

## Tenant Tips

An occasional newsletter to help you.

**CUT UTILITY COSTS:** Some utility companies will give your credit for agreeing to NOT USE your appliances on high use days. Call & qualify if you can.

**MONEY-USE ATTITUDE** is probably the most important value for "living better for less". You have heard "Waste Not - Want Not". That's not a call to stinginess. Rather, don't overpay for things you really don't much care about or even really need. That's so you can "splurge (?)" on those things which are truly important to you and your family. Hopefully one of those things is generosity. "Labor... in order to have something to give him who is in need" Ephesians 4:28.

**HAVING YOUR OWN WASHER/DRYER OF CLOTHES AND DISHES** is far more than convenience. They truly save money even on soap, time going elsewhere and waiting for the dryer! **TIME IS LIFE.** Yet, tenants seldom have either or tolerate no dishwasher. Used washer/dryer sets can be had for about \$400 and are well worth it. Only a landlord can provide a dishwasher - insist on it!

**REARRANGE YOUR REGULAR EXPENSES** by reviewing each season and hopefully reducing: internet and phone charges; gardening; timing of lawn watering; timing of your home heating/cooling; timing of outside lighting; night lights.

**AUTO INSURANCE** can sometimes be reduced by taking almost free "driving courses" provided by AAA or your auto insurance provided. Call them! HINT- program your company's claim number into phone so can call at accident when nervous.

**BUY RENTAL CAR INSURANCE:** Insurance agents and even salespersons at the car rental counter don't seem to understand that your own auto insurance usually does NOT cover any of the following but expensive RENTAL CAR INSURANCE usually does:

- +the deductible on your own insurance;
- +rental company's lost rentals while your rental is repaired after accident;
- +towing your rental car from your accident to a storage yard and later another tow to the repair place;
- +rental company's "administrative" cost of calling tow company's and negotiating to having it repaired and billing you and on and on maybe \$800!

I've been there. Buy the insurance!

**BUY YOUR BABY LIFE INSURANCE** because it's very cheap when young and coverage doubles when its grown and then it can often be borrowed upon and be increased by your baby when his health would not otherwise allow him/her to buy life insurance at all due his/her then health as an adult. Gerber's 800-760-4359 & others.

## **AVOID HYBRID CARS BECAUSE:**

- on highways mileage about same as many conventional cars;
- probably takes years of gasoline savings to counter their increased cost ~20%;
- their trunk is very small to make room for their batteries;

**BUT, CHANCES OF INJURY IN A HYBRID ARE 25% LESS THAN NON-HYBRIDS DUE TO THEIR 10% HEAVIER WEIGHT AND HEAVIER CARS COME OUT BETTER IN ACCIDENTS** says Highway Loss Data Institute, Veep Moor. Just buy a heavier car with good mileage but poor pickup.

**"A WISE MAN WILL HEAR & INCREASE IN LEARNING"** Proverbs 1:5. Time is running out to register at your local junior college, telephone co. , etc. for week-end courses, maybe longer, which improves your "employee value", Examples: secrets of telephone receptionist; Spanish; Creative writing in adds; Carnegie's, "How to Win Friends & Influence People"; learn Excell; Bookkeeping 101; continuing education in your field; keyboarding; attend a convention; at least subscribe to a magazine in your job or one to improve your general knowledge - National Geographic; Popular Mechanics etc. **DO SOMETHING:** Slow is infinitely faster than stop! [www.TheGreatCourses.com](http://www.TheGreatCourses.com) has cheap CD lectures being the easiest to understand I have ever heard tho. I hold a Juris Doctor degree, and have taken many classes!

**TIMING IS EVERYTHING.** So, call credit cards and others to reset your "due date" to several days AFTER the date when you get paid so as to avoid "late charges" and make life less hurried.

**PAY HIGHER RENT** for living 4 miles closer to work as that will give you an extra Friday evening per month! ( $4 \times \text{twice/day} = 8\text{mi}/40\text{mph} = 12\text{min/day} \times 4.3 \text{ weeks/mo} = 258 \text{ minutes/mo} = 4.3\text{hours}$ ), **PLUS** saves you \$83.00/mo. ( $8\text{miles/day} \times 47\text{cents/mile}^1 \times 22 \text{ work/mo}$ ). I hope my tenants won't move BUT next time, count miles.

**EAT BEANS** & panic & start making **BIG** changes when you have to dip into your "Last Reserves" kept for moving expenses, big car repair, emergency travel, paying medical insurance, etc.. Before such use, we need "Monthly Reserves" which are used every few months and then can be replenished for surprise: clothing, entertainment, minor car repairs, school costs, small household repairs, 2 months minimum expenses to cover job loss. Track your up and down expenses for several months to figure out that amount. "Often Forgotten Reserves" include: deposits with utilities & landlord; your educational ability to earn wages; relations with others and family; health; "I have not seen the righteous forsaken Or his descendants begging bread" (Psalms 37 vs 25).

**Identity Theft Worries?** Another new service is [www.DeleteMe.com](http://www.DeleteMe.com), but I can't guarantee it.

**AM or PM**, which are you. *Journal of Emotions* recently reported that AM people are happier and are usually older. As a PM, I am suspicious of this, BUT "Early to Bed, Early to Rise Makes a Man Healthy & Wise" - foey. Experiment for a few months and then go back to PM.

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<sup>1</sup> IRS "allows" this business mileage deduction. So, it must really be more!