

Tenant Tips

An occasional newsletter to help you.

INVESTMENT APPROACHES: If the Guaranteed Investment proceeds (like savings) are low, your return fails to consider inflation. 7% means the return buys $\frac{1}{2}$ As much in 10 years ($72/7.2 = 10$ years NEAT FORMULA!). Different places and types is Diversification which softens losses as well as gains (both of which are thus assumed), but is safer than expecting past profits to continue. Repeated Success profitably duplicate good experience assuming same economy. "Change is the only permanent"- Einstein. A Long Shot person depressingly assumes you can't decide and can only hope! Relying on Others assumes you can't do it yourself, but how know others can? Studied investment takes effort but gives contentment & experience even in loss!

CREDIT-SCORE DAMAGE FROM SETTLEMENT ETC: According to www.getoutofdebt.org if your FICO (Fair Isaac Company but each reporter has a different name for its score) is 680 , it will drop by the following amounts, if you: max out you credit card - 10 to 30 points; are 30-days late - 60 to 80 pts; "settle" your debt with less than owed - 45 to 65 points; sustain a foreclosure - 85-105 points; file for bankruptcy 130-150 points.

! YOUR DOCTOR CAN KEEP YOU FROM GETTING LIFE INSURANCE, but we should love our doctors. BEFORE you have a serious medical exam, apply for insurance because discovery of a serious condition like heart valve, pre-diabetes etc. will increase or prevent you obtaining life insurance which your heirs need and which is mostly exempt from creditor's claims and if whole-life there is a source of low-interest loans! THIS IS REALLY IMPORTANT, BUT NO GUARANTEE= To increase your grade on your insurance company's short medical exam, which can decrease your cost and increase your available amount of insurance, during:

at least 72 hours before don't: take vitamins or supplements, but take all prescription medication just as prescribed; little or no alcohol; plus

at least 48 hours before, don't: exercise much or at all; eat sugar; eat NO white flour products (bread etc.) or potatoes or pasta or white rice; eat red meats - eat only white meats, green vegetables and those at meals;

at least 24 hours before NO caffeine (coke, Dr. Pepper, Tea, etc.);

day of exam & have morning exam: NO breakfast!

SPF Numbers on Sun-screen = number of minutes effective & NOT how strong they are! Did you know that. So, have to slap on SP30 every 30 minutes to stop skin cancer!

Pay per hour never makes one wealthy. You need something which pays you while you sleep, like an investment.

Solid Wood Furniture Lasts For Generations. So, it's one of your BEST investments. CORT FURNITURE sells a whole house full for under \$1000! HOW? They first lease it to movie studios and corporate offices and thus make their profit. Then, they resell it to the public very cheap - and it's never really been used. Check it out!

Utility Costs Forever Increase unless you can fit into one of their lower cost "tiers". Call them to confirm number of people living with you + that they read monthly and not only every 2 months. Pay attention to this and save.

Shopping Trip to a BIG City for School and Fall Clothing where there are BIG discount Retailers even for mens' suits and kids. Savings could well cover travel. Check it out.

Tone Down Your TV by going to menu and then "home mode" or other mode to reduce your cost by decreasing its brightness.

Grocery Coupon Tricks = Coupon discounts are quarterly. So, calendar attention stock up.

AARP reports that we waste \$1600/year on food we never eat! Store left-overs in glass so you see and use. Blanch vegetables & then freeze in 1-meal portions.

Travel Bargains at www.Expedia-AARP.com & Tues-Wed In Jan & Feb! Busses anyone? Daily car rental bargains: www.carrental.com; VroomVroom-Vroom.com; Expedia, Travelocity; Orbitz; Kayak.

Are U a "penny-pincher"? Check out www.Aarp.org/savemoney.

White-black-silver car colors bring more at sale but attract thieves most!

Inflate tires in summer to save 4% mileage says AARP as well as Safeway, Kroger & Winn-Dixie gasoline reward programs.

Don't overpay for car repairs. Check out www.Repairpal.com & www.complaints.com warns of models with most and least repair complaints.

Timing For Everything = WINTER: buy homes + TV; SPRING: buy computers + digital cameras + carpeting; SUMMER: buy indoor furniture + camcorders + snow blowers, FALL: buy lawn mowers +gas grills + GPS navigators.