients between brands.

Two cleaners may have the same active ingredient, but one could be three times as strong. Ignore the meaningless hype - such as "Super Strength" - on the label, go by the percentages. The stronger product may last three times as long, be much more effective or require less effort when you use it.

If you buy canned soups as a standby for quick family snacks, two different brands may show a great variation in the percentage of vegetables or other ingredients. They'll all probably have plenty of salt and water but that's a very expensive way to buy it.

Always take a small calculator on your shopping trips. Check the actual unit cost for products and you'll see that some large packages have less value than you get buying smaller packs and less well-known brands.

Use the calculator to check that you pay the right amount at the checkout. Today's electronic systems can record all sorts of information and calculate just about anything, but I've found several significant errors in the dockets for my purchases and I've never found an error that was in my favor!

You've probably noticed the highly attractive items stacked by the checkout at your supermarket? They're impulse buys and they really add a lot to your

account if you are fooled by this obvious tactic.

The heavily hyped and totally unnecessary items like candy bars and gossip magazines are set near the check-outs because many people add them to their cart while they're waiting and pay for them with their change. Fairly painless at the time but they make a significant impact on your monthly bills.

If you don't need it, ignore it.

One of the lessons that you'll learn from your Dollar Diary is just how much these little luxuries are costing you!

Cut out the price of that candy bar, which you probably have finished and forgotten by the time you get back to your car, for a month and you might buy a new recipe book which could give enjoyment to your whole family for years to come.

Don't buy Lattes – have one before you go to the shop and spend the cost on something more lasting.

Don't buy bottled water. A quality water purifier bought in early winter or during the sales, will pay for itself and keep your health and pocket in better shape.

When buying packaged goods, compare the cost per ounce or other unit rather than comparing one “Large Size” with another – they may contain different quantities.

Some things that you bake actually cost more than if you buy pre-packaged. It costs more to make a homemade cake over buying a cake mix but, of course, the difference in taste and satisfaction could make the occasional indulgence worthwhile.

Packaged cake mixes only started to sell well when someone put “Just add an egg” to the box. They say women felt more satisfaction when they had to do something, like add the egg, to make the cake, rather than just throw everything into the oven.

Stock up when things are on sale. Get some canned tomatoes for times when fresh tomatoes are out of season and pricey.

Writing a grocery list once a week helps you to plan your meals around the store specials and buy in quantity.

That means less trips to the store which saves money, time and gas.

Take coffee in a vacuum flask when you're on a trip.

Get your family or neighbors to buy in bulk, and then share the goods and the savings.

Don't buy instant potatoes, or pre mashed, or frozen dinners. They're less nutritious, and very expensive for the amount you get.

You can make more than snacks with the humble egg and they're very good for you too!

Check for day-old bread and rolls.

Make home made soups, so easy, and filling.

When is the best time to shop?

According to many people, the best time and, really, the only time is when you are about to run out of something.

But you will save money and time if you keep your supermarket visits to just one or two for each pay period.

Make sure that you have something to eat before you go to the supermarket.

Give your self enough time to carefully compare prices and values.

People that drop into the supermarket almost every day just to grab a couple of things usually do so when they are heading home for the evening meal.

They spend more and pay more than they need to when compared to the smart shoppers.

If you:

Prepare a list and stick to it.

Give yourself the time to check which items are the best value.

Look above and below your eye-level for the less profitable and often cheaper brands, not just grabbing what if the is most conveniently placed.

That's a common trick by supermarkets; putting the lines with the highest profit margin most conveniently at eye-level on their shelves. Always look above and below those convenient shelves for the generic and less well-known brands, which may actually be the best value for you.

Your Shopping Calendar.

It will probably not be news to you that the best time to buy your Christmas cards and decorations is after the 25th of December.

The stores don't want to have to warehouse them for almost twelve months and they push them out at give-away prices.

You can save even more by applying the same logic to other purchases, especially when it's a major item like sporting equipment or tools.

The stores and their suppliers have taken account of this when setting their prices. They still do quite well if you buy lower out-of-season offers.

The main thing is that you do much better than you would by paying the peak in-season prices.

Of course, the best time to buy anything is when you can pay cash. That gives you the greatest range of options where you can buy and no plastic after-shock.

Holiday Half-price?!

Travel for business has to be taken when you need to but you can save by checking just before you leave through the Internet for special accommodation rates on rooms of hotels in the city will be visiting that have not filled at their regular rates.

Your leisure travel can often be taken when the price is right for you.

Peak season means peak prices and crowds. You can often get great deals just after the major holidays when there are less people and pressure too.

Books and More for FREE!

I am a great fan of libraries, and many of them provide a lot of services, which you may not know about. My library lends books, CDs and DVDs for varying periods at no cost in their reference section. They also provide many books and other documents, which you can read. And, to a limited extent, copy inside the library.

But, one of the most valuable services is that many libraries in many countries now provide access to books which are owned by other libraries in your state.

You are no longer limited by the budget of your town library.

You may never have to buy a printed book again!

Ebooks

This is my first ebook but I've been buying them for about a year.

The information is up to date because it costs nothing to change any errors that are found after they are released. A print publisher would have to pay for a new print run – very costly.

The prices are very affordable.

Another benefit is that I get the books within minutes of paying through the secure server.

Make and Do

Practical Uses for Plastic Bottles

Keeping a couple of empty plastic bottles can be useful, provided their original contents were not anything which could harm any member of your family.

You can put some water in a bottle and then push the open top into some pot plants for slow release.

Cut off the top part of the bottle and use that as a temporary funnel for almost any type of liquid around the house or in the garage.

Keep a couple of plastic bottles full of water in your car in case your radiator needs a quick top-up.

Batteries

It's false economy to use standard batteries when alkaline or rechargeable batteries are recommended.

Check batteries regularly. That includes those in your smoke alarms and the one in your car.

Learn to Save Money

There are many things which you can learn to do which could save you money and might even become a possible source of extra income too.

Most people would have little problem learning to do basic maintenance on their car or lawn mower, simple house repairs and maintenance and other tasks which we often pay others to do.

Get a book from the library or ask the person that supplied this ebook to you whether they have something about the subject you want to study.

If you have enough time available, consider taking a part-time or after-hours course at a local college. That has extra benefits which can make the higher cost and time commitment worthwhile.

Use some of your time this way instead of in the coffee shop, at the shopping mall or watching those TV dramas.

While you learn from an experienced instructor face to face, you'll get support from other people that start with no more knowledge of the subject than you. You will be able to encourage and help each other over any rough spots.

Also, you'll get away from your home for a few hours and you could find some new friends among the other students.

Teach what You Know

If you have a skill or specialized knowledge and the ability to pass that knowledge on to others, then you should check whether you could be paid to conduct an ongoing class or one-off workshop, depending on the subject, in your area.

Few people get rich from these activities, but there are opportunities to help others learn the subject and the possibility that someone might offer to pay you to do a special task which their skill level won't reach to.

Some teachers also offer a kit of materials as an optional extra for students that have not been involved with the subject long enough to collect their own

equipment.

If you have ever thought about writing a book about the subject, you can get an extra benefit from running a series of classes.

The questions from your students are a great way to check what new people are most interested in about the subject and also to check that your explanations are easily understood.

Whether you join a class as a paying student or an instructor, teaching adults in this kind of informal setting can be highly enjoyable and also increase your ability to save or make money long into the future.

Buying Major Appliances

I've concentrated on buying a computer for much of this chapter, but many of the points can be applied when you want to get the best deal for the least time and money expended on any major appliance.

Buy What You Need

Ask yourself whether you need the new device, how you will pay for it and what costs will it add to your budget; credit charges, running costs, increased household insurance and maintenance costs?

Do you need the latest model or will last year's slightly smaller but lots cheaper fill your needs for a few years?

Can you get a shop-soiled or refurbished product. These often have no significant defect and still carry reasonable warranties.

Always be very specific about the use you will put the device to. Most countries have legislation that require a product to be supplied in a form that will fit the requirements you specify.

But, if you buy a household cooker and use it in your busy café, your warranty is likely to be no help to you.

Ask your friends and colleagues about their experiences with that kind of item and where they found the best deals and most helpful sales people.

If a friend or family member is also looking to buy a similar item, maybe you can both get a small "two at a time" discount.

Check warranty conditions very carefully, especially if you buy by mail or through the Internet.

If your refrigerator must be returned to a service depot in another city, that will probably wipe out any savings you made up front.

It's usually important to see the actual product. Sometimes, the features may seem identical but you could find the one you choose is less suitable when you actually see it.

I remember a friend almost ordered a heater over the phone but, he realized

when he went to the store at my urging the particular model was very flimsy and not suitable around his two young children and large dog!

When many people buy computers, they are often easy pickings for the salesman because they don't have the knowledge to defend their wallets.

My first rule when buying anything major is that I plan to make two shopping trips:

1] Survey what's available and compare prices.

Ask a couple of questions that you really know the answers to at each store to compare the responses.

Take a notepad with you and write down the prices and model numbers so you are comparing like really with like.

Ensure that the same model is provided with the same amount of memory, compare the quality and size of the monitors etc.

You can cut out the disinterested and the cunning from

2] Your second trip when you will probably actually buy the product.

I say probably because there's some chance a new offer will surface between your two trips because manufacturers change models more quickly than most people change their minds.

You also need to adopt the attitude on that second trip that you don't have to buy today. The sales person will be focused on making the sale now and keeping the time invested in that one commission as low as possible.

That's some incentive for them to give you a better than standard deal.

If you say something like, "My daughter really needs this for her studies!" then your bargaining power will be less.

Dealing with Sales People

I always try to get the best deal I can but I want to feel that I can go back to any store where the sales people are reasonable even if I told them, "No, thanks", the last time.

I know that they can't pull a lot off the price of most items and they have to

make a profit if I want them to be around when I need the item serviced, so they have to get a profit.

I won't take up their time unnecessarily but I won't buy unless I get my questions answered.

I make sure the major points are in writing.

I do recommend people that give me a good deal to others – you'd be surprised how many people complain very loudly but never even whisper good deals to their friends.

Computers and the Internet

Computers can be a drain on your budget.

Always consider what you'll need for at least the next year when you are buying a new computer.

Consider taking a low-cost community course first, even if you know the basics. You'll be able to exchange information about brands of computers and particular programs with the other students – that could more than repay your cost of the course when you compare the deals you are offered.

Ask if you can get a discount if you don't need some of the accessories or bonuses. This is unlikely because many computers are supplied to the retail store as a bundle with extras from many other companies.

When your computer is supplied with commercial software, make sure that you get the proper certificates and CD ROMs or DVDs.

Some small retailers offer to put all sorts of wonderful programs on your new computer but they may not be legal copies and may even contain viruses.

And remember, you are responsible for the legal status of all material on your computer!

The Internet is recognized by many businesses as something which takes many employees' time and attention away from their work.

But, you can reduce the amount you pay for your computer supplies and the Internet can help you save money and time in many ways.

I've said that you can save money and time by getting your news from your newspaper's web site in your spare time rather than buying every issue.

Paying some bills through the Internet can also save money and time. The costs to the bank or other business are lower and some companies offer incentives to their customers that use the Internet payment system.

Be Very Careful Out There!

Of course, you face some hazards when you reveal your personal and financial information on the Internet.

Identity theft is a major concern.

Theft of your credit card, or other information, must be guarded against.

You should install well-reviewed antivirus and anti-spyware programs and keep them up to date.

I'm not qualified to give you recommendations about what programs you should use.

I use [Kaspersky Internet Security](#) - it's not the cheapest or the best known but I have had no problems with it.

If you want some low or no-cost alternatives, check out AVG Free Antivirus from <http://free.grisoft.com> or the range of free programs offered at [Comodo.com](#)

Comodo have a wide range of useful programs, including a program that they claim will help you to verify whether you are looking at a genuine website or a false version that might be designed to get your credit card details or other information.

Another well-known supplier of antivirus programs, McAfee, released their estimate that up to 14% of all sites on the Internet in late 2007 were fakes, intended to steal from or plant malware on the computers of people that visited the site.

Even if that figure is, say, double the real one, it's good reason to be alert at all times.

You should not store your sensitive information on your computer. That means avoiding the 'easy' path of getting your web browser to fill in online forms with your username and password.

Some web browsers now have an option built in to them which may help to identify legitimate sites. If your browser has something like that, I suggest you try it.

Another tip I got from an experienced friend was to always type web addresses that I intended to visit into my simple text editor so that I could

check them for any spelling errors.

Many people set up web sites which have names very similar to those of banks, online auctions and other sites where you might want to enter your personal information.

If you land on one of those sites, you might lose your savings or have spyware (or worse) planted on your computer.

Many sites, including some of the most well known suppliers of antivirus programs offer online scans to check your computer for nasties.

Unfortunately, many other sites offer similar services but you might end up with more nasties on your computer if you take up their offers!

Shareware Savings

Most of the top companies that sell their computer programs online, offer free trial versions which you can download straight to your computer.

That's a great benefit over buying boxed programs in a store where there are often serious restrictions on your ability to get a refund after you open the box, if the program is not suitable.

Some features may not be available in the free trials but the programs have sufficient functions to help you decide whether buying the full program would really be worthwhile for you

Another point is that the program producer does not get paid if you do not see enough benefit for you in actually paying the asking price by the time the trial version expires. So, they make them as good as they can.

These trials may only operate for a couple of weeks but I've seen some recent programs where the trials will operate on, say, fourteen different days rather than just a straight fourteen day period which certainly gives you a much better chance to fit your testing of the program around your other commitments.

There are many web sites that offer reviews of shareware programs and let you download the current versions.

My particular favorite is <http://www.snapfiles.com>

I won't fill up this section with information about a lot of programs that might only interest a few of my readers as much as they interest me.

But, I must mention a program which offers many of the features of Microsoft Office® for a fraction of the price or even free if you only use it on-line.

ThinkFree Office from <http://www.thinkfree.com/> has a word processor, presentation program and spreadsheet program which are claimed to be able to exchange files with the equivalent programs that are part of Microsoft Office®. It has other useful features too. The Desktop downloadable version was about \$50 when I looked at the site, but you could use all the features on their Internet site and save your documents to your own computer for free!

The company has partnered with other companies outside the United States and your browser might be directed to the web site of Think Free's partner in your country which may offer different services and charges.

But, I believe that this is well worthwhile for those readers who need these sort of programs themselves or for their families.

Before you dash off to their site, there is another option I'll mention briefly in the next chapter which is completely free and you can download it to your computer!

Where Free Really Means FREE!

The free Office suite is the well-regarded Open Office.org from <http://www.openoffice.org>. It's currently got more Office-style programs than Think Free.

Please understand that these programs are not identical to, nor do they have as far as I know) every feature and benefit of the Microsoft package.

They are alternatives which you might want to check out.

If you want a wide variety of other free programs to consider, start at <http://www.nonags.com/> and <http://www.snapfiles.com/freeware>. You may never need to buy a computer program from a store again.

Another web site offers commercial programs for free download all year round but it only offer two programs at any time.

Giveawayoftheday.com offers a useful program free to anyone that downloads and installs it within a specified 24 hour period. They also offer a free computer game from their subdomain, game.giveawayoftheday.com

You have to install the program within the specified period or it won't work for you. Their rules state that none of the programs may be used for commercial purposes.

Installing the program will send your web browser back to the www.giveawayoftheday.com web site to confirm that the downloaded program is properly activated.

The person that told me about this web site suggested that I wait for several hours after the program becomes available on the site, so that I could read the user reviews before deciding whether or not to download and install a particular program.

Web Sites and Blogs

If you want to have your own web site on the Internet, for whatever reason, you can probably get it hosted for free by the company that provides your access to the Internet, your Internet Service Provider.

There are also some companies that will provide you with free space for your web site but they usually surround it with advertisements which they get paid for and which may not be relevant to the content that you put on your site.

With these options, you will usually have to use the web site domain name provided by the hosting company. That will probably be something like <http://hostingcompany.com/~user123> - not very inspiring but the cheapest available option.

If you want to select your own domain name, like google.com which is already taken, you will have to pay for it yourself. If you have any plan to make money from the Internet, you need to register your own name.

You will also need to rent some web space from a hosting company to put your web site on.

Then, you need to produce a webpage (or several) and put some information there which you want to share and believe that other people will find interesting.

Don't worry if you can't design a web page. There are free programs at the two sites I mentioned above which you can use to put your information on your web pages.

You can get programs for making your web pages and putting them on your web site from nonags, snapfiles and www.freerisefsoftware.com

You can also get free, professionally designed web site designs from sites including www.oswd.org, www.freesitetemplates.com, www.elated.com/ and www.andreasviklund.com/templates/

There are many others too. I have used these particular sites, or people that I know recommended them to me.

But, you must always scan all files that you put on your computer from any source with your antivirus and anti-spyware programs. You must accept full responsibility.

Also, please read the terms under which the various providers offer you the use of their templates and make sure that you follow them. That way, they will be encouraged to produce more and possibly better designs in the future.

Blogs

A blog is a web site that the owner keeps adding new information about himself, his family, pets or any other subject which he likes and which he hopes that visitors to his blog will find interesting and comment on.

A growing number of blogs are now focused on the owner's business.

The personal, less formal approach that most bloggers use on their blogs does help to establish a connection with their readers.

The interaction between the blogger and their readers who add comments about the content of the blog, tends to draw more readers and this helps to make good, interesting blogs more highly visible in the search engines.

That, of course, increases the number of people that visit the blog and so it goes on.

You can set up a blog for yourself on your web site if you have enough basic knowledge to do that.

It's fairly easy to do with WordPress from wordpress.org where there are clear instructions for setting up your blog on that site and you can get good help from their forums too.

Most web hosting companies provide a Control panel for you to control and adapt your web site. If you find fantastico on your Control panel, then you can use that to install WordPress on to your web site, almost hands-free.

You will, however, probably want to edit the pages of the blog when it is installed. That's fairly easy and there's plenty of help on the Wordpress.org web site.

An easier way to get started with your own blog is to get a free account with Blogger.com and use their system to produce your blog.

You can leave that at blogger.com or put it on your own web site, if you have one.

If you set up your own blog on your own web site, you could keep it private and only offer access to relatives or close friends around the world.

Then, you all have a private means to keep in contact with each other without the cost or delay of posting letters or setting up a mutually convenient time to phone each other.

Phone for Free

While letters are great and communicating through a blog has its points, there are times when speaking to each other is essential or, at least, better than the other choices.

You can use a VOIP (Voice Over Internet Protocol) to talk with anyone else almost anywhere in the world who has installed the same VOIP service without charge.

There are several providers in most countries. One of the most well-known is Skype.

You can also use the service to call almost any regular phone in most countries but, of course, you must pay for that. The rates are usually cheaper than putting the call through your regular phone provider but you should check carefully.

Many people use discount phone cards for overseas calls but my experience is mixed. Sometimes they are quite cheap but others seem to have charges you may not have been fully aware of, or other circumstances may reduce the value you get from some. I have had better experience with VOIP.

The rates offered by different VOIP providers can vary quite a bit.

You need to have a reasonably powerful computer (if it's less than 3 years old you should be fine) and a headset (headphones and attached microphone) because using a desk microphone or speakers will cause loss of

quality.

I was advised that I should not, if possible, quit or pause my computer's firewall to allow better access by the VOIP service.

In fact, the best advice is not to lower that defense except in the most pressing and clearly explained circumstances.

The best kind of microphones are "noise cancelling" ones but, if you already have a basic headset, then give it a try before investing in something better - you could be pleasantly surprised by the quality of the reception you get.

Before you make any VOIP calls, you'll save your time and that of the other people you are talking to if you write a quick list of the most important topics that you want to discuss.

It's too easy, especially when you're just beginning to use this new service and, perhaps, have not spoken to the other person for a long time, to forget some of the things you wanted to share with them.

Power Points

Make sure that your fortnightly spending diary includes a portion of your utilities charges.

When you're not watching your TV or using your computer, turn it off at the power point. Large monitors and televisions are steadily wasting an amount of your electricity while they're idle so that you get a full picture a few seconds more quickly when you turn it back on.

It's also a potential fire hazard. Many domestic tragedies each year are traced back to a fault in an idle, power-using TV.

Turning off your television or radio when you're working will probably increase your productivity. You probably thought, like I used to, that having light music pouring out of the radio in your work room was a good thing but it seems, for men at least, most can focus better and be more productive without it.

Maybe some scientist can get a grant to study women's ability with background music. I've read that generally, women are considered better at multi-tasking.

Putting on a sweater instead of turning up your heating will help to pay the cost of running the heating system. Getting a few extra degrees regularly from your heating will probably cost you more than a few nice warm sweaters.

Raise the temperature setting a couple of degrees on your air conditioner. Over time, you will notice the saving more than the slightly warmer temperature.

The convenience that an electric dryer gives you comes at a high cost. Even if your family produces a lot of washing, it may be more economical to buy extra clothes and cope with a slightly longer wash and drying cycle than pay to keep the dryer going.

A full load of washing in your machine or dishes in your dishwasher is much better for your budget than two half-loads done separately.

Turn off lights in any room that's not being used.

Shut off your dishwasher's dry cycle. Let your dishes "air dry".

Use a floor or table fan instead of the air conditioner when reasonable – the cost difference will be noticeable..

Use just one large bulb instead of several small ones where you need a bright light.

Replace incandescent with fluorescent bulbs wherever possible.

Get all your family to turn off lights when leaving a room.

Switch off outside lights only where they are not needed.

Check the seals on your refrigerator and freezer doors.

Use an old-fashioned clothesline for clothes drying.

Regularly vacuum the dust off coils of your refrigerator and freezer.

A full freezer uses less energy. Use bags of ice cubes to keep filled. They're handy if someone gets a severe cut or nosebleed too.

Never overload the clothes dryer and always clean the lint filter each week.

Freezers and refrigerators that defrost automatically use more energy.

Let hot foods cool before placing them in the refrigerator.

Remove clothes that you will iron from the dryer while they are damp. Or, don't use the dryer.

When replacing switches, maybe you could install dimmer switches so you control the light and the bills better.

Use low wattage night-light bulbs where suitable.

Place your refrigerator in the coolest part of the kitchen.

Don't "over dry" clothing. This is better for some types of clothes and your pocket too.

When going away for a trip, set the refrigerator at its lowest setting according to the manufacturers instructions.

Turn lamps down to a low level for TV watching.

Choose light, reflective colors for your ceilings and walls.

Know exactly what you want before you open the refrigerator door.

Defrost the refrigerator regularly before arctic type ice takes over.

Put light switches where they are easy to turn on and off.

Keep appliances clean and in good working order so that they use less energy.

When using air conditioning, set the thermostat at 78 degrees or higher.

Plant shrubs and trees so that they will shade your home and reduce cooling costs in the summer.

Use higher wattage bulbs only for reading and close work.

Insulating your attic will save money surprisingly quickly and make your whole family more comfortable.

If you have two refrigerators, do you really need the second one?

Keep vents on refrigerators, freezers, computers and other equipment clean and unobstructed.

Check the operating costs before deciding to buy any new electrical equipment.

Buy clothing that needs little or no ironing.

Use hand tools in your workshop where power tools aren't really necessary.

When you must use air conditioning, keep windows closed and block off empty rooms.

Microwave ovens reduce cooking time by 15% to 20% and save money.

Check all energy bills closely. I have found errors on a few but never one that was in my favor!

The new fluorescent energy saving bulbs are recommended by just about everybody. But, recent reports claim that they may contain significant amounts of mercury which is highly poisonous and they may already be a

hazard in landfill. This idea may have to go back to the drawing board.

For many people, the microwave is the greatest cooking utensil since the spoon. But, you should learn to use it properly so that you save money and the meals or snacks that you cook retain the most food value possible.

Put a microwave cookbook or video on your library list or check out the Internet.

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