

Tenant Tips

An occasional newsletter to help.

FOOD: Try "farmers markets" & road-side stands for chemical-free and cheaper prices though not so pretty.

CLOTHING: Have you noticed that "tennis" shoes cost about \$1.00/week? \$200 pairs last 3+ years and thus cost about $\frac{1}{2}$ of "inexpensive" tennis shoes! The "wise" need but a word.

"EXOTIC" NEWSLETTERS: Advertising companies sell: realtors, CPAs, attorneys & doctors interesting newsletters to freely send to their contacts. Sometimes there are helpful hints. One I've seen but can't guarantee the validity of the hints is at www.denniswarn@Cox.net. For instance, its 3/2012 letter cited studies showing that the greater your vocabulary, the greater your income! Share others with me so I can share.

Buy Returned New Electronics at www.shopping.hp.com/outlet IF you can get all the parts which should be included plus a good warranty and understand what is meant by "refurbished" if it was.

Credit score info at www.Scoreinfo.org. Plus, www.creditmapping.com claims to formulate a step-by-step process for you to improve your score.

Over 50 & Looking For Work?: www.aarp.org lists which companies may hire you!

Free Long-Distance Phone Calls by using live pictures and voice on www.skype.com! More rewarding and pleasant and very very easy for even non-geeks like me.

Save Gasoline Costs by checking phone app www.GasBuddy.com. but its distances seem to be "as the crow flies" and thus across the river and not by road.

Great Natural Gas: Honda now has a "roomy" natural gas auto on which my neighbor says he gets 38 mpg and the natural gas cost less than $\frac{1}{2}$ of gasoline. So, result is you get effectively over 70 mpg!! Refuel at home which reduces home gas cost. Mercedes & other foreign makers have natural gas & electric autos! Why don't we? Negatives: slow "pick-up" after initial boost; 220 mile range; small truck due to large vapor-gas trunk holding the gas at 3600 lbs. per sq. inch! Check it out.

LEARN TO FIX WATER LEAKS since they are the most controllable and equal about 30% of what can be controlled like showers 17% + Faucets 16% of total water use. Clothes washing use of 22% or toilet 27% of total can't be controlled much.

MOST IMPORTANT - MOST IMPORTANT! Your family saying "earn more and spend less" rather than giving cash doesn't "solve" your problems: car; "emergency"; being "fired"; or just not making enough though working. **Truly**, what can you do? Make a list of prior "Tenant Tips" you can do now. **DON'T PAY** what can't have an immediate impact like: **car insurance** (bankruptcy could waive liability); **credit cards** except gasoline ones (they will add late charges but usually keep you on if not more than 2 months late & BK wipes out all); **loans** (they have to sue taking many months); **rent** (it takes over a month to remove you - but do you know where you'll move? You **MUST MUST develop a "RESERVE"** of at least 1 month's total expenses & preferable 6 months! Make it a goal to collect over 2 months reserve. **DEVELOP A PLAN** of what to do when disaster arises, of what you will first NOT pay. DO PLAN! After disaster, you can & should pay old bills crediting you to man and GOD. Jesus- "Are not five sparrows sold for two cents? And yet not one of them is forgotten before God. Indeed, the very hairs of your head are numbered. Do not fear; you are of more value than many sparrows." Luke 12:6-7.

PRINTER'S INK - can be bought far cheaper on the internet, at many sites, than in local stores = [www. Go4supply.com](http://www.Go4supply.com) not guaranteed to be the lowest, but we have used.

WASTED FOOD COSTS between \$500-\$2000/year primarily with vegetables, bulk meat not used, says food expert Melinda Lee. Avoid by: shopping with a list of what have; don't overbuy when cupboards full; make soups & taco fillings and meat loafs with unused.

PROTECT YOUR KIDS FUTURE FROM THEFT OF THEIR ID: 10% of kids' IDS are stolen and not discovered until they apply for car loan etc. Check NOW & start fixing at www.freeannualcreditreport.com.

CHEAPER SUN GLASSES: Try www.greateyeglasses.com. No guarantee.

COOL YOUR "JETS" & Save Towing and Expensive Repair of Fuel Pumps as they are located inside of the gas tank. Solutions = 1) replace cheap fuel filters more than every 30,000 miles reduce pump work; and 2) keep gas tank at least $\frac{1}{4}$ full to cool pump motor!

LEARN FROM THE BIRDS: Early birds at the dollar stores may get quality meats cheap.

CAFETERIAS SAVE TIPS AND DRINKS in government buildings, hospitals, colleges, court buildings, etc.

BIG SECRET: Skip TV at least 1 night a week to improve financial, family, religious life & everything!!

GET YOUR MONEY BACK from your State Controller's web site for unclaimed \$.