

**Tenant Tips**  
**An occasional newsletter to help.**

**Loyalty** – to your auto mechanic, clothes cleaner, landlord, restaurant, and even church can yield: free car check up and maybe parts at wholesale, sewn on buttons and recleaning, forgiveness of lates, bigger meal portions, calls and helps when your're ill or hurting, and much much more. BE LOYALE.

**Want to know** where home prices are increasing and thus probably jobs?  
[www.realtor.org](http://www.realtor.org) - Research - Housing Statistics - Metropolitan Area Prices - Single Family Housing Current Quarter - [or Condo Current-Quarter].

**More on Getting A Job:** Resumes **MUST** stand out from dozens received by: using color, your picture, detail things learned even if just in high school classes and hobbies and church and other activities & personally deliver it to employer. Read book "Best Answers to Interview Questions" and listen to any phone company's tape on how to answer the phone! In the INTERVIEW: dress clean and conservatively; show up early so you can't be late; bring a pen; know what the employer does; be enthusiastic; say precisely what you what to do; and especially ASK for the job!

**Missed Prior Issues of "Tenant Tips"?** They are all now posted at ByronGrovesAttorney.com, on the links page.

**"No Problem" Budgeting** for those who will not or think they can't keep a budget = Have your bank to automatically deposit a set amount of money into a savings account each time you make a deposit like \$80. If that "crimps your style" after a month lower the amount, BUT if you can still "breathe" increase the amount! **Once you discover the amount you can tolerate, you'll know how much you can save or how much to cut costs or how much to increase income some with garage sales. Isn't this the goal of budgets anyway?**

**Can't keep a checking account? SOLUTION** = have a checking account BUT NO checks. Just use a debit card. That way if the money isn't there, you won't be able to pay with the account, and you won't have any overdraft charges!

**Car Warning!** Amaco recently advised me that most manufacturers design TRANSMISSIONS (\$3000) to only last 100,000 to 135,000 miles. So, plan on

about \$3000 to rebuild yours or trade cars before 135K miles OR have AAA inspect your transmission including "dropping the pan" before you hit 100,000 to know where you stand. You might also consider a \$200 transmission cooler.

**Cut Gasoline Costs** by dropping 5 mph (you can do that) and save 7% of that \$4.00/gal gas to **\$3.72** per galleon!! Hard to believe.

**Session Glass Coat** saves your car paint from extra waxing and repainting, which costs about the same as garaging you car.

**How are you planning for retirement/catastrophe?** Anything is better than nothing. The earlier you start the less you need to do! Even 401ks and IRAs are better than nothing though inflation eats up some of the savings. Check out the investments mentioned in earlier "Tenant Tips".

**Start Shopping Cheapest Stores FIRST for Brand products.**

**Do You Like Paying For Dust, Debris & Leaks?** If Not:

+vacuum: the cooling coils on the back of your refrigerator; outside air condenser coils (maybe by using windex and your hose); clothes-dryer exhaust vent;

+replace your furnace filters ever 3 months;

**Vinegar In Your Dishwasher, about 2 cups run on shortest cycle** cleans the hard water calcium and sparkles your dishes;

Clean your freezer seal to be sure a dollar bill can't be pulled through the door seal;

Drain your water heater to drain its sediment;

Look up "[sdge.com/saveenergy](http://sdge.com/saveenergy)".

**Uncle Sam keeps your tax refund IF you don't file a tax return within 3 years of when you should! So, File!!**