

Frugal Living – Confessions of a cheapskate ex-airline pilot

Have remote controls? Have you considered that part of the device must remain powered at all times, in order for the remote control to turn it on? “Instant-On” devices can consume considerable electricity while awaiting your command. A “green” strategy is to plug those devices into a power strip that can be switched off. The disadvantage is that your remote control cannot be used to activate the device. Also, any information stored in volatile memory (e.g., clocks, channel programming, etc.) will be lost. Desktop computers will have a battery to maintain system time and date. That battery will be slowly discharged if the computer isn’t powered. A good device for measuring the power consumed when devices are “off” is “Kill-A-Watt”. Shop around for it. Newegg.com had it on sale for \$13.49 (normally \$19.99), while Radio Shack charges \$59.99.

Don’t discard sheets of paper from your computer printer or fax machine. Use the back side for scratch paper or for “trial runs” in your printer.

If you have multiple printers, use the one most appropriate for the task. Generally, color inkjet printers are the most expensive to use, per sheet, and black-and-white laser printers are the least expensive. Buy an inexpensive multi-purpose machine (printer, scanner, copier, fax) for scanning an electronic image, rather than making copies of receipts. A problem with inkjet printers is that their print heads dry out if not used occasionally, and must be replaced. Use them occasionally (weekly?) for multi-color printing to prevent this, unless the printer has an automatic self-cleaning feature.

Photo printers, that print only 4x6 snapshots, are a very expensive way to produce prints from digital images. A less expensive choice is to use photo kiosks at Bartell’s and other stores, or to have them printed and mailed to you. If you’re a Costco member, they offer inexpensive printing of digital photos, and free shipping for 4 x 6 prints. You can upload the digital files from home, and pick them up an hour later at the store if you’re planning a shopping trip there. An even better deal is www.Photosfree.com, which offers you a limited number of free (including shipping) prints each month, in return for agreeing to receive advertisements in the envelope containing the prints. A similar deal is offered by www.snapfish.com.

If you are printing a draft of a document, to check appearance and formatting, use the “draft” mode of your printer to use less ink or toner. Print on the back side of previously-used sheets, to use less paper. Before printing anything, use the “Print Preview” function of your software. Often, blank pages will be printed because of unnecessary lines in the document.

If you can tolerate the reduced page size, save paper and ink by printing two pages on each piece of paper. In whatever program you’re printing from, select “file”, “print”, then “properties” to make the change. The exact steps in “properties” will depend on your program and your printer.

If you’d like to print a copy of only parts of a web page, use www.printwhatyoulike.com to edit the page before printing.

Staples and some other office supply stores offer rebates for returning used inkjet printer cartridges or laser toner cartridges. Check with the store for details, as not all brands are accepted.

When purchasing an inkjet printer, buy one with individual color cartridges (yellow, magenta, cyan, black). Otherwise, you'll need to replace every color when the first one is empty. The exception is if you've purchased a Multi-Function Machine primarily for its scanner/fax features, and don't intend to use it often as a printer.

The issue of refilling inkjet cartridges, or of buying third-party ones, is controversial. Printer manufacturers make their profit on selling consumers replacement cartridges. Consumer Search published an interesting article on the topic. Read it yourself at:

www.consumersearch.com/printer-ink/review. Several other interesting articles can be found at: www.pcworld.com/article/133384. Read one manufacturer's case for buying new ones from them at: www.hp.com/sbso/product/supplies/remanufactured-ink-toner.html. It's important to note that, as with so many other products, fraud is rampant, and some third-party ink cartridges can damage your printer. If you choose to buy them, do so only from a source that you're comfortable with – preferably a local company. Staples office supply store sells their brand of ink cartridges. I would feel comfortable with them.

Replacing ink cartridges as soon as the printer issues a low-ink warning helps the manufacturer's wallet, but not yours. PC World has a good article at: www.pcworld.com/article/152953-2.

Nearly every portable device now uses batteries. Rather than exploiting the greater capacity of D-cells, manufacturers seem enamored with using several AA or AAA-sized batteries. For items that see frequent use, batteries can pose significant financial and environmental costs. Carbon-zinc batteries are rarely available, and nickel-cadmium (NiCad) ones are also being relegated to discount outlets. The two most popular types are Alkaline and Nickel-Metal Hydride (NiMH). Rechargeable Alkaline batteries enjoyed a brief period of popularity, and are now difficult to find. Alkaline batteries are best suited for applications that see only occasional use, such as flashlights. Their main strength is their long shelf life. NiMH batteries, contrary to early proclamations by their promoters, have a significant "self-discharge rate", meaning that they lose around 1% of their charge each day that they're not used, after 5% on the first day. Thus, they're not good choices for flashlights that are used only occasionally. They share this characteristic with NiCad batteries, which also have a "memory", meaning that they must be fully discharged periodically, or they "forget" their full capacity. Alkaline batteries can be recharged, but with significant limitations. Look here for some information: www.greenbatteries.com. I use NiMH batteries extensively, but typically pack a set of alkaline batteries for back-up. NiMH and NiCad batteries share a characteristic of a voltage curve with a steep drop-off (i.e., they give little warning before exhaustion). For environmental and economic reasons, I strongly recommend that you use rechargeable batteries, where appropriate, as I do. Helpful background information, and links to detailed information can be found on Wikipedia: en.wikipedia.org/wiki/List_of_battery_types, en.wikipedia.org/wiki/NiMH_battery, en.wikipedia.org/wiki/Nickel-cadmium_battery. It's worth noting that, because of the chemistry

involved, NiMH and NiCad batteries produce 1.2 volts, compared to the 1.5 volts of alkaline batteries. Thus, the device may incorrectly sense that the batteries are nearly exhausted.

Purchase used computers and components at RePC near SouthCenter, www.repc.com. Be careful about purchasing their software, as much of it is very old and outdated.

RePC accepts used computer equipment, although they charge a fee for monitors and some other items. Effective Jan. 1, 2009, Washington has established sites where most televisions, computers, and monitors can be dropped off by consumers for no charge. For information, visit 1800recycle.wa.gov, or call 1-800-RECYCLE. For more recycling information, visit mygreenelectronics.org, electronicsrecycling.org/public/default.aspx, or ban.org/main/links.html.

Shopping:

Purchase books and software at Half Price Books. The two locations nearest Renton are near Southcenter and in Crossroads Mall. www.halfpricebooks.com

Buy books at second-hand stores (e.g., Goodwill, St. Vincent de Paul)

Buy used CD's at Budget Tapes and Records or from on-line sources

Use shopping search engines to research products, reviews, complaints, and prices

If ordering products on-line, make an electronic copy of the order page, and store it on your computer for future reference (cheaper than printing).

Read magazines on-line, rather than purchasing them. Most publishers will make their recent, but sometimes not the current, issues available for free.

Download free e-books from the Internet. A large selection is available. Use the search terms "free ebooks" in an Internet search engine. The "granddaddy" of these sources is the Gutenberg Project www.gutenberg.org. Google initiated a project to scan many books from large libraries, and make them available on their website. They settled several lawsuits from book publishers with an agreement that will make a dizzying array of books available on-line for no charge, but may limit the number of pages available. Visit Google's homepage www.google.com, select "more" in their menu, then "books" from the next menu. The King County Library System offers e-books for electronic check-out (they are time-limited). A nearly-free source of e-books is worldlibrary.net. Cost is \$8.95/year.

Be careful when buying refurbished goods. While some bargains are available, the discounts are often not that significant, and the warranties are usually less than for new items, if at all. Also, the extended warranty protection offered by Gold credit cards applies only to new items.

Consider the total impact of your purchasing dollars. Does your spending pattern support companies with values that don't parallel your own? If you're concerned about jobs being outsourced to other countries, are you purchasing U.S.-made products made by workers who are treated well?

To buy union-made products: www.unionlabel.org

To buy U.S.-made products: www.madeinusa.org, www.buyamerican.com

When purchasing items that are sold by commissioned sales representatives, don't be shy about negotiating prices. Often, the sales rep would prefer to accept a smaller commission than to lose a sale. You are likely to meet more success by negotiating concessions other than cash price, such as having extras included for little or no additional cost. For electronics, this could include extended warranties or accessories. For automobiles, this could include free or inexpensive oil changes. My most successful strategy has been to be candid with the sales rep: "I want to buy this from you, but the price is more than I was prepared to pay. Can you sweeten the deal?" Video Only stores have good products and prices, and knowledgeable sales folks. They offer a "Repeat Customer Discount" of around 10%, to be offered at the sales rep's discretion. As a negotiating strategy, avoid being the first person to mention a price. The seller may be willing to sell at a lower price than you suggest, but has no incentive to do so. Instead, let them suggest a price from which you begin negotiating.

Discuss the hazards of using E-Bay, especially when paying with PayPal. Be careful when using PayPal to pay for merchandise. Even though you use a credit card to pay for a purchase through PayPal, the credit card transaction is with PayPal, NOT the merchant. Therefore, your only legal "rights" pertain to the PayPal transaction. You have no recourse against a dishonest merchant, except through PayPal. Study the PayPal "guarantee" very closely. In practice, based on my experience, they offer little or no protection for the consumer. Your only protection comes from dealing directly with the merchant and using a credit (not debit) card.

Check phone books for discount coupons from local merchants. You save money, and the merchants receive feedback on the effectiveness of Yellow Page ads.

Merchants and service providers often respond to customer complaints with discount or no-charge coupons. The smarter ones solicit complaints as a method of learning about their operational problems. They recognize that, for each customer who complains, there are 20-100 customers who are also upset, but won't file a complaint. In complaining, remember that the person receiving the complaint is probably not the one who caused the problem, and that "you catch more flies with honey than vinegar". Remember also the "Golden Rule" that our Savior gave us. If you want to communicate directly with a company official, rather than the office designated to handle consumer complaints, consider looking at the organization's website or researching them on an Internet search engine, to obtain the name of an appropriate official (VP of Marketing, VP of Operations, etc.).

www.overstock.com is an on-line liquidation outlet, with a wide variety of products. You'll need to be familiar with prices, to insure that you're actually getting a bargain. The commercial lifetime for most high-tech electronic products, including digital cameras, is typically 6-9 months. As manufacturers introduce new models, older ones are discounted.

An on-line-only store with excellent prices for electronic items and very good customer service is www.newegg.com. I've had many satisfactory purchases from them, although there are delays in reaching Customer Service, sometimes. They are the re-incarnation of the old Egghead software stores that closed many years ago.

Check for senior discounts (some begin at 55). Anyone who's reached their 50th birthday can join AARP for \$15/year. I've used AARP discounts for lodging and rental cars. www.aarp.org

Use Craig's List to buy and sell www.craigslist.com

Rent game cartridges for computer gaming consoles (Sony Play Station, Microsoft Xbox, etc.) before deciding to buy them. They are available at many DVD rental outlets. Used ones are for sale at the same places, along with many Internet outlets.

The equivalent of Netflix for paperback books is www.booksfree.com. For a monthly fee, you can rent paperback books.

An interesting clearinghouse that matches buyers and sellers for a wide variety of print and audio books is www.abebooks.com.

A similar place that also includes movies is: www.alibris.com.

A local company (based in Auburn) that offers great prices on new and used books is www.thriftbooks.com.

Be very careful of making a large deposit or full payment for merchandise that will be delivered several weeks later. Furniture stores often do this for orders of merchandise that is not in stock. If the store declares bankruptcy, your deposit is considered to be just another creditor claim. Typically, you'll receive "pennies on the dollar", and then only after lengthy court proceedings. Your safest action is to charge the deposit to a credit card. If you'll not be receiving the merchandise within 60 days, advise your card issuer of the problem, and tell them that you'll be disputing the charge. It's best to do this in writing. That will give you some legal protection if the store declares bankruptcy. Similar concerns apply to car dealers and other merchants where items must be special ordered. Don't fall for stories explaining the delay, as they may be trying to "buy time" until the 60-day "window" has passed.

"Consumers' Checkbook" is an organization affiliated with Consumers' Union. They offer ratings of retailers and service providers in the Puget Sound area, among others. \$30/year will give you access to their on-line and print publications. www.checkbook.org

Entertainment/Recreation:

Visit museums on their free days. Most have one day each month when they don't charge admission.

Watch free movies on www.fancast.com, www.hulu.com, www.yahoo.com, etc. A good starting point is to use search terms "free internet movies" on a search engine. Don't spend money to purchase software for this, despite the tempting offers.

Crossroads Mall offers free entertainment Thursday, Friday, and Saturday nights. It's an eclectic assortment of mostly-very-high-quality performers. Many of these groups perform at local clubs and public venues. The Mall's goal is to become a community focal point. They probably won't mind if you buy dinner at their food court, which offers a wide assortment of choices, or make purchases at the stores. Alcohol is available at Torerro's. Free Wi-Fi is available in the mall, courtesy of the Bellevue Public Library branch located there. www.crossroadsbellevue.com

Check out free videos from the public library, rather than renting from Netflix or other commercial outlet.

Purchase used CD's, game cartridges, and DVD's from www.secondspin.com.

www.redbox.com is a source of cheap DVD rentals (\$1/day). Their local outlets are at Albertsons. You can reserve movies on-line.

Some theaters show second-run movies, which are cheaper. Local ones include the Admiral, in West Seattle, the Regal East Valley 13, in Renton, and the Crest Cinema Theater, in the Shoreline area, north of Seattle. If it's important to see first-run movies, use the matinee shows, which are cheaper.

One drive-in remains in King County, the Valley 6 in Auburn. Admission for adults is \$7.50, but seniors (60+) are charged \$4.50. Go to valleydriveins.com for info.

The Entertainment Book offers some very good discounts at restaurants, tourist attractions, retailers, etc. Many organizations sell these as fund-raisers. If you can't find a worthy fundraiser, visit www.entertainment.com.

The UW Boat House rents canoes and rowboats to the general public. The price is \$7.00/hr for the public, less if you're student/staff/faculty/alumni. depts.washington.edu/ima/IMA_wac.php

If you're addicted to gambling, there are some good deals available. Roman Casino, in Skyway, has some good food specials in their dining area. It is a friendly little place, catering to the local residents. Lucky Eagle casino, in Rochester (south of Olympia) has free bus transportation from Renton. It is a step up from Roman, and caters to a wider geographic area. It includes a nice hotel. Angel of the Wind casino, near Arlington, has some great inexpensive food deals in their deli. As they advertise, it is a very friendly place. Basically, area casinos with hotels do not offer great bargains for their hotel rooms.

While the hotels are very nice, I don't feel that they are discounted, as the Las Vegas ones sometimes are. Expect to receive fair value, but no bargains.

An alternative to satellite radio (Sirius, XM) is to create your own CD's of audio or MP3 files for use in automobile and portable players. For use in locations with internet access, most radio stations now broadcast their programming on the Internet. In addition, there are hundreds of Internet-only stations with very specific types of programming. Use the search term (internet radio station) on a search engine for links to popular ones.

Tickets to professional sporting events are expensive, parking is difficult, crowds are large, and your personal belongings are subject to search. Cheaper, more convenient, and more fun are high school sporting events, where the action is likely to be less predictable and more interesting. The same could be said of plays and concerts. Liberty High School is noteworthy for plays with spectacular sets.

Food/Drink/Dining:

Restaurant meal portions have grown larger in the past several years. Lunch menus normally have more reasonable prices and portion sizes than the dinner menus. If you'll be eating both lunch and dinner away from home, eat the day's main meal at lunch, rather than dinner. You'll save money and avoid over-eating or wasting food.

A very interesting small burger chain that's focused largely along the Interstate 5 corridor, from Centralia through Oregon's Willamette Valley, is Burgerville. Their slogan is "fresh, local, and sustainable". Their food is high-quality and nutritious (for a burger chain), and they seem to feel very strongly about enlightened and humane treatment of employees and the environment. Among other initiatives, they use compostable packaging for their meals. www.burgerville.com.

Boxed wines tend to be less expensive than comparable bottled wines, due to reduced packaging costs and larger quantities. While some are of poor quality, many good wines are now boxed. Because the wine bag collapses as wine is consumed, the wine deteriorates more slowly due to contact with oxygen, making it an excellent choice when the wine will be consumed over several days. Smaller bottles sized for individual servings can be an excellent, though more expensive, choice for picnics or similar situations. Fred Meyer on Rainier Avenue has the best selection of boxed and individual serving-sized wines that I've seen, with the Highlands QFC being nearly equal.

Don't buy instant oatmeal packets, unless you're using them for work where only hot water is available. Quick Oats and "Old-fashioned Oats" will cook in a microwave in 3 minutes (1/3 cup oats to 1 cup of water) and are nutritionally superior, as well as being substantially cheaper. Steel-cut oats are more challenging. Put them in a wide-mouth thermos the night before (in the same oats/water ratio) with boiling water. Heat the oatmeal for about a minute in the microwave the next morning for a healthy, cheap breakfast.

Use happy hour appetizers for dinner.

Make coffee at work (one-cup drip filter holder), rather than buying it.

If you use paper coffee filters for coffee, consider purchasing a permanent one, with a nylon or metal screen. Prices range \$5-40, but they are sometimes available for less at a dollar store or liquidator outlet. To find them on the Internet, insert the terms “permanent coffee filter” in a search engine.

Kettle corn (popcorn popped with salt and sugar) tastes great, but is very expensive to purchase, and not very fresh. Make your own with a stove top popcorn popper, which will cost \$20 and up. I purchased mine at Target, where it’s been on sale for \$12. You can find several on the Internet by using the search terms “stove top popcorn popper”. You’ll want to experiment with recipes. I set the stove burner to medium-high heat and put 1-3 tablespoons of oil in the popper (I use peanut oil for better flavor). Put in one popcorn kernel. When it pops, your oil is hot enough for the remaining 1/3-1/2 cup of popcorn. After allowing a minute or so for the oil to regain its temperature, add a few shakes of salt and 1/8-1/4 cup of sugar. Stir the popcorn continuously until the popping stops, to prevent the sugar from burning. www.popcornpopper.com I’ve had a popper from “Back to Basics”, based in Utah, for many years. I’ve spent considerable time repairing and maintaining it. A much better design is available from Wabash Valley Farms, in Indiana. www.whirleypop.com. Their manufacturer recommends a different technique, preheating the burner, rather than the oil, and adding the popcorn immediately after the oil.

Don’t buy bags of “microwave popcorn” (except for fund raisers). Instead, make your own, for lower cost and better nutrition. www.murphyhorner.com/archives/000670.html, www.thriftyfun.com/tf23861758.tip.html.

www.restaurants.com has discount coupons and discounted gift certificates (give them to yourself).

Buy loose tea and use an infuser. You’ll have better-quality tea and lower prices. Loose tea uses the tea leaves, while bagged tea generally uses the broken bits. Market Spice Tea at Pike Place Market has a good variety of tea infusers.

Fair-to-good quality produce is available from Marketplace at prices that are typically ½-2/3 those of Safeway, etc. Top of the Hill produce, at Jericho and NE 4th, in the Renton Highlands, offers excellent quality produce at supermarket prices. They offer bags of produce that doesn’t meet their standards for \$1. Marketplace also has a good selection of inexpensive wines and Mexican foods.

Examine pull dates (“sell by”) on perishable food items. If the item is on the pull date, ask for a discount. It is much quicker to ask a store employee in the department (meat, dairy, produce, etc.) to mark down the item than to ask the checkout clerk. Otherwise, you should pick the freshest item, which is typically placed furthest from the consumer (e.g., back of the dairy case).

Bottled water is expensive, and empty bottles present environmental issues (solid waste disposal). They are made from petroleum. Most bottled water is filtered water from municipal systems, which is good, because their quality standards are higher than most bottlers. Instead, re-use the bottles. Wash them

frequently. Air them out even more frequently, to prevent nasty things from thriving in a humid environment.

The main benefit of the “100-calorie snack packs” is to the manufacturers. If you have no self-control, they will reduce the chance of over-indulgence in products that are unhealthy. A better choice is to purchase larger quantities and package your own “snack packs” in re-sealable plastic bags (e.g., Ziploc) that can be washed and re-used. Use the nutrition data label for guidance on portion size.

If you’ve not shopped at Trader Joe’s, you’ve led an incomplete life. TJ’s is an example of a company that is extremely well-run, with an unbelievably tight focus on their targeted consumers, even more so than Costco, if that is possible. Prices are difficult to believe, but I’m certainly happy with them. My favorite items to purchase there are dry breakfast cereals, healthy snack bars, and inexpensive wine. “Three-Buck Chuck” is a term for Charles Shaw wines, which are sold for \$2.99 per bottle (\$1.99 in California). Quality varies, but their 2005 Chardonnay is an outstanding choice, if you can find any. It won a Gold Medal in the 2007 California State Fair blind taste test. Any of their wines are great with popcorn. The TJ’s nearest to us are in Bellevue, Issaquah, and Burien. I’ve added my name to the petition to establish one in Renton. My second-favorite place for buying wines is Marketplace, which adds fewer miles to our driving.

In the past, daily “specials” at restaurants represented a good value for customers, for a variety of reasons. Increasingly, they are nothing more than items that the manager is promoting. In our experience, they often do not represent a better value than the standard menu items. Even worse, the server will rarely mention a price, unless asked. Do not automatically order the special. Instead, evaluate it, compared to menu items.

Bartenders are normally required by their employers to “upsell” to customers. For example, if you order a “Scotch and soda”, the bartender will ask “would you like to make that a J&B?”. The difference is a “well drink” vs. a “call brand” or a “call drink”. Guess which has a higher profit margin for the bar? In my opinion, unless you’re ordering the drink straight (“neat”) or “on the rocks”, you’re wasting your money, as the taste of the mixer will obscure any differences between brands. Ditto for wine, as most “house” brands are acceptable, unless you’re a wine snob. Most reputable establishments will pick decent wines as their house selections. Their cost advantage comes in purchasing in larger units and quantities. Mark-ups for bottles of wine are normally at least 100% in bars and restaurants. The “Red House” in Renton is the exception. It is a different story for beer, as there is normally no “house beer”. The “take-away” from this is to know that bartenders/cocktail servers are normally required by their employers to offer opportunities for increased profit margin. There is nothing wrong with declining the “upsell”. It is worth noting that many bars and restaurants employ “mystery shoppers” who evaluate employees on their “upselling” efforts.

As with selling alcohol, restaurant servers are normally required to offer customers the opportunity to increase the amount of their check. This will involve suggesting appetizers and insuring that you have an opportunity to order dessert. Normally, they are required by their employers to do this. They also have

an economic incentive, as tips are normally based on the total amount of the customer's check. Don't feel pressured to order food that you don't want or need. Remember that "mystery shoppers" are often employed to insure that servers are complying with employer's policies.

Save money when dining out by splitting an entrée and/or a dessert. As portion sizes have increased, many restaurant items are suitable for two persons. Some restaurants add an "extra plate" charge. You'll need to evaluate the benefits of paying this charge, compared to asking for boxes to take the leftovers home for another meal.

Rather than purchasing expensive entrees at a restaurant, consider purchasing appetizers and salads only. The food may be as filling as an entrée, at considerably lower cost. Many restaurants publish their menus on the Internet, so you can plan in advance.

Bars and cocktail lounges will offer samples of beer, wine, and liquors before you place an order. This allows you to avoid wasting money on a drink that you won't enjoy. Ask the server/bartender for a sample.

Small, boutique wineries abound in the Seattle area. Most use volunteers for major tasks, and pay them with bottles of wine and access to special "thank-you" events. Look up local wineries in the phone book or at www.gotastewine.com. Call the wineries and ask if they use volunteers. Volunteers are rarely wine snobs, but are down-to-earth folks who enjoy wine and making new friends. Without the advertising budget of larger wineries, their marketing programs emphasize personal experience and word-of-mouth. A significant component of these programs is tastings, where potential customers can sample their products. These tastings are free or inexpensive. Some will also donate free tastings or bottles of wine to non-profit organizations. Our favorite is E.B. Foote winery, in Burien www.ebfootewinery.com. For others, look in the Yellow Pages under "wineries", ask at a local wine shop, or go to www.gotastewine.com/all-wa-wineries.php.

Good quality party platters and pizzas are available for very reasonable prices at Costco.

When dining out, Mexican and Chinese foods often provide the best value, primarily because they tend to have large volumes of food with relatively less meat. Consider sharing entrees or asking for leftovers to be boxed, for future meals at home.

Income/Finances/Taxes:

Use higher deductible to reduce insurance premiums

Keep track of church donations and charitable mileage, if you itemize your income tax return.

Several organizations, including the IRS and AARP, offer free help with filing tax returns.

If your income doesn't exceed \$50,000, you can file your income tax return on-line for free. Several vendors offer this service, with varying requirements. All want you to sign up for additional, paid

services, but they cannot require you to do so. For the free returns, you must access the vendor's site through the IRS website www.irs.gov.

Just because an expense is said to be "tax-deductible" doesn't mean that it is a good deal for you. The first item to know is your marginal tax rate (percentage of each additional dollar of taxable income that is taken by the government). If you don't know your number, look here:

<http://www.irs.gov/formspubs/article/0,,id=164272,00.html>. Example: if your marginal tax rate is 15% (typical for many folks who file "Joint-Married" tax returns), you will save 15 cents in taxes for each dollar spent. This presumes that your itemized deductions exceed your standard deduction. However, some deductions are "above the line" ones, that are subtracted from gross income before calculating itemized or standard deductions. Examples include some "employee business expenses", expenses related to self-employment income, student loan interest, 401(k) and IRA contributions, Health Savings Accounts, alimony, and qualified moving expenses.

Contribute the maximum to your 401(k), if possible. For 2009, the maximum is \$16,500. If you're at least 50 years old, an additional \$5,000 "catch-up contribution" is permitted, for a total of \$21,500. If your employer has a contribution matching program, make every effort to maximize it. Example: one Boeing plan offers a company match of $\frac{3}{4}$ of the employee's contribution, up to a maximum of 6% of the employee's income. Thus, if an employee's income is \$50,000/year, and the employee contributes at least \$4,000, the company would add \$3,000 to the account. This is "free money".

For investments, stick with a discount broker unless you need considerable "hand-holding". It makes little sense to use a full-service broker, such as Edward Jones, to invest in CD's or money market accounts. For those investments, use a bank or credit union, and avoid paying commissions.

Don't buy mutual funds late in the calendar year for a taxable account (not IRA, 401k, etc.). Capital gains distributions are typically made in December, and are taxable to you in that year. It's entirely possible that you could have a net loss on your investment, yet be taxed on capital gains made earlier in the year. It's best to buy early in the year, or after dividends are distributed. It is important to understand how mutual funds are taxed, as it is very easy to pay taxes twice on the same dividends. Mutual fund companies and stock brokerages are now making it a bit easier to determine your "cost basis". The task is made more difficult if you redeem only part of your position in a particular mutual fund.

Mutual funds vary widely in the expenses that are subtracted from your investment earnings. A variety of techniques are used to hide the impact of these fees from the investor. You should invest only in funds that are truly "no load" funds. Some funds claim to be "no load", but they subtract fees when you redeem shares. READ THE FINE PRINT! The Vanguard family of funds is renowned for their low expense ratios and consumer-friendly structure.

It is unwise to spend money on specialized types of life insurance (e.g., cancer insurance, Accidental Death and Dismemberment). Your life insurance coverage should be sufficient to provide for your survivors. Any additional insurance is likely to be a waste of money, since you don't know your cause of

death. Mortgage life insurance generally pays off the mortgage, rather than giving the survivors a choice in how to spend the funds. Unless you're concerned that life insurance proceeds would be spent irresponsibly, or if the premiums are substantially less than traditional term life insurance, this isn't a bargain. It protects the mortgage holder more than the survivors, and the face value of the policy decreases with the mortgage balance.

You are entitled to receive one free credit report annually from each of the big three credit reporting agencies. That means that you can have a free one every four months. However, you must access the agencies through the site www.annualcreditreport.com. The agencies will attempt to convince or trick you to sign up for additional services, but you are not obligated to do so. You are also entitled to free credit reports from each of the agencies if you are denied credit, or are denied employment because of a credit report. DO NOT use www.freecreditreport.com. This is a scam by Experian, one of the "big three" credit reporting agencies. In return for the "free" credit report, you're signed up for a \$14.95/month credit monitoring service.

Do you think your credit score doesn't matter unless you're applying for a mortgage or a credit card? Think again. It matters to insurance companies, employers, and landlords, among others. Right or wrong, those institutions believe that your credit score is a reflection of your trustworthiness. It's important that you not only pay your bills on time, but that you "manage" your credit rating. Yes, it's disgusting, but it's a fact of life. It is an enormously complex issue that will affect all but a tiny fraction of this country's population. Some information, although I'm not convinced it's entirely objective or complete, is located at: www.myfico.com/CreditEducation/ImproveYourScore.aspx.

It is difficult to do many tasks without a credit card, including renting a car or reserving a hotel room. It allows you to pay for car repairs and lodging if you're stranded by automobile breakdowns. It is best to have at least two cards from different banks or credit unions. The reason is that one may be canceled for no apparent reason, if the bank notices an unusual spending pattern that suggests fraudulent use. With multiple cards, you have options. Example: you're visiting family in Romania, when you've had no international travel for years. A sudden change in spending patterns, including purchases at retailers, will trigger a "red flag" for your account. Many ID theft rings are based in Eastern Europe. The bank may suspend your card until your identity is verified. How will you contact them? A suggestion is to call before you travel. Call Customer Service from your home phone (easier to verify your identity), and ask to speak with the Fraud Unit.

Market research firms pay typically \$50-\$200 for studies involving focus group discussions that typically last about two hours. Payment is in cash, and Social Security numbers are not requested. Examples: Fieldwork Seattle www.fieldwork.com, Consumer Opinion Services www.cosvc.com. One that I've not researched is mypaidfocusgroups.com.

If you're using a credit card that offers a cash rebate feature (assuming that you pay your full balance each month), use it to pay for groceries. Safeway allows customers using Discover Card to obtain up to \$50 cash, along with the purchase.

Generally, credit unions do not charge non-customers to use their ATM's, unlike most banks. However, your bank may assess a fee for using an "out-of-network" ATM. Do some research.

Sell your aluminum cans, rather than put them into the recycling. The price varies, but expect to receive roughly 20 cents/pound, down considerably from several months ago. I sell them to Keppler Feed and Recycle, 16442 Sunset Blvd. NE, Renton, 425.226.5239, and Fletcher Recycling, 18407 Renton-Maple Valley Hwy., Maple Valley, 425-432-3960. Keppler also sells fireplace logs made from wood scrap, so I typically "trade" aluminum cans for fireplace logs. On the other hand, Fletcher's prices are usually better for scrap aluminum. You pick.

Some credit card issuers offer time-limited specials of larger rebates for specific purchases. We've recently taken advantage of 3-5% cash rebates for purchases of gasoline and apparel. You'll need to study the "fine print" very closely, and switch strategies accordingly, but this can be very lucrative.

Most credit card issuers prohibit merchants from discriminating against credit card customers by charging a higher price or establishing minimum amounts for charge customers. Their websites offer information about reporting violators.

Consider doing mystery shopping as a way to obtain free meals, oil changes, hotel stays, casino outings, etc., while being paid for it. Income is taxed at a higher rate (self-employment rates for SSI), but good tax write-offs are available, even if you use a standard deduction. The work can be difficult and time-consuming. Do not pay for information about mystery shopping, except \$15 for the Silver certification course and a bit more for the Gold certification course, once you're an experienced shopper. Renton Technical College www.rtc.edu periodically offers an introductory one-day course by Doug Rector, who runs a company from his home in the Renton Highlands. Doug's company is Northwest Loss Prevention Consultants www.nwlp.com.

Be careful when buying insurance, especially health insurance. Some aspects can be very complicated, especially in calculating annual deductible amounts. If the company is not a name that you recognize, check with the state Insurance Commissioner www.insurance.wa.gov, 800-562-6900, to verify that they are approved to sell insurance in this state. Some unlicensed companies have happily collected premiums from unsuspecting customers, but declined to pay for any medical bills.

Mortgage lenders prefer that you allow them to pay your real estate taxes and homeowner's insurance premiums, because they have the use of your money, interest-free. It's better for you to earn interest on the money, if you have the necessary discipline. Find a lender who agrees.

Travel:

If making a reservation at a hotel, be sure to ask in advance about any additional fees (resort fee, utility surcharge, etc.).

Airline frequent flier programs are no longer the good deal that they once were. Airlines limit the seats available on popular flights, they frequently increase the number of miles required for redemptions, and they've begun to charge fees to book flights with those miles. You may wish to re-consider any shopping decisions that are affected by participation in these programs. Ditto for credit cards.

Travel-size containers of personal toiletry items are expensive. After you've purchased your first item for a particular product, refill it from a more economical size. If you're traveling by air, remember that the TSA allows no containers for liquids larger than 3 oz in carry-on luggage.

Most hotel and rental car companies also offer reward programs. They seem to be more consumer-friendly than the airline programs, and members will receive special promotions. Ask about them the next time that you stay in a hotel/motel or rent a car.

Discuss Priceline strategies for bidding on hotels. Be aware that you will not receive program points for rooms obtained through Priceline, only for additional charges (dining, etc.).

www.bidontravel.com/hotels.html, budgettravel.about.com/cs/auctions/a/addict_price.htm

There are many websites that will help you find a bargain for hotel stays. Some that have been recommended in publications include www.crshotels.com, www.hotels.com, and www.quikbook.com.

When making a hotel reservation, be sure that you understand their cancellation policy. Some now require as much as 7 days' notice – even more for resorts. If you cancel too late, your credit card (required to hold a reservation) will be charged. Some also charge if you check out prior to the last day of your reservation.

If you're on a car trip and looking for a place to spend the night, use your cell phone to call the hotel front desk. If you inquire in person, they're less likely to negotiate than if you're calling around for prices. This is especially true in the evening, when they know that the room is unlikely to be rented. If you didn't bring a list of motel phone numbers with you, use the "Points of Interest" feature of your GPS unit, if you have one with you. Otherwise, you could use the free directory information services mentioned elsewhere in this list.

Rental car companies offer a variety of optional coverages that are extremely profitable to them. Even worse, the "fine print" may provide you with less protection than is implied. Your personal auto insurance policy will provide you with the same coverage as on your autos in most cases (be sure to check your policy). If the car is damaged while you're using a Gold credit card to rent the auto, the issuer will normally pay for those charges not covered by your insurer. They would include your deductible, as well as Loss-Of-Use charges for revenue lost while the car is being repaired. The coverage is provided by the credit card company (e.g., MasterCard, Visa, etc.), rather than the issuing bank or credit union. There are some exceptions, typically including exotic cars, large vans, trucks, and long-term rentals. Check with the credit card company for details.

Making purchases in other countries with a credit card can be very expensive. Visa, MasterCard, and most other credit card companies now charge at least a 1% “currency conversion” or “transaction” fee. In return, you receive the “bank exchange rate”, which is typically much better than the rates used by merchants, hotels, and money changers. However, most banks that issue the cards will charge additional fees, up to 2%. These fees are not disclosed in your statement. Instead, they are buried in the amount attributed to the purchase. Typically, they are charged, even if the merchant converts your purchase to U.S. dollars. Most credit unions and some banks do not charge the additional fees. Ask before you travel. One alternative is to use a “stored value” (gift) card from a major card company (Visa, MasterCard, American Express). These cards have their own fees and shortcomings, but you should not be exposed to the transaction fee. Do your research before traveling!

If you’re planning to live full-time in your RV, as many folks do, you’ll be interested in places that offer free parking. Most Wal-Marts and casinos welcome RV’s for short stays, and some city parks offer free stays. The goal is the same: they’re expecting you to spend some money to their benefit. Several RV-related books and websites offer details. Another option is to become a “campground host” in a state or national park. In return for spending a few hours per day assisting campers, you’re given free parking for your RV. A neighbor of mine spent last summer doing this in our state park system.

Be very careful of advertisements that offer “free vacations”. While the offer is accurate, it includes significant restrictions. Before jumping on this “opportunity”, it’s worth asking yourself: “Can they afford to offer everyone who listens to their presentation an expense-paid 3-day trip to Las Vegas?”

Individuals and companies that need to have automobiles moved between cities will sometimes choose to have another person drive it for them. Auto Driveaway is typical. They provide a vehicle for you to drive, and the first tank of gas. The rest is up to you. It can be a way to travel while putting the miles on someone else’s vehicle. Their local office is at 20040 International Blvd, Seatac, WA 98198, or call them at (206) 878-7400 (800) 235-5052. Rental companies and car dealerships also use free-lance drivers.

Elderhostel is a not-for-profit organization that specializes in educational tours for adults.
www.elderhostel.org.

You may be able to deduct a portion of your vacation cost as job-hunting expenses. The IRS has details in Publication 529. Basically, they permit “Job search expenses in your present occupation” to be deducted. www.irs.gov/publications/p529/ar02.html#en_US_publink100026912

Home:

Reduce garbage collection fees by using a smaller garbage can (20 gallon)

Ask cable companies for discounts periodically. Our experience is that they frequently give discounts that are equal to those offered to new customers. They would prefer that you not switch to a competitor. If necessary, ask for “a retention representative”. These are the folks you’re connected to when you call to discontinue service. They have more authority to offer discounts and freebies.

Use a setback thermostat for furnace and electric water heater. Use “hold” function if you’ll be away for much of the day or for several days. Lower water heater temperature if you’ll be away for more than a few days.

Use house drapes to minimize heat loss (open only when sun will warm the room).

Control water usage in your home (showers, toilets, dishes, clothes washer, clothes dryer)

Before blindly following advice about saving money, energy and water in your home, evaluate the underlying assumptions. They may not apply to you. Example: some statements that a dishwasher uses less energy than hand-washing assume that you will leave the hot water faucet running the entire time that you are washing dishes. Do you? A shower may or may not use more water than a bath, depending on how you fill the tub and how long your showers are.

Use Angie’s List before hiring contractors or service providers. www.angieslist.com

Using a motion sensor for outdoor floodlights provides illumination when needed, but saves considerable electricity. Use halogen or incandescent bulbs, as fluorescent ones don’t work well in applications where lights are on for only a short time.

Fluorescent bulbs use much less electricity than incandescent ones, because they convert very little of the electricity to heat, compared to roughly 90% for incandescent ones. Compact fluorescent lamps (CFL) generally are replacements for incandescent bulbs. Some types of lamps are intended only for CFL bulbs. They use bulbs with special contacts that are incompatible with traditional lamps. CFL bulbs are inappropriate for some applications, including ones where the bulb is on for only short periods of time (e.g., closet lights), cold temperatures (they take a long time to “warm up” to full intensity), and with dimmers (low voltage dramatically decreases lamp life). Use fluorescent and CFL bulbs where they are appropriate, and use them appropriately. For example, if you expect to have the light turned off for less than 15 minutes, it’s best to leave it on. While the lamp will use extra electricity, eliminating a start cycle will extend the lamp’s life. For guidance:

lightingdesignlab.com/articles/switching/switching_fluorescent.htm

A very rough value for the life of a fluorescent bulb, in number of start cycles, is 3,000 starts, based on my conversation with one bulb manufacturer. The longer that a light is left on in each start cycle, the more start cycles before it fails. Of course, the longer that it is burning, the more electricity is used. The trade-offs depend on the cost of the bulb and the cost of electricity, but 15-20 minutes is a good “rule of thumb”. Figures for expected bulb life are based on a test cycle of three hours on, one hour off.

Federal legislation is phasing out most incandescent lamps for household applications, beginning in 2012, and phased in fully in 2014. You may want to purchase some extras for certain applications.

Your outdoor Christmas lights will use less electricity if they’re on a timer. As LED light strings become cheaper, I expect them to replace nearly all incandescent Christmas lights.

Energy costs money. To use less of both, the federal government offers tips at: www.energystar.gov.

Save money, hassle, and time, by learning to do minor repairs yourself. Several websites offer repair parts for appliances, automobiles, lawnmowers, etc. Reader's Digest sells an excellent home repair book. I bought mine at Home Depot. Helpful sites for Do-It-Yourself appliance repair and manuals: www.pcappliancerepair.com, www.repairclinic.com, www.partstore.com

Wash and reuse sealable plastic storage bags (e.g., Ziploc) until they are no longer air-tight.

To reduce home heating costs, change your furnace filters at least every 2 months during the heating season. As they clog with dust and debris, the furnace must operate longer to heat the same amount of air. Track down and fix leaks around doors, windows, electrical switches and outlets, and openings for vents. Also, close doors and heat registers in rooms that are not in use. Once you've made your home "air-tight", you'll need to be concerned about indoor air quality, which can be a health concern. "Sometimes, you just can't win...."

Your fireplace will use less indoor (i.e., heated) air if you make outdoor air available for combustion. I keep the ash hole cover partially open when a fire is burning. With glass fireplace doors, this means that little or no indoor air is being burned.

Refrigerators and freezers have heat exchanger tubes that should be cleaned of dust periodically. Dust is an excellent insulator, and impedes the tubes' ability to transfer their energy to the atmosphere. That means that the compressor must operate more often than intended by the designers, adversely impacting its life expectancy. Clean them periodically with a long, thin brush. You can purchase one for a few dollars. Harbor Freight is one source. Even better is to augment the brush with your vacuum cleaner. Your owner's manual will show how to access the tubes/coils, which will be located at the bottom or the back of the unit.

There are cheaper alternatives to commercial cleaning products (e.g., vinegar and water to clean windows) that are also more environmentally benign.

organizedhome.com/pantry-recipes-homemade-cleaning-products

www.treehuggingfamily.com/25-safe-non-toxic-homemade-cleaning-supplies.

Reduce the number of times that your dishwasher uses water and electricity by operating it only when it's full. Your dishwasher will probably speed the drying process by using electricity to produce heated air. Utilize the "air dry" option, if available, or open the door after the rinsing is complete. You may need to reset the machine, to preclude the drying cycle from completing after you've closed the door.

Your washing machine uses considerable water and electricity. Your dryer uses a LOT of electricity or natural gas. Don't operate your washing machine with small loads, unless absolutely necessary (very dirty work clothes, etc.) If you must wash a small load, at least use the appropriate setting on the control panel. In warm weather, dry clothes outdoors. Some neighborhoods or buildings may have restrictions.

Several have been successfully challenged in court. In colder seasons, dry towels, sweatshirts, jeans, etc., indoors. That saves energy and adds humidity to dry indoor air. Use the “no-heat, fluff” setting of your dryer to soften them before use.

If you’re buying or selling property, be aware that prices for escrow services and title insurance can vary significantly between providers. Shop around, rather than accepting the real estate agent’s suggestion.

Automotive:

Safeway offers discounts at their gas stations, as part of their Rewards program. Members receive a 3 cent/gallon discount on all purchases, and increments of 10 cents/gallon, depending on your other purchases.

To discover where to find the lowest gas prices, MapQuest offers a graphic display of information that’s based on the Oil Pricing Information Service gasprices.mapquest.com, while Gas Buddy www.gasbuddy.com or www.seattlegasprices.com relies on reports from volunteer observers.

A very small number of automobiles actually require premium gasoline. For some higher-end cars, it’s been a status symbol, even though there was no legitimate requirement. Unless your owner’s manual requires it, save a lot of money by using regular gasoline (87 octane). Modern engines have lower compression ratios (typically 8.5:1) and sophisticated knock sensors. Ignition timing is automatically adjusted to eliminate engine “knocking”. Save your money for more important priorities.

Tire retailers are pushing the “benefits” of filling your tires with nitrogen (for a charge, of course). Unless you’re operating a race car or a jet aircraft, the benefits are mostly illusory. Consider that the air is already 78% nitrogen, and that automobile-grade “nitrogen” is approximately 90% pure. There are better places to spend your money. The primary benefit touted is slower exfiltration of the air in the tire, due to the larger size of nitrogen atoms. While true, more air is generally lost around valve stems and the seal with the wheel than through the tire itself.

If you’re planning to purchase a new automobile, do your research on the Internet before entering the dealer’s showroom. The dealer’s cost is normally less than what is advertised. One component is “hold-back”, which amounts to an additional rebate direct from the manufacturer to the dealership, and is typically 1% of the vehicle’s price. Additional promotional programs can result in rebates to the dealer. However, the sales person won’t see this money – it goes to the dealership. You should be able to negotiate a price that’s \$500 above the dealer’s cost, as disclosed in your Internet research. Typically, the sales rep will receive half of that. Don’t expect the sales manager to be receptive to your \$500 offer, and expect to see him/her try to pack in additional fees to increase profits. Remember that you can find another dealer, but they probably can’t replace you as a customer (unless it’s a very high-demand vehicle). Please remember that these folks are not necessarily crooks. They probably have families to feed and bills to pay. Unless they’ve given you cause to do otherwise, treat them with the same respect that you would want, if roles were reversed. I’ve had the best results with being completely honest and

up-front with sales reps and negotiators. “I like that car, and I want to buy from a local dealer, rather than the Internet. However, I’m not willing to spend that much. Let’s work on the price, and save both of us a lot of time.” Having said that, our family has employed some very successful strategies, such as showing up near closing time on the last day of the month (sales department wanting to make their sales quota), when the weather was horrible and the showroom had few customers. Setting up a situation that’s to your advantage needn’t compromise your Christian principles. DO NOT, under any circumstances, take a vehicle home with you until ALL paperwork is completed. A common scam is to include “subject to financing” in the sales agreement. Two weeks after you’ve “purchased” the vehicle, you’re told that the financing was approved, but at a higher rate than you’d been told. Your trade-in has already been sold. What will you do? Also, a friend test-drove a new vehicle overnight. They visited us that evening, and scraped it against a fire hydrant near our driveway. Oops....

“Program cars” are ones that have been used by the car dealer. Examples include ones provided to their managers and ones provided for use in parades, etc. Typically, the balance of the new-car warranty still applies. While discounts can be significant, sometimes they are not. In one case, the dealer was adamant that they would charge full price, minus ten cents/mile. Their negotiating stance changed only when they realized that we were about to leave the dealership. “Program cars” can also include ones that the manufacturer was forced to buy back, under terms of a “lemon law”. Be careful.

If you’re purchasing a used vehicle, you’ll want to investigate the vehicle’s history. It’s common for unscrupulous dealers to purchase vehicles that have been totaled, make cosmetic repairs, then sell them without disclosing their history. This is very common after floods, where the cars will be dried out, and moved to another state for sale. Repair shops will sometimes repair wrecked vehicles, or combine parts of two wrecked vehicles, then sell to an unsuspecting buyer without disclosing potential problems. Carfax will do a title search on the vehicle for a nominal fee. They don’t uncover all problems, only those affecting the title (e.g., totaled, ownership history, odometer readings at sale, etc.). Car dealers should have a Carfax report available for you. If not, order your own. www.carfax.com.

All cars sold in this country after 1/1/96 are required to have an OBD-II (On-Board Diagnostic – 2) connector. That’s why the bi-annual emissions test is now so simple. For \$50-500, depending on features, you can now purchase a “code reader” that tells you basically the same diagnostic information for which car dealers charge \$75-100. I purchased my unit for about \$300 from B&B Auto Parts, and have been happy with it. Please remember that the “Check Engine” light means that something is seriously wrong with your engine. The “Check/Service Engine Soon” means that there is a problem with the emissions system. While it should be addressed, the car can continue to be driven until it’s convenient to address the problem.

Have car repairs performed at Renton Technical College or similar schools. Work will be accepted only if it will provide an educational opportunity for the students. Repairs take much longer, but at a typically much lower price. You will need to contact the instructors directly (www.rtc.edu/Programs/TrainingPrograms/AutomotiveTechnology).

Car parts – Schuck’s isn’t necessarily inexpensive, but they do have a lifetime warranty for parts. I prefer to use Highland East and B&B Auto Parts, but Schuck’s is good for some items.

Before discarding your gas-guzzling vehicle, consider the total cost of ownership. While the older vehicle may need more fuel and maintenance, other expenses may be considerably lower. If you drive very little, the costs of fuel and maintenance will be less significant than the cost to purchase (including sales tax), insure, and license the vehicle. The environmental impact of operating the older vehicle may be considerably less than the TOTAL impact of producing and delivering a new vehicle.

Misc:

Have your hair styled at a beauty school. Students are able to “practice” on your hair, under an instructor’s supervision. In return, you enjoy a discounted price. Look in the phone book, or use search terms “beauty school seattle” in an Internet search engine.

The University of Washington Speech and Hearing Clinic provides therapy at a charge of \$30 per session – significantly less expensive than at private clinics, who typically charge \$100-120. Graduate students gain practical experience under the supervision of their professors.

depts.washington.edu/sphsc/clinic_about.htm.

Wal-Mart and CVS prices for most generic drugs are now \$4-5 per prescription. The program is aimed at those without health insurance, hoping that you will make additional purchases at the store while picking up your prescription.

Ask the newspaper for a discount when renewing. They are concerned about declining circulation. Remember that most of their revenue comes from advertising, which is very dependent on circulation, primarily subscribers. They don’t want to lose you.

The best prices for magazine subscriptions are usually found at www.discountmagazines.com, but not all magazines can be ordered through this site.

Unless you’ll be referring to them frequently, subscriptions to Consumer Reports or Value Line Investment Survey may not be good investments for you. Both are available at public libraries. A cheaper option for Consumer Reports is to purchase the December issue, which is the annual Buying Guide. It contains abbreviated reports from the magazines.

If you’re interested in a time share purchase or a private campground membership, attend the sales presentation and tour, but don’t buy from the promoter. Instead, use the resale market. In a search engine, use the terms “timeshare” or “membership campground”, depending on your interests.

Don’t sign up for Internet surveys, as your e-mail address and personal information may be sold to spammers.

You must have a will, unless you have no relatives and don't care what happens to your estate. Otherwise, prepare a will. The best course is with the advice of an attorney who specializes in estate planning, but it can be done on your own. If you're using an attorney, have all decisions made, or have questions ready, before meeting with the attorney. For any legal matters requiring an attorney, "do your homework" before meeting with him/her, to minimize legal costs. A good source of information and manuals is www.nolo.com. A commercial on-line service that will prepare the documents for you is at www.legalzoom.com. A commercial service that provides legal forms is www.lawdepot.com. Simple versions of legal forms are available free from www.allaboutforms.com. An interesting site, where not everything is free, despite the site's name is www.freeadvice.com. Ditto for prepaid.lawinfo.net. www.ilrg.com claims to have free forms, but they seem to have charges for everything. An excellent site that's chock-full of good information, paid for with your tax dollars, is the King County Law Library. www.kcll.org. A group that is generally considered as hostile to attorneys, advocating "self-help" for most simple legal matters, is located at www.halt.org. Also check out www.peopleslawyer.net.

The King County Law Library has a wealth of information available, both on-site and on-line. Their facilities are in the King County Courthouse and the Regional Justice Center in Kent. Visit www.kcll.org. Their research guide is at www.kcll.org/researchhelp/researchguides/index.html.

A home gym can be an inexpensive alternative to memberships in a commercial gym. There are many caveats associated with gym memberships. Setting up a home gym saves miles on your car and time. Don't spend several thousand dollars on gym equipment. Most purchases gather dust in the basement and are eventually offered for sale on Craig's List. Buy your equipment there, rather than from a retailer. An alternative is to purchase exercise bands for around \$15. You'll find them on-line, and at sporting goods stores, such as Big 5 (downtown Renton and Factoria) and Sports Authority (Southcenter area). An added benefit of the bands is their portability, as they take up little room in a suitcase.

Cable television service prices are steadily increasing, especially the premium services. Reduce your expenses by changing to basic service or "extended basic" service. Rent or buy DVD's, swap them with friends, or watch movies and television episodes free on the Internet.

If you need the owner's manual for a device you're using (lawnmower, coffeemaker, radio, etc.) check the manufacturer's website. If you don't know the site, enter the manufacturer's name in a search engine. Most have manuals available in Adobe Acrobat format (files with names ending in ".pdf"). The program to read and print those files is Adobe Acrobat Reader, which is free and widely available on the Internet, including Adobe's site www.adobe.com.

RFID (Radio Frequency Identification) offers great potential for inventory control and asset tracking. In the consumer world, it offers mind-boggling possibilities for fraud and privacy invasions. Some retailers and banks have begun issuing "contactless" debit and credit cards, which need only to be waved near a reader. A thief passing near you can use a concealed reader to extract your information and program it into another device, then charge items to your account. One countermeasure is to use a "protective sleeve" www.rfid-shield.com. To find others, use search terms "RFID protective sleeve" in a search

engine. Some card issuers may disable that feature upon request. Be very concerned if a card issuer touts the “no-touch benefits” of your new card, as it may be a contactless one.

On-line passwords used by most people are easy to “crack”. People typically use ones that are easy to remember, and easy to guess. Examples include birthdates, names of pets, or favorite foods. Password-cracking programs will use an electronic dictionary of English and foreign-language words and combinations of them. A better choice is to use one that would be easy for you to remember, but difficult to guess. Passwords are ideally at least 8 characters long, and include numbers and letters, with at least one letter being upper-case. If your first automobile was a 1954 Oldsmobile 88 with a 394-cubic-inch engine, you could have a password of 54oldS394. It’s a good idea to change your password occasionally, so make up different combinations of the terms. Be sure to store it in a safe place that won’t be easily found by others. Many sites demand a username and password, even though there is no sensitive information or reason for me to be concerned about my password being hacked. For those sites, I use the same password – one that would be difficult, but not impossible, to guess. An example would be “apesweat”.

Are you an author who can’t interest publishing houses in your book? A very inexpensive route to self-publishing is with www.lulu.com. If you wish, Lulu will market your book, in exchange for a percentage of the sales. Yet another option is to use www.booksurge.com, which is owned by Amazon. They offer several levels of services, depending on the author’s needs and abilities. They will also market the book for you – on Amazon, of course. Not surprisingly, several books are available on Amazon that provide guidance and help. Use the terms “self-publishing” on Amazon’s search feature. Even less-expensive options are available at www.instantpublisher.com and www.createspace.com. Other companies have entered the market. To find them, use the same terms on your favorite Internet search engine (e.g., www.google.com).

If you’d prefer to publish a coffee table book of your favorite photographs, or a less-expensive paperback, or even less-expensive postcards, check out www.mypublisher.com. A friend has had excellent luck with www.artscow.com, which has low prices for excellent products. Similar sites are www.SnapFish.com, www.WinkFlash.com, www.Kodak.com. He says that the Kodak site is the best, but the most expensive.

For next-day or express shipping, most people think of FedEx or UPS. The US Postal Service has begun to reclaim some of the market share that they lost to commercial competitors. They are now offering very competitive prices and services. Visit www.usps.com for info. In making comparisons, be sure to include the cost of pick-up from commercial services, or of traveling to a drop-off point. Your employer may have negotiated a discounted shipping rate for employees’ personal shipments. Ask HR.

For letters or items for which you need proof of mailing, but not receipt, consider using a Certificate of Mailing, rather than the more expensive Certified Mail option. It’s \$1.10 vs. \$2.70 and up.

Be very careful about giving out your cell phone number. Federal law prohibits telemarketers from making random calls to cell phone numbers. However, if you voluntarily offer your number by placing it on an entry form for a “free drawing”, etc., you’ve now established a relationship with that company, voiding your protections. You have no guarantees against that organization selling your number to telemarketers, other than a federal law that’s rarely enforced.

Insure that your charitable contributions are used efficiently. Several websites offer information about how donations are spent by various charities. One is charitynavigator.org. The Washington Secretary of State’s office maintains a list of charities registered in this state at www.secstate.wa.gov/charities. The Attorney General’s office has some helpful guidance at www.atg.wa.gov/askcolumn.aspx?&id=11946.

Be very skeptical about purchasing “carbon offsets”. Scams abound. A better choice would be to contribute directly to a project that you know will have a beneficial effect on our planet. A good starting point is using public transportation for hikes. Many trailheads can be reached by public transit. Some good starting points for information:

<http://www.getlostmagazine.com/mcbee/1999/9904wilderness/wilderness.html>

<http://www.eskimo.com/~pinyon/bushike/>

http://seattlepi.nwsourc.com/local/366558_bustravel11.html

An excellent source of information for consumers is Clark Howard’s website www.clarkhoward.com. He offers a weekday radio program that is no longer carried by local radio stations, although you can listen to it live from his website. I’ve found some of his advice to be simplistic, and reflecting an incomplete understanding of some technical and legal issues. Also, he tends to focus strictly on price, and not on the broader concept of “value”. For example, he proudly shops at Wal-Mart. Nevertheless, Clark and his team of volunteers offer a wealth of information for consumers. Call their Consumer Action Center at (404) 892-8227 M-F 10am-7pm ET or send e-mail to clarkhoward.com/cac/ask_team_clark.html. If you’d like to have Clark answer your question on the air, call during show times (1-4 p.m. ET) at (877) 87-CLARK or (404) 872-0750. Very recently, CNN Headline News (Comcast channel 45) has begun carrying a televised version of his show on weekends from 9-10 a.m., repeated at other times.

Consumer Reports magazine offers limited free access to its articles at www.consumerreports.org.

The federal government has established a portal through which we can easily access their information. www.usa.gov.

The U.S. Government Printing Office offers a mind-boggling array of publications, ranging from consumer guides to history books to legal information. The local bookstore is in the first floor of the Federal Building in downtown Seattle. It carries a tiny fraction of what is available. A cheaper, more convenient, and more comprehensive collection is available at: www.gpoaccess.gov.

Washington State government also has a well-organized portal to access state information. Visit: www.access.wa.gov. For consumer-related issues, a cornucopia of very helpful information is provided by the Attorney General's office at www.atg.wa.gov.

The Washington State Dept. of Transportation has an Aerial Photography division. They are a "cost-recovery" group, so most of their products are not free, although there are reasonably priced. I've had dealings with these folks in the past, and they are great. They have some free photos of the flood damage from last winter. Check them out at www.wsdot.wa.gov/MapsData/Aerial.

Kiplinger magazine has a collection of links to some great consumer-oriented websites, in addition to providing information of their own: www.kiplinger.com.

www.grandcentral.com has been acquired by Google, which means that their service will likely be free. Currently, it is being beta tested, with limited access. It offers many features, and appears to be aimed primarily at cell phone users. In addition to offering features similar to those available with a home answering machine, GrandCentral provides a phone number from which you have calls forwarded to another number (e.g., your cell phone). A great feature is that the caller does not know your actual phone number, and you can choose to have calls blocked from them.

To reduce telemarketing calls, add your phone number to the federal government's "Do not call" list by calling 888-388-1222 or visiting www.donotcall.gov. This list is not applicable to politicians, fund-raisers, surveys, and organizations with which you have established a "business relationship". The last item could range from your credit card company's "marketing partners", to the one sponsoring that drawing for a new hot tub at the county fair.

Corporate privacy policies almost always begin with "We take your privacy very seriously". What would you expect them to say? Read the fine print very carefully. Some companies have been so bold as to state, in carefully-chosen terms, that their release of your private information for marketing purposes will be limited to "those purposes permitted by law". Many sites offer helpful information and guidance, including: www.privacyrights.org, and epic.org.

A fascinating website with detailed, step-by-step guides for easy and inexpensive solutions to common problems is www.instructables.com. Their self-description is: "Instructables is a web-based documentation platform where passionate people share what they do and how they do it, and learn from and collaborate with others."

A U.S. government website with links to a variety of consumer resources is www.consumer.gov.

It can be very frustrating to call a company's Customer "Service" number and experience extreme difficulty in reaching a human being. This website has information on navigating directly to a human: www.gethuman.com.

A considerable amount of money is owed to persons who cannot be located by organizations holding their assets. Typical examples are forgotten safe deposit boxes, pensions from long-ago employers, dormant accounts with financial institutions. All states have escheatment laws, which require institutions to turn over those assets after the account has been dormant for a period of time – typically three to five years, but as little as one year, in some situations. While states will have procedures for asset owners to eventually recover those assets, the state may retain any accrued earnings from the account. Several web sites allow you to search for those assets. Be sure to use any former (e.g., maiden) names and to search all states where you have lived, worked, or had assets.

www.unclaimed.org, www.unclaimedassets.com, www.missingmoney.com, www.cashunclaimed.com.

Be aware that banks will normally seal safe deposit boxes if they're aware of the death of a person on the account. Don't use them for anything that would be needed in the event of a death (e.g., wills, powers-of-attorney, deeds, insurance policies, etc.). Ditto for anything that would cause problems with tax authorities (e.g., cash, valuables). A better idea is a home safe or storage box (leave the combination with someone you trust).