

Tenant Tips

An occasional newsletter to financially help.

1- Clubs May Offer Savings - **look for them** & take advantage. Here are some. None are recommended or guaranteed, but check these out & there are scores more:

\$ www.accociaadvantage.COM = household supplies, Lowes, paint, 1-800-got-junk, whirlpool;

\$ www.upromise.com = saves for kids college while discounting some groceries;

\$ www.bargain.com = host of items but \$40/mo;

\$ credit unions may make you a member of a buying group & provide cheap car loans and lower rate credit cards. www.NCUA.com ;

\$ www.Costco.com & www.wallmart.com & sears & JC Pennys -tires, coffins, cameras;

\$ your work union, your career association such as cosmetology, secretaries, truck drivers, electricians, auto workers association and on and on, often allow you to more cheaply buy auto, life, health insurance and even pre-paid legal help at 25% discount!

\$ some social clubs, sports organizations, and churches have credit unions & buying/discount clubs;

\$ wallgreens.com offers drugs at discount on their club;

\$ www.AAA.com more than auto towing gives 10% discounts at entertainments, food etc.

2- Sell, yes sell your old electronic gear to www.gazelle.com

3- Listen to www.clarkeHoward.com

4-CATASTROPHIC PREPARATION- Predicting a flood/emergency seems silly until it happens (Genesis ---), BUT EXACTLY what is your plan when the major roads are totally clogged and there's no gasoline due to earthquake (largest in USA was in Missouri!), flood/tsunami (Katrina hospitals abandoned people), meteorite impact (it did happen ---), massive fire, terrorist attack, atomic plant melt down, pandemic disease, Tornadoes, hurricanes, are each rare but have happened without warning and many have and will die! **SO DO:**

1) have a SPECIFIC agreement among family of WHERE & HOW to meet (cell phones may be worthless) and how long to wait if all not there after a certain wait time;

2) store outside of collapsed home canned food and medical supplies (3+ month's supply) *including medicines and dog food?*;

3) plan an escape route from populated areas even if you're in a small city, independent of major roads to where will be some sort of water and food;

4) are your valuable pictures, heirlooms close to put into the car. Have a list of account number, insurance policy numbers and phone numbers;

5) several gallons of gasoline stored outside;

6) do you have a book on living on the land?

5) Much more is necessary such as keeping a roll of quarters and small bills as after emergency telephone co will fix pay-phones, which you need to call out-of-state contacts, before they fix residential or cell phones; don't store water in plastic bottles or on concrete as plastic absorbs toxins from near by insecticides, gasoline, and concrete!

www.fire.lacounty.gov/SafetyPreparedness.com

5- Shop for Credit Cards considering: interest rates + benefits of: points, cash, discounts like rental cars at www.creditcards.com, www.creditcardguide, etc. If you become behind on a credit card from your bank, your "loyal" bank can offset/take what you owe them from your accounts with them - to your surprise. Having less than 3 or more than 5 credit cards hurts your credit score, they say. One way to increase your score is to use them and pay off about 1/3 or more of the balance each month for 3-4 months. Failure to use can cause them to be cancelled or credit-limit to be reduced. Thus, hurting your score and increasing your cost on your next car etc. loan. **PAYING WHATEVER YOU PAY BEFORE IS DUE, REDUCES YOUR INTEREST PAID.**

6- Vacations are Cheaper With Credit Cards Tied to Airlines like Southwest, safest and promptest record. Signing up for a credit card which credits an airline often gives you big bonus points + renting a car with it 1/2 credit and staying a night in certain motels 1/4 credit toward about 16 needed for round-trip anywhere! You'll be surprised how fast buying groceries and gas build up a free ticket as well as a paid trip. Free trips give you FAR more than a few dollars back.

7- What you don't know can hurt you: There's a "secret" medical reporting company, MIB, Inc. PO box 105, Essex Station, Boston, MA 02112, which collects medical information on YOU and secretly tells your own health insurance and life insurance companies and those you shop for insurance and the insurance carrier for a defendant who you sue or make claim against for medical damage, and sometime even a prospective employer. This information is then used to increase your insurance cost or deny coverage altogether or reduce what you are paid for your medical and pain and suffering damages caused by an automobile or other accident or deny you employment because you run up their health coverage cost. Under federal law you are entitled to 1 free report every 12 months. **Get yours and complain about errors. Consider how to protect yourself from MIB.**