

**Coupon Sherpa's**

# **Eco-Frugal Life Guide**

by Ashley Grimaldo and Luke Knowles

## Prologue

### Depressionites: The Original Greenies

Folks who prevailed through our nation's greatest economic difficulty emerged with a definitively frugal mindset even after the bucks started rolling in. While none of us envies their hardships, it's their hard work and smart spending habits that strengthened our economy. Living by the standard "use it up, wear it out, make it do or do without" they learned how to work (far beyond our forty-hour weeks) and depended upon each other for making ends meet.

Depression survivors recount memories of not having enough food and not enjoying luxuries. Any meager income they possessed covered rent, clothing, electricity, gas and medicine—drive thrus, baked treats, cable, car payment, cell phone, etc. Can you imagine months of no meat, not by choice but by necessity? Families stuck with cheap carbohydrates and veggies to fill bellies—potatoes, pasta, cabbage and carrots. Leaving food on the plate was considered a sin and kids wasted nothing.

My grandmother remembers growing up poor but, curiously, she doesn't describe it that way. She's still painfully frugal, saving all pickle jars, breadcrumbs, foil and never buys anything with less than a 50% off discount, including [groceries](#). Grandma has a lot of money, but you'd never know it by the way she scrimps. The same left overs pop up disguised in different dishes throughout a week. Any luxurious spending, whether it be coffee or a movie ticket, causes her physical pain when she parts with the money – even when the dollar bills are stacked with [coupons](#).

Some extreme measures families took during the Great Depression include:

- Walking everywhere within a five-mile radius. Never partaking in public or private transportation (unless hitching a cross-country ride via rail).
- Mixing ketchup with water at a restaurant for free tomato juice.
- Stuffing coats with newspaper for extra warmth.
- Hunting for empty pop bottles worth a two-cent refund.
- Buying stale bread for half the cost of a fresh loaf.
- Collecting newspapers from dumpsters and reselling them in the subway for two cents a piece.
- Growing your own produce in the back lot.
- Using a butter wrapper to grease the pan.

Despite what sounds like a life of pain and misery during the 1930's, Grandma and her friends don't view it like that. They live within their means. Rather than catch a \$9.50 movie, she checks out a (large print) book from the library. My mother and sisters learned to sew as a result of not being "spoiled" as children. And Grandma has always been a creative problem solver. When something needs mending or fixing she finds a way to repair rather than replace it.

Lessons we desperately need to relearn from the Great Depression are obvious but alien to our current culture. The following tips are fairly easy to implement and will help reduce your risk of being caught in a tight spot:

### **1. Stop using credit cards**

People who survived the Great Depression understood you never borrow money unless you have a clear plan on how to pay it back. This includes automobiles,

televisions and other big purchases. Credit card poachers are ruthless and will take advantage of you on every dime you spend, offering "rewards" that never exceed the interest. The borrower is slave to the lender.

## **2. Never throw out good food**

Keep the stale bread, chicken carcass, and flour for other recipes. [Cooking With Clara](#) is a depression-era cooking resource with recipes and videos containing general frugal-living tips. Buy smaller amounts of food more often so you reduce the risk of spoilage. And it goes without saying—in a money pinch, do not eat out! If you absolutely must, plan one day a month and make it a special treat.

## **3. Buy sturdy, long-lasting products**

Avoid kid and baby toys that need batteries or only have one purpose. The most stimulating toys are ones that can be manipulated for various uses and allow kids to use their imagination such as erector sets, wooden blocks, Legos. Look to second-hand stores or garage sales for even bigger discounts. And only purchase furniture made of real wood.

## **4. Farm your yard**

Grandpa grew summer squash, cabbage, carrots and cherry tomatoes on a vine as long as I knew him. After moving into the senior community, he managed to raise strawberries on the porch. Granted he had a beautifully green thumb, but those porch veggies were the best. If you have a small plot of land, grow food on it. Be smart though; chat with a nursery owner to find out what produce will grow in local soil and take the time to plant it correctly. Homegrown produce can't be beat for taste and cost. Plus, you're saving energy on foods shipped to your grocery store.

## **5. Spend time at home**

In my city we don't have a large variety of options for free activities. If we load up to go somewhere, it'll be to the mall or a restaurant, either of which radically bust the budget. Hang out at home or a park with family and friends instead. Children of the Depression passed the time with community dances, ice cream socials and church events. Mall shopping will just make you covet more junk you don't need.

People interviewed about their experiences during the Depression recall similar life lessons gleaned from surviving tough economic years. At the forefront is their appreciation for what they have and how to consume less. Their attitudes and world views are dramatically different than ours. They know how to get along and work hard, and we could [learn a few things from our depression era parents](#) and grandparents.

It's also interesting how Depression survivors lived environmentally friendly lives. Long before reusable shopping bags and vegetable gardens became fashionable, they implemented green living out of necessity. Without flaunting food mile friendly lifestyles or tacking a Save the Earth sticker on their vehicles, these folks lived within their means and recycled to a degree we can't fathom. The beauty of frugal living is how perfectly it complements keeping our environment healthy. Your saving and reducing consumption for financial gain also minimizes your negative environmental impact.

As you consider the tips in [this frugal living e-book](#) that will put money back in your pocket and use fewer of our planet's commodities, remember that every choice you make regarding purchasing makes an impact. Very few decisions are exclusively black or white, entirely malevolent or benign. For example, it would appear that using cloth diapers as opposed to disposables is the best use of money and avoids stocking landfills. But consider the water, electricity, and processes needed to create and maintain a cloth diaper supply. What is the carbon footprint of processing the cotton or plastic? How much water is needed to rinse the cloth diapers every day? If you only support fair trade coffee, workers who are paid for the traditionally traded variety will face even lower wages. Think critically about

both sides of an economic and environmental decision before supporting with your dollars.

I would also caution you to make a clear distinction between the terms cheap and frugal. Both tend to suggest a vague idea about spending less, but they really are polar opposites. Cheap is the ugly, tawdry stepsister of virtuous Frugal. Whereas one indicates being economical in the use of money *and* resources, the other is just plain stingy.

Why go for frugal rather than cheap? When we evaluate every dollar spent with a bottom line anchored to it, our goal becomes "spend as little as possible, at all costs." This means you cut the tip short for your waiter. You mooch off leftovers from a group lunch. Cheap corporations are willing to take the least expensive route, regardless (and sometimes at the expense of) precious natural resources. Giving to charity becomes a burden as it won't save you any money nor provide big benefits (in most tax brackets at least). This way of life, my friends, is not thrifty nor green; it's revolting.

If you desire cheapness alone, many areas of life will be shortchanged. We are all guilty of passing along an As-Seen-On-TV product to someone we know won't appreciate it; many of us even make it a habit. Although I haven't sunk to stashing away fifty ketchups in my purse for tomorrow night's meatloaf, if I pledge allegiance to cheap I'll succumb to it eventually.

[Living a frugal lifestyle](#) means being more discerning about what you use and how you spend your income. Our money, talents, and time have been given to us for a reason. To hoard or spend for our own exclusive sake is a very sad, Scroogey existence. When we choose to recycle leftovers or buy in bulk to save money we then open up doors to send resources to folks who legitimately can't afford food. Buying produce in season is not only cheaper but also supports local growers and

reduces food mileage. Living within our means is far more comfortable than the gray, puritanical images frugality seems to invoke.

Let your spending and living habits speak for themselves—there's no need to broadcast your penny-pinching decisions with disapproving snaps to others who choose alternative lifestyles. Humility is the ying to Frugal's yang.

So when a job vanishes, gas prices sky rocket, and food costs soar, we'll show you how to pinch more. And when you live frugally, you understand appropriate consumption. Go Frugal, Go Green.

# CHAPTER 1

## OUR DAILY BREAD

The wheels of commerce are pretty cut and dry, or at least they seem to be. We trot off to work at some ridiculous hour, punch our time cards for eight or more hours, and then dutifully turn over the proceeds for stuff like food and clothes. This is fairly routine and most of us think little about it. But a growing number of folks are starting to find a new way of living that takes recycling to extreme sport heights. Meet the Freegans.

Just as the name implies, the [Freegans](#) like [free stuff](#) so much so that they've resolved to opt out of the economy. Embracing radical environmentalism, Freegans are dedicated to anticapitalist, non-consumerism subsistence living. Just how fanatical are they? If they have a choice between paying \$2 for a loaf of bread or eating the bakery's leftovers from the trash, they'll gladly dumpster dive. This way of living either grosses you out or excites you, depending on how cheap, er, frugal, you are.

The Freegan society is inching above 500 in the [New York City area](#) and other communities are growing throughout the United States, especially in larger cities. They prefer the freedom of being trash freeloaders and minimal buyers to "giving in" to corporate America.

One gal featured in a Delish article, Leia MonDragon, made out with a week's worth of produce—including tomatoes, melons, and kale—from a local grocer who can't sell them past their "prime". She has managed to score every bit of living equipment, from plates to furniture, directly from the street. The Freegan lifestyle

is less vagrancy than a consumer choice to live within one's means and limit waste. In this context, trash-roving takes on a new concept—not only to reduce unused buildup but to also avoid paying for food.

Many of the Freegans' tactics are quite sketchy for the average greenie—they even advocate vandalism on trash compactors. While some practices of these educated vagrants may be far out of your comfort zone, the basic tenet of consuming and wasting less stands as a smart strategy for us and our environment. I don't advocate dumpster diving, but we can take a few cues from these freeloading extremists to save money and still eat well. Stock your fridge and pantry wisely to fill the tummy healthfully on a dime without over-consuming.

## **Buy Produce in Season**

Having [groceries](#) packed with the same produce year-round does a real disservice to our taste buds. We are accustomed to having every flavor of the rainbow available at our recipe book's beck and call. Part of this odd phenomenon stems from our ignorance of which produce blooms during each season. And we miss out on cycling through vegetables, enjoying the various flavors at regular intervals. In other countries where fruits and vegetables only grow seasonally, you don't use the pineapple recipe in winter. The fake juiciness of November strawberries leaves much to be desired.

A lot more goes on behind the scenes to bring out-of-season produce to your neighborhood store than you may be aware of. If you try to buy those mouthwatering strawberries in the winter one of two things happens. Either you purchase inferior berries that have been grown in artificial conditions or they have been flown in from a farm across the world. Both of these practices consume much more energy than simply waiting to buy those bite-sized treats in the spring. You'll

be hard pressed to find good fruit in the off-season anyway. Reduce your "food miles" by buying what naturally grows close to you each month.

Not only will you help save on energy costs and buy food full of flavor, but you'll also save big on your grocery bill. When the supply is higher, e.g. in-season, you'll take advantage of a lower price. Plus you'll keep your taste buds on their toes when you get in touch with optimal growing seasons. Check out when your favorite fruits and veggies grow (in North America) to save some green:

*Spring ushers in a breath of fresh air and many delicious foods. Each geographical area has specialty foods—make sure you are familiar with specific produce that grows naturally around you.*

## March

avocados, grapefruit, kiwi, lemons, limes, pears, pineapple, tangerines, artichokes, asparagus, broccoli, lettuce, carrots, celery, chicory, endive, escarole, green beans, mushrooms, new potatoes, onions, parsnips, rhubarb, spinach, winter squash, sweet potatoes, turnips, yams

## April

apricots, arugula, asparagus, basil, beets, carrots, fava beans, garlic, green onions (bunching onions and l'ittoi), greens (collards, dandelion, escarole, mustard, rapini, Swiss chard), leeks, lettuce (baby mix and other varieties), nectarines, onions, peaches, peas (sugar snap, pod), potatoes, radishes, spinach, summer squash, tomatoes, thyme, zucchini

## May

apricots, artichokes, arugula, asparagus, avocados, basil, beets, bok choy, broccoli, cabbage, carrots, cauliflower, celery, chard, cherries, endive, fava beans, fennel, garlic, green onion, horseradish, kale, leeks, lettuce, lime, mushrooms, okra, parsnips, pineapple, radicchio radish, rapini, rhubarb,

scallions, shallots, spinach, spring onion, spring peas, summer squash, sweet onion, zucchini

*Continue enjoying a plentiful crop during the hot months. Fresh produce is in abundance, especially berries. Take advantage of the variety before the cooler months creep in.*

## June

artichokes, asparagus, blackberries, broad beans, broccoli, carrots, cauliflower, cherries, chives elderflowers, figs, gooseberries, green cabbage, horseradish, leeks, lettuce, mint, parsley, parsnips, peas, radishes, raspberries, red cabbage, rosemary, sorrel, spinach, spring onions, strawberries, tayberries, tomatoes, watercress, wild garlic, zucchini

## July

globe artichokes, broad beans, cucumber, French beans, runner beans, fennel, kohlrabi, shallots, black currants, red currants, blue berries, cherries, strawberries, tomatoes, watercress, cauliflower, carrots, lettuce, broccoli

## August

peaches, plums, raspberries, Valencia oranges, cantaloupes, honeydews, watermelons, figs, green beans, tomatillos, artichokes, garlic, green onions, okra, summer and zucchini squash, corn, cucumbers, asparagus, cranberries, Haas avocados, radishes

*The fall brings an equally unique bundle of veggies that defines the autumn season. Load up on delicious apples and gourds as they are in full supply.*

## September

apples, Valencia oranges, cucumbers, eggplants, black eyed peas, grapes, Asian pears, artichokes, winter squash, pumpkin, boysenberry, strawberries, corn, zucchini, Bartlett pears, plums, figs, okra, Haas avocados

#### October

apples, artichoke, fuerte avocado, cucumbers, dill, mustard greens, kale, leeks, persimmons, pomegranates, pumpkin, radishes, shallots, summer squash

#### November

spinach, pears, persimmons, rutabaga, salad greens, winter squash, eggplant, brussels sprouts, cranberries, fuerte avocados, apples

*More than likely you'll have to rely on frozen fruits and vegetables to supplement fresh produce during the winter months. Since fruits and vegetables are frozen at the peak of freshness in-season, you won't suffer any loss of taste.*

#### December

apples, brussel sprouts, cranberries, dates, chicory, grapefruit, greens, sweet potatoes, winter squash, sweet potatoes, tangelos, pears, oranges, parsnips, star fruit, tangerines

#### January

apples, pears, grapefruit, oranges, tangerines, cabbage, carrot, kale, leeks, spinach, turnips, celery, cauliflower

#### February

rhubarb, grapefruit, Bramley apples, butternut squash, and many of the other winter foods

Additional Information for Seasonal Cooking:

All Recipes Seasonal Recipes

<http://allrecipes.com/Recipes/Everyday-Cooking/Seasonal/Main.aspx>

Every recipe I have tried from this site has been delicious. Read the reviews of each recipe to get additional hints and always read the reviews. Cooking seasonally has never been so tasty!

Harvest Eating

<http://www.harvesteating.com/>

This site not only offers delicious, seasonal recipes for free, learn secret tips and tricks for preparing food. Browse hundreds of videos and posts on everything kitchen--how to properly season vegetables, create the perfect basil pesto, and locate your nearest farmer's market.

Feel Good Eats

<http://www.feelgoodeats.com/>

Sue Bette, food writer and chef, has dedicated this site to helping people cook whole, seasonal, and healthy foods. Find great recipes and resources here and learn how to cook without sacrificing taste.

**Loving Leftovers**

I can identify with eating off Wednesday's dinner through the weekend. Nobody enjoys chicken and rice through an entire lunar cycle. Most of us who are learning

how to cook for a small family end up wasting a third or more of our food. With a good portion of our global population grappling with starvation we can't afford to disregard massive amount of rotting leftovers. Not that we enjoy tossing out excess noodles, but we know too well that they'll sit exiled in Frosty Fridge Land until a science experiment begins sprouting. How can we make good use of our leftover ingredients to avoid waste and save our budget with fewer trips to the [grocery store](#)?

The most obvious way to use all the food we purchase is to stick to a meal plan. You can make your own if you are a more experienced cook, or enlist the help of an online service to get started. For just \$5 a month, my subscription to a meal-planning site sends me to the grocery store with a list of food by aisle and recipes printed on just two sheets of paper. The service takes into account excess food and recycles it throughout the week, saving me money and avoiding spoiled goods. I spend nearly \$150 less each month on food with this grocery list.

These are some of the most common household ingredients. The next time you end up with a bucketful, put the excess to good use to avoid waste.

*What to do with leftover...*

- Rice: crust for quiche, rice salad (lighter than potato salad), stuffed chicken, add butter and brown sugar for breakfast, rice pudding, stir fry rice, add it to cream of celery and chicken stock
- Ground Meat (beef or turkey): meatloaf, meat balls, season with Italian herbs and add to pasta sauce, add cumin to make taco meat for enchiladas or nachos, pot roast with vegetables, stroganoff with egg noodles, shepherd's pie

- Chicken: shred and wrap with a tortilla, boil the carcass to make broth; chop and add celery, nuts, raisins, and mayo for chicken salad
- Noodles: chicken spaghetti, goulash, pasta salad, stir fry, chicken or turkey soup, tuna casserole, tetrazzini
- Potatoes: mash and add milk and butter, dice and roast with rosemary and garlic, potato soup, shepherd's pie
- Bread: baked French toast, croutons, macaroni and cheese with crunchy crumbs, bread pudding, panzanella salad
- Apples: homemade apple sauce with brown sugar and butter, add to tuna or chicken salad for some crunch
- Sweet Produce: blend fruit together with milk, yogurt, honey, and ice for breakfast or freeze individual servings and eat throughout the week
- Little Bits of vegetables and meats: toss everything in a pot and add broth and spices to make a soup, fold some of everything into an egg omelet

Get additional ideas and tips for stretching your pantry and reducing waste from the following resources:

E-Mealz

[www.e-mealz.com](http://www.e-mealz.com)

If you have difficulty being creative and brainstorming how to use leftover shallots, E-mealz will do the work for you. For a small monthly fee subscribe to a meal plan tailored to your shopping and eating preferences. Included are low-fat, family, bargain shopping, and Weight Watchers plans.

Leftover Chef

[www.leftoverchef.com](http://www.leftoverchef.com)

Run, don't walk, to the Leftover Chef for a myriad of ideas on how to recycle many common ingredients. Select your main ingredient and any secondary ingredient to get a list of recycle recipes.

## **Smart Storage**

With nearly 96.4 billion pounds of spoiled food tossed each year, that makes 122 pounds per family—edible food from restaurants, pantries, and refrigerators—left to rot in a landfill. Having been a champion "when in doubt, toss it out-er" I am tired of seeing my hard earned dough go to bacterial waste. In addition to tightening your shopping list, use these food storage tips to enjoy unspoiled food and keep your trash can waistline slim.

- **Fruit**

Aside from pineapple and mango, most fruits last much longer left uncut and unpeeled. Seal in a plastic bag or wrap and keep them in a temperature-controlled drawer in your fridge. Don't put them on the top shelf if your fridge tends to freeze out the upper level (like mine). Keep cut melons separate from other fruits to avoid giving them too much acidity. Squash, tomatoes, and oranges actually taste better when stored at room temperature. Oddly enough, bananas don't spoil as quickly in the fridge—the outside may brown sooner, but they will be fine inside. Add several drops of lemon juice to cut fruit to avoid browning.

- **Meats**

Freezer burn is my archenemy. I stare at the meat initiating a should I/shouldn't I debate that always ends with an angry Chipotle run. Separate the meat into family

specific portions—this will help you buy in bulk and not waste. Vacuum seal unused selections and freeze. Fresh meat will remain edible up to 4-5 days in the refrigerator or 4-12 months in the freezer, depending upon your unit. Keep an eye on your deep freezer's temperature often if you buy in bulk. Still Tasty has a fabulous list detailing how to store all meats imaginable. <http://www.stilltasty.com/searchitems/index/27/page:7>

- Bread

Ordinary sandwich bread, the soft-crust white or wheat varieties, is best kept in airtight containers on the counter for up to a week. Freeze for 3-6 months then defrost on the countertop. When it sprouts a gray coat, it's time to go. I prefer to keep my bread in the fridge as it lasts longer and I don't mind it being a little harder. Plus refrigerated bread makes great toast.

- Nuts

If you don't consume a lot of walnuts and pecans you may be surprised to know that they go bad more quickly than you'd think. Keep shelled nuts in an airtight container in the refrigerator for up to four months or frozen for up to nine months. They will go soggy and rancid if you don't store them properly. Give them a little nibble before dumping into your chocolate brownie mix.

Keep the flours, crackers, sugars, and pastas in airtight containers in a low humidity environment. If the humidity exceeds 60% foods will absorb the moisture and you'll have stale goods. White rice will remain fresh for up to a year while wild and brown rice last only six months. Do a monthly check for stale foods to avoid a pantry of nonedibles.

To keep your leftovers as fresh as possible for longer, get creative with food preservation. If your cheese has some mold on it, rub it off with a cloth soaked in vinegar. The taste will be just as fresh and you'll avoid ingesting mold. Putting a bay leaf in pasta containers will ward off bugs. If your half loaf of bread is stale, sprinkle milk on it, wrap it in foil, and bake it at 350 degrees for 8 minutes to let it soften. And store brown sugar in a glass container in the fridge to prevent it turning into stone.

A word about expiration dates: we are a society of red lights, strict school grading scales, and instant information. Although little room is left for intuition, you really need to let your nose know when it comes to food spoilage. Take a whiff of a rotten egg or spoiled milk and you know what I mean. I find that eggs and cheese have premature expiration dates. Always mark your freezer bags with the date frozen or thawed for your own records. And, of course, the best way to keep more of your food is to buy only what you will consume before expiration. But you'll have nice, light bags on trash day.

Before requesting a styrofoam box for that last dinner roll, let's be honest about your leftovers. Do you always ask for doggie bags and then promptly leave them in the car over night? Or do they chill out in the fridge until turning gangrenous? Knowing that leftover food accounts for the largest source of waste by pounds, costing nearly one billion dollars to process each year, make wise decisions when it comes to next day cafe. While we can expect the trend to slow down a bit in these economic times, that amount is staggering. Only take or buy what you intend to eat.

The best food storage solutions are often the least expensive over time. You'll lose more than a chunk of change dishing out for plastic bags over the course of several years.

- Make your meals for the week ahead of time and store them in the freezer. Metal pans do fine in the freezer for the short term and you won't be stuck tossing plastic bags or the flimsy aluminum pans. Plus you can snag recipes that utilize the same ingredients, allowing you to use up the leftover half of an onion across the week. If you put a glass dish in the freezer, make sure it can withstand the cold. Most glass jars and containers will crack if kept frozen.

- Plastic storage containers don't have to come with a fancy brand name and matching lids. Many deli meat containers are perfectly reusable as are potato salad, plastic ice cream buckets, and relish jars. For short term refrigerated items, these are perfectly adequate and take advantage of recycling.
- If you use plastic freezer bags, continue to reuse them! Most of us toss them after one use, but the really thick kind can be washed and put back to work.
- Use sour cream containers with lids for separating and freezing single soup servings. Make sure your soup has cooled quite a bit before loading to avoid a freezer meltdown. Whipped topping containers similarly make super leftover keepers.

There is some debate over plastics co-mingling with food and the long-term health effects of eating from meals prepared, frozen, or served in them. Until more solid information convinces me otherwise, I can sleep with a clear conscience cooling with plastic and heating in glass. Keep a glass microwave dish available to heat your food and you should avoid most of the harmful affects of oozing plastic, should they exist. For more information on product reviews, Good Housekeeping <http://www.goodhousekeeping.com/product-testing/reviews-tests/kitchen-cooking/food-storage-containers> has put 28 food storage containers through heating, cooling, and dishwasher tests.

## **Coupon Clipping**

According to CouponInfoNow.com <http://www.couponinfonow.com/coupons/coupon-fast-facts.cfm> over \$317 billion in [coupons](#) were distributed in 2008, while only \$2.6 billion were redeemed. Aside from the fact that an overwhelming majority of coupons aren't redeemed, falling into the manufacturer's intended coupon trap may not save you much. Psychologically, you are more inclined to over spend when buying with coupons. Seasoned couponers know that to get the most for your clippings, you'll have to put in a bit more elbow grease.

### 1. Limiting Limits

Ever notice that the fine print limits the number of items you can buy with each coupon? What you may not know is that this only applies to the exact same barcoded product. If your limit on Betty Crocker frosting is four per coupon, you can still buy more than four as long as they aren't the same flavor. And don't forget the rain check if they run out of an offer prematurely.

## 2. Score a Double or Triple

Coupon Queens never use an offer conventionally. They wait for their coupon item to go on sale and stock up to the limit. This may mean making a meal plan after shopping rather than before, like most of us do. The best time to shop is during a double or triple coupon event (usually held 3-4 days over a weekend) *and* while catching your item on sale at the same time. This is how the pros pay next to nothing for their deeply discounted grocery items.

## 3. Make a Master List

It's next to impossible to discern what's a good deal if you have no frame of reference. While prices fluctuate more than the weather, make a general list of the items you buy most frequently and how much they cost per ounce at regular price. Double-check it at two or more stores to get a solid average.

## 4. Store Shopping Card

Grocery stores don't just want to issue freebies out of benevolence. Merchants want to keep an eye on your purchases and stock their shelves accordingly, so they sweeten the pot with discounts on food prices "exclusive" to members. Most of us surrender our personal information without a second thought to get buy-one-get-one free mandarin oranges. However another upside to giving out digits is mail-out coupons tailored to your specific purchases. Kroger sends offers based on your particular shopping habits—I received \$1.00 off Lactaid milk (my preferred calcium source) and the same amount off a Jello pudding 6-pack. Coupons are sent to me for the products I need and buy frequently.

## 5. Look Outside the Sunday Paper

Most of the offers in the Sunday massive delivery are for new products or convenience foods. To keep your purchases focused on buying what you need, consider purchasing coupons on eBay [http://blog.al.com/frugalmom/2008/10/i\\_just\\_found\\_the\\_most.html--especially](http://blog.al.com/frugalmom/2008/10/i_just_found_the_most.html--especially) for big-ticket items like diapers and razors. Just know that when you "buy" coupons, you actually purchase the service required to clip and ship. Technically coupons lose their value if money has been exchanged for them.

## 6. Coupon Worthy Newspapers

Rather than buying a daily subscription for your local paper (which you won't read anyway) buy only the papers that include coupons from major manufacturer's Red Plum, Smart Source, Proctor & Gamble, and General Mills. The Grocery Coupon Guide <http://www.grocerycouponguide.com/articles/2010-coupon-insert-schedule/> lists a publication schedule for these manufacturers—just ask your newspaper which publications they carry.

## 7. Comb Recycling Bins for Newspaper Coupons

If you don't know where to find them, start one up at work. Be the office green advocate, but don't forget to skim a bit off the top! Literally. Forget saving the cost of one paper, with a recycling program you can collect more than one coupon to use then send the rest off for reincarnation.

## 8. New Product Coupons

For manufacturers to get a product on your weekly shopping list, they are more than willing to offer a huge promotional discount. This is all fine and well unless the product offered is either one of convenience (chopped and skinned apple "fries") or void of nutrition (mega-sized cheesy puffs). A coupon is only worthy of use if you need the product being promoted.

In our techno-savvy age, don't be afraid to look beyond the traditional paper coupons. Many online sites and mobile apps make it inexcusably easy to save some green:

- Coupon Sherpa <http://www.couponsherpa.com/mobile-coupons/>: No clipping necessary with these coupons scanned directly from your device. Coupon Sherpa also offers [grocery](#), [online](#), and [printable coupons](#) for hundreds of stores.
- Grocery IQ <http://www.groceryiq.com/groceryiq/index.html>: Allows users to create lists and compare prices at several local stores, even search coupons online for items on your list. At \$.99 it's a total bargain.
- ShopSavvy <http://www.biggu.com/apps/shopsavvy-iphone/>: This app scans barcodes and compares products within an area, at the low price of *free*. Make sure to read the directions on how to properly scan items to get an accurate reading.

## **Grow Your Own Garden**

As a child, I vividly recall Mrs. Godfrey's magical backyard. Whereas mine was a scorched wasteland of dry weeds and doggie doo, our neighbor's was a flourishing Garden of Eden. From squash and aloe to strawberries and lettuce, there was no

greater treat than an invitation to pick produce from her fertile plot. Perhaps memory exaggerates too much, but I'm convinced her fruits and vegetables were juicier, more flavorful, and bigger than any we'd comb through at the local grocer.

If you have absolutely no margin carved out in your life to consider establishing and maintaining a home garden, by all means, continue buying the bland, hyper-colored produce from national chains. Maybe shopping the local farmer's market is a better solution for you. But, after your initial investment of time (and minimal funds), you can truly reap the rewards of growing your own.

We've compiled several helpful hints to kick start your efforts at growing your own garden, but the most thorough advice will come from seasoned growers in your area. Be neighborly; make them a batch of cookies and pick their brains about the soil and climate.

1. Establish a specific area in your yard that has full sun. Avoid planting in shady areas.
2. Keep your garden moist with compost. Get a few buckets of dark sweet smelling stuff that is dense with worms and other soil organisms. Composting will give you ample supply of decomposing matter and make great use of recycling.
3. Ditch the traditional rows. You need to maximize the small space used, so the fewer rows you have the more produce you'll be able to grow. Opt for a few raised beds and clearly mark the produce type.
4. Rotate your crops every three years to avoid depleting the soil. Make a map of your garden so you don't have to remember what was planted where.

5. Plant throughout each season. This avoids a massive undertaking at the beginning or end of each season and keeps more crops flourishing throughout the year.

6. Focus on growing vertically to save space. Plants like tomatoes, melons, and cucumbers can be trellised or grown on the surrounding fence.

7. The quality of your soil will greatly affect the nutritional value of your produce. Using an excessive amount of synthetic fertilizers greatly reduces the food's taste and quality.

Consider the savings involved in [home gardening](#): \$1 in green bean seeds will reap \$75 annually while every \$1 invested in potatoes will provide \$5 of purchased spuds. If you plant an 8 by 4 foot garden, expect to pay close to \$100 for the bare basics—soil, plants, and compost.

Not only will establishing a home garden help you [save money at the grocery store](#) if you put in the effort, it can be a fabulous learning experience for the children in your own family. Let them help tend the plants and conduct experiments within the garden. Container plants such as cauliflower, brussel sprouts, cucumber, tomatoes, and carrots can thrive in apartments with balconies.

### **Growing Patio Herbs**

My pantry is stocked with common dry spices and herbs, but when I want to splurge, I go for the fresh stuff. When you purchase herbs from the produce section you'll pay as much as \$2-5 for green herbs. What better way can you reduce food mileage and serve the most savory dishes for less than growing your own spices? If

you'd like to plant your own garden like Mrs. Godfrey but don't have the resources, you can still make it happen with some sunlight and a few pots.

I hike up two flights to reach my home and space is at a premium, so tilling land and farming the earth is not an option. The best alternative for my space is to grow herbs on the patio. Make sure whatever outdoor space you have gets at least 6-8 hours of sunlight each day. Some varieties such as rosemary, oregano, mint, and thyme are a bit greedy and tend to dominate the pot—plant them in separate containers.

Fill the bottom of each pot with rocks or gravel and add composted soil and sand (mixed in a 2 to 1 ratio). Saturate the pot with water before planting your herbs. Continue to water and fertilize until tasty leaves pop out. As you need them for dinner, pluck a few. Never deplete the plant from all leaves at once as it will weaken and possibly kill it. The best time to trim an herb is just before the plant flowers.

You can be fancy with decorative pots and designs or strictly utilitarian, as mine are. If you are blessed with an actual plot of land, an herb garden adds beauty and value to the space. If you are stuffed inside with no outdoor area whatsoever, you can still grow herbs indoors with the Aerogarden <http://www.aerogrow.com/>. These Herb Kits <http://www.herbkits.com/> are easy-to-follow, space saving pots, but you can achieve the same results on your own for less money.

## **Food Sharing**

Part of what has driven our markets away from quality and toward mass production is the ability to maximize farming resources—pesticides, hormones, substandard animal housing—to increase the amount produced. While this is great for quantity and allows more people to eat more food, the quality just isn't up to par with fresh stuff. And we get to ingest some sketchy additives.

I'm all for choices, so if Everyday Shopper would rather pay low prices for substandard tasting food it's good he has that option. One thing to ponder if you like wholesome *and* cheap is the grocery prices on organic food. Maybe you get a superiority kick out of paying more for your load of food than I do. That's fine with me. But if you also value other forms of green, think about a co-operative. Traditionally grown produce can't be beat, so to get the best prices, buy with a group.

- Member Owned

When you subscribe to a food coop you generally pay a fee, either monthly or annually, in exchange for discounted produce and access to other bulk buying groups. You become a business partner and can make decisions on food buying directly from the source. Most coops are open to shopping from the general public, but you'll usually come out ahead paying the membership fees and getting discounts.

- Organic Produce for Less

Most coops only offer food with minimal processing—some are even exclusively organic. What products they offer depends upon the members' needs and wants. You'll get much better prices on organic stuff from a coop than you would from Average Grocer.

- Non-profit Saves You Money

Since the coop doesn't generate much extra revenue, you aren't paying for overhead other than a building or large tent. If a coop becomes profitable, members receive a partial rebate for their dues or outright split the profits.

- Volunteer for the Cooperative

Some groups require a minimal number of volunteer hours per month as part of membership. Others encourage giving volunteer time to the coop in exchange for a bigger discounts. Regardless, the democratic nature of food cooperatives require that members work together for mutual advantages.

- Eliminate the Middle Man

In going straight to a local distributor/grower you not only reduce food mileage and enjoy excellent quality goods but you'll be charged for fair—not under or over—priced food. By becoming a member you can get in touch with real food prices and have a better understanding of the farming industry.

- Have a Cow

Got meat? Round up a couple beef-loving families, contact a local rancher or farm, and go cowpooling! A side of beef, half the animal, yields about 160 pounds for between \$3-4 per pound. But this figure includes several cuts of beef—ribeye, sirloin, chuck, ground—and it will be tastier and vastly cheaper.

To give you a global perspective on food expenditures, Americans spend 11% of income on food while Canadians spend 14% and the Japanese a whopping 20%. While there are a number of variables that affect the food market, it gives me great pleasure that we have multiple choices when it comes to putting food on the table. Food coops might not be for everyone, but organic junkies should definitely investigate membership to reap serious yearly savings.

## **Stay Hydrated for Less**

The human body needs 64 ounces of water per day to run efficiently. The type of water we use varies widely from Aquafina to a running faucet. How much do you spend on H<sub>2</sub>O each month? And does your choice have a positive ecological

effect? Check out the most popular thirst quenching options and maybe consider a switch for your pocketbook and the environment.

### *Bottled Water*

We like the sleek bottles that unscrew easily and fit so nicely in the trashcan. No bulky jugs or pitchers to maneuver or occupy space in the refrigerator. The problem is excessive trash caused by bottled water. Sure, an occasional bottle is not a problem. But when your sole source of refreshment comes in small plastics, trash becomes outstanding.

At an average \$4.99 a package, buying cases of 16.9 oz. bottles will cost \$19.49 per month (114 bottles total). Aside from water delivery services, purchasing bottled water is, by far, the most expensive option for refreshment. If you can't bear to break your bottled water love affair, buy a Camelback or other fancy reusable bottle that you enjoy drinking from.

### *Brita Pitcher Filter*

This is one of my favorite water sources, when I can remember to refill the pitcher. Initial costs are much higher at \$25 for the pitcher and filter. Filters cost \$7.99 to replace and, if you truly are drinking your full water requirement, need to be changed every month (or you are simply filling the pitcher with tap water). Over the first quarter of use, your cost including tap water is \$16 per month. That amount decreases the longer you keep and use the pitcher. Your additional benefit is saving on the amount of water bottles consumed reducing overall waste. Plus you avoid carrying that blasted carton of water in the house every trip.

### *Water Jug*

Another option available for you is the jug of water. Purchased cheaply in orange juice style containers for as little as \$.75, jugs can also be refilled at the store for a

lower rate. My local grocer refills at \$.43 per gallon. Let's assume you buy 4 gallons new and have them refilled for your monthly water intake. You'll spend the cost of gas for 3-4 trips and \$7.73 per month. Part of what I don't like about this method is the pain of hauling four-gallon jugs in and out of the house.

### *Tap Water*

Think tap water tastes differently? Indeed, it does, but that doesn't indicate how purified it is. Dr. Henry Kim, a supervisory chemist with the FDA, says "generally, over the years, the FDA has adopted EPA standards for tap water as standards for bottled water." This means that your fancy bottle has roughly the same amount of contaminants as the tap. Every area is different, so if you are doubtful your supply check with local purification plants for more details. Plus the fluoride found in tap water is beneficial for teeth—if your children exclusively drink bottled water you may need to provide fluoride supplements. The EPA estimates that tap water costs roughly \$2 per 1000 gallons, only \$.02 per month, by far the most economical choice.

Eliminate excess waste and stay hydrated through the year with water. Avoid breaking your back and the bank by selecting alternatives to water bottles.

## CHAPTER 2

### GREEN DOES A BODY GOOD

The Egyptians were the first to take skin care to new heights and put it on record. Cleopatra, diva extraordinaire, regularly incorporated facial exfoliation as well as perfume and cosmetics into her regime. These Nile-dwellers took hygiene seriously—partly out of necessity, living in such an arid climate, but they also incorporated skin care as part of their religious practices. Women in upper classes regularly used expensive oils for skin and archaeologists have found elaborate powder boxes crafted from reeds or alabaster in excavations across the country.

Our predecessors throughout history have taken advantage of herbs and solutions found in nature to accomplish what many of us pay for in a bottle. Since no government agency regulates home use of plants and oils (obviously) you'll need to do a bit more research to use them effectively. Much of what you buy to clean your home and body doesn't have to use harsh or manufactured chemicals, but keep in mind that many herbal [beauty products](#) are equally harsh. Sometimes the best remedy is one that comes directly from the ground. Before plowing through the cleaning and bath aisles, give traditional products a try first!

#### Spring into Green Clean

Commercial cleaners are as much a part of life as toilet paper and ketchup. So what did folks do before Windex sprang into being? Most of us don't even think about how the chemicals we use affect our brain cells, pollute the environment, and pose a serious hazard to children. Although not posted on the label many chemical cleansers are highly toxic to breathe and must be disposed of separately. Not to mention many of them aren't effective! The EPA <http://www.epa.gov/iaq/pubs/insidest.html#Intro1> warns that the indoor air is far more polluted than outdoor air when toxic cleaners are used with inadequate ventilation.

Folks living in pre-Clorox eras used vinegar, borax, baking soda, and water to tidy and freshen the home. If you haven't yet acquainted yourself with these bread and butter staples, get started now! You may even notice fewer headaches and allergies after completely switching products. The main drawback in using traditional solutions to clean your home is the time required to allow them to work, so employ some patience. Here are just a few ways to cut the grime for less and reduce the nasty fumes in your home:

- **Countertops:** Soak a clean cloth in distilled white vinegar and wipe clean. Since vinegar is highly acidic, the pH value is too strong for most germs to survive. Even nasties like chicken juice and raw eggs can be disinfected with distilled vinegar.
- **Wood Furniture:** Instead of lemon-scented wood polish combine ten drops of lemon oil, two tablespoons lemon juice, and a few drops of olive oil. Wipe the furniture with a small amount of the mixture.
- **Mirrors:** Combine water and vinegar in a spray bottle. Wipe the mirror with a clean microfiber cloth (to avoid the paper towel residue) and then follow with a dry cloth.
- **Crusty Dishes:** Sprinkle baking soda on each dish and soak in vinegar. Let the solution sit for an hour or so. Scrub and rinse for clean dishes. Make sure any utensils or dishes exposed to raw meat are soaked in extremely hot water to limit bacteria.
- **Toilet Bowl:** Drop two denture tablets in the bowl and scour with your regular brush. A dash of white vinegar followed by a quick scrub will kill the rings.
- **Tile Floor:** Sweep all dirt and grime from the floor first. Mix hot water and vinegar in equal parts and scrub the tile and grout completely using a mop or a sponge. Rinse the floor with warm water.
- **Oven:** Combine equal parts salt, baking soda, and hot water (one cup of each for a large oven), apply to the gooey areas, then heat it for 60 minutes on the hottest setting. After the oven cools, wipe clean with a damp sponge or rag. Only use the soft side.

- Clothes: Make your own laundry detergent for pennies! Grate 1 Fels-Naptha soap bar into 4 cups of hot tap water and stir over medium-low heat until soap dissolves. Fill a 5-gallon bucket (the kind with a handle) with hot water. Add the warm soap-water, Borax, and washing soda. Stir until dissolved and then fill the bucket to the top with more hot water. Let it sit over night and stir in the morning. Using an empty liquid detergent container, fill it with half the detergent and half with water. Put 5/8 of a cup in top loaders or 1/4 cup into a front loader—don't forget to shake between uses. The entire mixture costs about \$2!

Don't fall victim to purchasing green cleaning products—everything you need to spruce up your domicile can be done on the cheap with a few basic supplies.

Get more information on natural cleaning [Cleaning With Vinegar http://www.cleaningwithvinegar.com/](http://www.cleaningwithvinegar.com/), Green Clean Book

<http://www.greencleanbook.com/>, and The New Homemaker

<http://www.thenewhomemaker.com/bakingsoda>.

## **Herbal Supplements**

Call in the next five minutes to get the new fat-be-gone pill and we'll throw in a free bottle of erectile dysfunction pills! All for the low price of \$14.99 plus shipping and handling! Sound familiar? **Miracle drugs almost always fail to perform what they promise.** Plus the [FDA](#) does not regulate most of these companies as medicine, but rather as foods. Many of these expensive products are placebo at best and do nothing. Some that successfully treat the ailment are associated with long-term organ and tissue damage. Steer clear of "magic"

remedies and opt for traditional supplements [you can find in the grocery store](#) to help balance the body.

Since you still need to add essential vitamins and minerals to your diet, buy pharmaceutical grade vitamins. While many will cost more than an unregulated supplement, the extra money is worth it. Several of the lower-end brands don't metabolize well. Visit Nutritional Supplements Health Guide to browse a selection of vitamins. [www.nutritional-supplements-health-guide.com](http://www.nutritional-supplements-health-guide.com) Stay informed on the effect of natural herbs and remedies that don't come packaged in a pill. <http://www.naturalherbsguide.com/> Chamomile can relieve stomach distress and calm nerves, garlic has been used to reduce the forming of blood clots, and ginseng stimulates the nervous system.

The Chinese have employed the power of herbs and natural remedies with success for centuries. Using a holistic approach rather than treating symptoms, natural healing incorporates exercise, massage, herbs, diet, acupuncture, and lifestyle change. As with anything else, don't start munching on a bushel of leaves just yet. Do some research on your unique body and maladies before diving into herbal treatments. Appropriate usage of these natural medicines will save you big bucks and reduce your likelihood of problems related to dietary deficiencies.

## **Natural Beauty**

Utilize nature's most pure ingredients to transform your epidermis. By limiting your use of [commercial beauty products](#), you'll avoid excessive use of mineral oil, a common filler in creams and makeup that suffocates the pores. But if you'd rather buy traditional products many [drugstore](#) brands are made by department store [manufacturers](#) and contain the same active ingredients. Look for it on the back of the jar. If the percentage of active ingredient is the same you're essentially purchasing the same product.

Slapping an [organic or "all-natural"](#) label on a bottle of night cream somehow increases the price by 40%. With just a few essentials, looking beautiful and staying on your budget is a farmer's market visit away. Check out these recipes for making your own products at a fraction of the spa price:

- Hydrating mask: Combine a fresh avocado and 1 1/2 teaspoons of honey. Mash together well and apply to face. Let soak for 20 minutes before rinsing with water.
- Sea salt scrub: Mix together 3 cups of sea salt, 3/4 cup olive oil, 3/4 cup sweet almond oil. Use 3-4 times weekly to remove dead skin cells and improve circulation.
- Witch Hazel: One of the best ways to gently cleanse your makeup is with witch hazel. It is available for under \$5 in the drugstore section of the grocery store. It helps to prevent blemishes as well.
- Facial exfoliant: Not only is baking soda a lifesaver in the kitchen, but it also works for cleaning the skin. Apply a solution of baking soda and water paste to the skin in circular motions. Rinse with warm water.
- Foot soak: Cook 1/2 cup of rice in a large pot of water. Add baking powder to the cooked rice after it cools. Soak your feet in the solution.
- Dry facial cleanser: Combine 1/4 cucumber peeled and juiced, 2 tbsp plain yogurt, and 2 tbsp cooked oatmeal, mixing well. Apply to a dry face then rinse after several minutes.
- Revitalizing facial cleanser: Add 1 slice peeled apple, 2 tbsp plain yogurt, 1 tsp olive oil, and 1 tsp juice to the food processor and blend well. Any leftover product may be refrigerated for up to three days.
- Lavender Bubble Bath: Add 1/2 cup castor oil to 1 teaspoon of lavender essential oil. Pour under spout during bath and enjoy.

For more recipes to create your own organic body products, visit Skin Care Recipes [www.skin-care-recipes-and-remedies.com](http://www.skin-care-recipes-and-remedies.com) and All Natural Beauty,

[http://allnaturalbeauty.us/hbr\\_mainpage.htm](http://allnaturalbeauty.us/hbr_mainpage.htm).

## **Exercise Sans Electricity**

If you consider the cost to power a treadmill and then cool the same space from your body heat, that's a lot of energy for nothing. Sure, the indoor gizmos have their place in the heat of summer and frostbite of winter, but to rely on them for everyday exercise is plain silly. You may as well be a gerbil in a tank.

Even with a [24 Hour Fitness coupon](#), your gym membership may cost \$30-50 per month, depending upon the options offered and where you live. Let's assume you average \$40 for access to your workout facility. You'll spend \$480 annually on membership alone. Tack on locker rentals, impulse smoothie buys, and, let's be honest, at least two months of inactivity and that's a load of dough. Just take a bacterial swab of the sweat infused plastic seats—who knows how many thousands of microbes and crusty foot beasties hitch a ride home with you.

Gym junkies at Adam Boesel's Green Microgym in Seattle actually use their own energy to power the equipment. It's an awesome veggie burger concept, but not available in my neck of the woods. I can imagine membership fees for that kind of place are prohibitive. Try an all-together different approach to exercise.

If you give yourself a pat on the back for a 45-minute beat down on the treadmill, I bring gloomy news. According to Mark Sisson, author of *The Primal Blueprint*, your exercise should reflect the natural movements of our hunter-gatherer ancestors—none of which require the high impact, repetitive motions most of us gravitate toward in gyms. Light jogging, walking, quick bouts of sprints, and swimming as well as resistance training with bands scattered throughout the day are more effective than a slamming gym workout followed by a couch potato fest. Sustained high-heart rate routines cause serious joint damage over several years. If you don't believe me just take a trip to New York City. Folks who live there incorporate vastly more movement in a day and it shows in their body fat percentages. The rate of obesity in The Big Apple is 22% while 30% of residents in Alabama are obese.

Incorporating exercise into your routine throughout the day is much easier than blocking out an hour-long power chunk anyway. If you enjoy prime time TV walk the stairs during every commercial. No stairs? Jump rope or jog in place. If you watch a one-hour drama followed by a 30-minute sitcom you can ascend and descend 75 flights while enjoying your shows.

Every time you use the restroom do 15 squats. Instead of working on a stationery office chair sit on a Pilates ball to improve your core stability. Squeeze your gluteal muscles together on the train to work. Do 10 push-ups every time you enter and exit the house. Always park at the farthest spot from the door and avoid the escalator or elevator—stairs will give you a good workout. Pick a variety of exercises that target various muscle groups and make them as much a daily routine as using the restroom. For maximum success, start with just three exercises and slowly add more.

When working out at home instead of a gym you'll have to find some resistance to add. Without extra weight on top of your body mass it is difficult to tone muscles. Old milk containers make great weights when filled with water, plus you can calculate the exact weight of different levels by measuring it on a scale and marking the increments with a permanent marker. Load up a backpack with books to use for arm exercises. Have an old paint bucket? Fill it with rocks and tie a rag around the handle for comfort.

Enjoy the great outdoors! One of the best ways to get better sleep is to spend least half an hour in sunlight each day. Once a week, make a trash walk—take a bag and gloves with you to collect litter (and even work in squats to pick each piece up). Pick two days a month to do squats while you pluck weeds to beautify your lawn and tone that tush. Avoiding the gym will take the stress off of hard workouts, consume less energy, and save nearly \$500 a year. Keep your wallet fat while you slim down!

Caution: Always get checked out by a health professional first, especially if you aren't athletically inclined. Working out on your own requires a minimum level of coordination. Buying a few sessions from a personal trainer will save a ton in the long run and insure proper form.

Find more great exercises for home strength training sans weights at Body Results <http://www.bodyresults.com/E2nogym.asp>. Headed to the park? Get the skinny on how to make the most of park swings and slides at Discovery's Planet Green <http://planetgreen.discovery.com/food-health/green-exercise-nogym-required.html>.

## **CHAPTER 3 RECYCLING**

It makes perfect sense that Germans are superior recyclers. No other country is as neat, orderly, and generally legalistic as Germany, so it isn't a surprise that Deutschland has been an innovative leader in recycling. Their Green Dot Program is a non-profit organization that collects and processes recyclable products purchased by consumers. Under the European "Packaging and Packaging Waste" Directive, companies are required to recover and recycle their own packaging. So the Green Dot program collects it for them in exchange for a fee. Each paying member has the right to print a special Green Dot label on manufactured goods and receives a user-friendly collection service in return. Hundreds of yellow collection bins are placed throughout the country and householders use a yellow bin for Green Dot products on trash day. While a touch monopolistic, the Green Dot System more than doubled the rate of recycling from 1990 to 2004 while inspiring 21 other European countries to do the same.

Household recycling in the U.S. isn't quite as universally accessible, but with a bit of research you can participate with very little effort. Make it a point to know your local collection options and help encourage reuse of our waste.

### **The Real Deal on Recycling**

Recycling is not a post-Earth Day invention. Most pointedly in economic slumps, businesses and households always become amazingly inventive in reusing things, resulting in positive financial and ecological benefits. Even before Rome's domination smiths reused bronze for a variety of hunting needs and collected fire residue to make bricks. Philadelphia established the first paper recycling mill in 1690. Assembly line genius Henry Ford crafted a dis-assembly process to built old car parts into new models.

Today is a somewhat of a different ball game. With a rising population and endless supply of packaging inside packaging, mass recycling is more in line with our current needs. And it may or may not always affect the budget. Why all the

rubbish? A big part of the problem is our love affair with disposables and excess waste. We'll grab five paper towels to clean up a mess rather than a wet rag. Many families make it a regular habit to eat exclusively from paper or styrofoam plates.

Recycling is smart. You'll toss your green bean cans anyway, so why not put them in a separate container? For minimal effort you can reduce the need to replenish renewable resources and cut down on landfill waste. But starting a new habit isn't easy as pie. To get the whole household on board start small and build up. Options vary from curbside pickup to neighborhood collections, so consider the following ideas before forming a plan of action:

- Collect your recyclables and donate to a center.

The most obvious answer to beginning a lifestyle change is by examining your garbage and making better use of it. Label spare containers with the products you intend to sort and recycle—glass, plastic, metals, and paper products. Check with your city as you might be provided with free bins and/or complimentary home pickup. Many facilities will offer cash for your recyclable products. Cans, bottles, and scrap metal are collected at the city dump and measured for payback. No, it won't make you an instant millionaire, but something is better than nothing. If your family really gets into the spirit of recycling, take it a step further by organizing neighborhood collections. Advertise for them about a month ahead, then again a week out of your collection date, and bring transportation big enough to tote everything away. Even set up a bring-your-own-cup lemonade stand to draw in visitors and make an extra buck. Take away the neighborhood trash, earn some dough, and build community awareness. Check out Earth 911 <http://earth911.com/> for more information on local collection centers and up-to-date recycling prices. Here are several current prices for your household recyclables:

#### 1. Paper Products

The going rate on one ton of paper is roughly \$50. If you subscribe to the local paper, use paper in your house, or get junk mail, paper collection could be an

ongoing moneymaker for you. Unless you plan on dropping off a collection monthly or weekly, clear a small space in the garage to stack paper. Routinely stack junk mail, newspaper, and computer paper in the designated area.

## 2. Aluminum Cans

The going rate for aluminum changes daily, on average one pound of aluminum, or about 40 cans, is \$.79. Many collection spots have reverse vending machines—pour cans in, get cash out. If you regularly collect from friends and family it can quickly add up to \$500 per year. Keep a container in the kitchen and review with family members what to put in it. If you have multiple children, make it a game of how many cans or bottles each child can collect in a week. Even attach it to a small monetary prize or special reward! When you combine your own recyclables with your neighbors' the price tag adds up.

## 3. Cell Phones

Before relegating last year's model to the closet floor, check with TradeMyPhone.com to see if you can score cash for it. Several phones in good condition will pay out pretty well. If your phone is in good condition and you received a free upgrade, sell the older phone on Craig's List for cash.

## 4. Plastics

Consider water bottles, drink containers, cups, and lids. Simply because a green recyclable arrow logo is printed on the container does not mean it may be reprocessed. The arrow is meaningless and the number printed on it indicates the type of resin used during production. According to the Ecology Center <http://www.ecologycenter.org/ptf/misconceptions.html>, recycling plastics costs more than production of virgin plastic. Your best bet is to conserve and not use as much of it.

## 5. Batteries

Household, car, and rechargeable batteries are in high demand. Currently car batteries can earn up to \$4.50 and sometimes more. Centers will pay out \$150 per ton of the household variety. Lithium batteries contain no toxic material and are 100% recyclable.

- Repurpose your junk. <http://www.freeshipping.org/blog/40-eco-friendly-ways-to-repurpose-household-items>

Are you really about to toss out your deli potato salad container? Those things are better than Rubbermaid. Wash it out and use it again rather than buying their flimsy disposable counterparts. Before kicking the dining room chairs to the curb, could you refinish them? Chances are most of what you chuck can be [reused or repurposed](#). The World Environmental Organization <http://www.world.org/weo/recycle> has a fabulous database of alterior uses for every conceivable household item.

- Refrain from spending.

Yes, this has a huge impact on recycling. Rather than consume tons of things we don't use and then pat ourselves on the back for putting it in a recycling bin, we can simply limit buying those things in the first place. [Water bottles](#), [grocery bags](#), paper napkins, paper plates, and single use batteries can be eliminated from your shopping list saving you money and reducing the need for excess production.

- Sell your old stuff.

Consignment stores and thrift shops will often provide space to sell your stuff and give you a portion of the sale. Definitely consider this for larger items and only after you've tried to sell on eBay or Craig's List to avoid a middleman price cut. Keep it in good condition for better offers.

- Buy recycled goods.

I personally take issue with purchasing recycled toilet paper. The idea alone conjures unpleasant odors and doubts about the product. That being said, many of the products made from recycled goods are more durable today than they have been in the past. Purchasing recycled goods sometimes costs more, so look for sales. Some of our favorite brands are:

Seventh Generation <http://www.seventhgeneration.com/> Order these environmentally friendly, non-toxic goods from Drugstore.com to save on shipping (minimum purchase order \$65). While many of these products are not as durable or clean as well as others, they do a pretty good job and are soft on your skin.

Definitely buy these in bulk from Amazon.com to get cheaper rates. <http://astore.amazon.com/seventh.generation.products-20>

Re-Inks Recycled Cartridges <http://www.re-inks.com/compatible-and-recycled-inkjet-cartridges.asp> Often cheaper than their new counterparts, recycled cartridges

are reducing excessive use and save you a couple of bucks. Don't forget to turn in your old printer cartridges for a \$3 credit to Staples or Office Depot.

Buy Recycled <http://www.buyrecycled.com/> catalogs a list of available recycled products for consumers. Most of the products sold cost less and get the same job done.

Abundant Earth <http://www.abundantearth.com/store/recycledproducts.html> markets everything recycled from gifts and furniture to lawn and garden products. While some of these items are offered at a special price, many products are higher in cost than traditionally manufactured goods.

Head to Treecycle <http://www.treecycle.com/> for recycled office products, cleaning supplies, and food service. Although you may pay a little more for standard products, you'll probably be less wasteful with it and save money in the long run.

- Don't get crazy.

Our pervasive attitude of "recycling-as-hobby for the elite" must change before folks in flyover country (myself included) accept frugal living and environmental conscientiousness. We can't afford to guilt people into living an eco-friendly lifestyle. It doesn't work and the oppositional reflex urges people to buy 9 mpg SUVs. What makes universal sense is saving money. Adopting a few changes over time will have a longer lasting effect, rather than a New Year's resolution, knee-jerk purge.

As for fashion and reuse, beware of expensive "vintage tee" boutiques and \$60 recycled Capri Sun handbags. Being eco-smart also means [being frugal](#) with all your available resources—cash included. Go to Goodwill or Salvation Army to craft your own originals if you truly want to recycle.

## **Starting a Recycling Program**

As a general rule, I'm in favor of neighborhood programs rather than big government to get social work done. So while there's a place for city wide

recycling collection, the best way to make a heart change is at the grass roots level. Be that change and show your neighbors how easy it is to recycle!

To start your own collection program, talk about it with people—your co-workers and neighbors are a great place to begin. Ask if they'd be willing to participate if you did most of the work. Similar to your home recycling program, use three separate bins for plastic, glass, and paper. Clearly label each one and put them in a high traffic area, preferably next to your trash can.

Every now and then, remind the participants in your program via email about the benefits of recycling. Don't inundate them with annoying forwards, just a relevant statistic [http://greenliving.lovetoknow.com/United States Recycling Statistics](http://greenliving.lovetoknow.com/United_States_Recycling_Statistics) every now and then helps. And thank them for their support. A yearly collection contest between company departments or children at home can help reinvigorate awareness of the program.

## CHAPTER 4

### THE EMERALD HOUSE

<http://www.freeshipping.org/blog/life-expectancy-of-25-housing-components>

So you finally own a home. Maybe it's a starter gig or a larger domicile to accommodate your growing family. Most new homeowners waltz into a house with rose-colored glasses, blithely unaware of expenses beyond the mortgage, whereas seasoned property owners know that they cost a pretty penny and aren't always the most energy friendly. From curb appeal to heating and cooling needs, decisions you make regarding changes to your home have lasting economic and environmental impacts.

New construction always trends toward efficiency. In the 50s and 60s when oil was far cheaper, builders and homeowners didn't fret over insulation and double-paned windows. Low energy prices didn't warrant it. Since we face skyrocketing, volatile oil prices today, it's definitely in our collective best interests to take a hard look at how our homes use excessive energy. While I would be overjoyed to proclaim that powering your home with alternative energy would save you big money, the truth is it won't at this point in technology development. The road blocks associated with alternate power are considerable.

*Solar Radiation* <http://www.freeshipping.org/blog/save-money-with-solar-electric-systems>

Solar power is generated when an array of cells containing photovoltaic material convert solar radiation to electricity. These are the manufactured cells on solar panels that do the active work of making use out of light rays. The sun is free. Especially in steamy Texas. It seems reasonable to harness it's power and make that big orange ball do the work without paying a ton to regulate the indoor temperature with petroleum based energy.

Let's take a deeper look to see how much money and raw energy this process actually saves. The average house in North America uses 14,400 watt-hours per day. Given the amount of energy that a solar panel can generate (in sunlight) you're looking at 285 square feet of panels. But you'll also need an array of other installations because the sun doesn't shine all day. The grand total of this alternative energy, not including substantial repairs needed, is around \$25,000. Very green, very *not* frugal.

Don't forget to take into account the amount of energy needed to create a solar cell. In another two decades when production is likely more efficient and the panels last longer we might have a much better option. Until then, you might consider [leasing solar panels](#) instead.

### *Wind Power*

The American Wind Energy Association <http://www.awea.org/faq/rsdntqa.html#savememoney> estimates that it costs between \$6,000-15,000 to install a residential wind turbine that would completely power a home. They say that you won't have to rewire anything and that the initial investments will cut your energy bill by 50-90% and be refunded with 15 years. Wind turbines are more feasible in the north where air conditioning isn't a heavily relied upon. Most homes are serviced simultaneously by both the turbine and local utility company. The higher the wind speed, the lower your bill.

If your house is in a wind blocked area your savings probably won't be that great and you'll pay more to the utility company, which severely hampers the return on your investment. Plus several health problems have cropped up as a result of the ultrasonic waves emitted by the turbines. Not enough evidence exists to solidly determine the effects, but there is a strong suspicion that the turbines cause headaches, insomnia, and tremors, especially in areas with large numbers of units.

## *Landfill Gas*

After your rotten bananas and dirty diapers have been whisked away to the city dump they begin to decompose. This decomposition releases methane gas which can actually be converted to alternative, renewable energy. We like our trash and make a lot of it, but is it a perfect solution? The biggest snafu in this scenario is the dangerous gas, dioxin, emitted along with methane. And this is among the most expensive of alternative energy options out there right now. Unfortunately we can't stash our trash in the backyard and live off the methane. It's way too complicated and stinky.

So if we evaluate all our options through green and frugal lenses we find ourselves stuck. Powering the home with renewable energy sources is pricey and definitely not within arms reach for folks trying to pinch a penny. Plus the current state of processes needed to create solar panels and wind turbines won't necessarily cut back on energy usage anyway.

As these options become more popular and more efficient price will come down. But until that point, there's no guarantee you'll ever see a majority return for the costs up front. So instead of signing away your first-born's college tuition, there are several valuable lessons we can learn from homes built to host alternate energy sources.

Most houses built with the intent of installing solar panels are highly energy efficient in the first place—very well insulated with smart designs and Energy Star appliances. If you are customizing a home it is well worth the money up front to do the same, especially if you intend to live in a house for eight years or more. Build a home that requires less energy and you'll save money, whether you use solar radiation or traditional energy as your main power source.

There are many other ways to slash your utility bill that don't include bankruptcy. Most of us don't consider hidden sieves or know how to reduce them. **These simple do-it-yourself and professional options will keep the heat out and cool in during the hot summer months:**

### *Culprit #1: Breezy Windows and Doors*

Look for daylight through cracks around your windows and doors; feel for air seeping in. If you are home improving on a dime, buy weather stripping foam or rubber—it is sticky on one side and will cut out the airflow. The rubber stuff definitely wears better. Make sure you place the stripping where it will make tight contact with the window or door.

### *Culprit #2: Poor Wall Insulation*

This bigger ticket item is a definite must to replace if it was done poorly the first time, and especially if your walls have absolutely no insulation. You'll need to hire a professional as you can seriously damage the walls, do-it-yourself style. Insulating cavity walls can save up to 15% off your energy bill and will typically pay for itself in just 2 years.

### *Culprit #3: Old Putties*

Check out the putty around your doors and windows. If it is cracked you can be sure the hot air is creeping in. Scrape them off and apply a new layer.

### *Culprit #4: Outdated Unit*

Old Bessie may be working overtime if your house has been a sieve for outside air. But if your unit is more than 12 years old, replacing it with an Energy Star version could be your best bet for keeping it cool. Most companies will offer a free consultation to assess how large of a unit you would need for your square footage.

If you plan to move within five years, it may be best to insulate other areas of your home rather than go for an overhaul.

#### *Culprit #5: Static Thermostat*

My thermostat is impossible to read. It has one lever and a thermometer-style gauge above it that could read anywhere between 72 and 78 depending on the angle you look at it. I'm headed to the store today to buy a programmable thermostat so I can set it for specific temperatures during different times of the day. For just under \$30 a [Honeywell programmable](#) can save up to \$400 per year on heating and cooling.

#### *Culprit #6: Dysfunctional or Poorly Installed Duct Work*

Although a good duct cleaning can charge hundreds of dollars, it is well worth it to identify any leaks and give the pipes a good cleanse. Although you can attempt to [do-it-yourself](#), I'd get it professionally done.

#### *Culprit #7: Inadequate Roof Insulation*

I come from a family of mechanical geeks who are into fixing everything. An uncle recently gave me a tour of his newly insulated attic and I was truly impressed. Few builders actually use fiberglass as there are more cost efficient, easy to install, and cheaper options. I would use a certified installer for the job, but if you're channeling Bob Vila check out [these tips](#) first.

If your experience is similar to mine, you may be greeted by an energy bill jump when you move from an apartment to a house. I was pleasantly surprised. Apartments are hideously constructed with very little regard for the renters' utility bill. So a \$350 bill in the summer for our two-bedroom wasn't a big shocker—and

that's for 78 degree temperature. Even though a house is typically much larger, you may or may not pay more than an apartment to regulate it's temperature.

Be sure to make a list of the items you'll need before heading off to [Home Depot](#) or [Lowe's](#). You can easily end up spending more than you'll save if you go into a big-box hardware store without a plan!

## **Choosing Energy Efficient Appliances**

When the EPA started issuing appliance ratings in 1992, its goal was to promote energy efficient appliances by establishing standards. Appliances that make it through the strict testing guidelines and earn the Energy Star approval use about 20-30% less energy than their traditional counterparts. Each appliance has a percentage of energy it must *not* use compared to the standard. Heating and cooling systems must use at least 10% less than the standard while refrigerators need at least 20% savings. With the average energy bill sitting at \$2,200 annually, the cost of new appliances from somewhere like [Home Depot](#), [Sears](#) or [Lowe's](#) has the potential to pay for itself in a couple years.

As a result of this movement toward maximized efficiency, sleek, new refrigerators and effortless front-loading laundry machines are quickly becoming the standard. But it doesn't take a math whiz to compare their price tags with traditional electronics. Buyers have little clue as to their investment costs and the return value. How much will you save on investing in these energy efficient products in the long haul? And just how much do they impact the environment?

### *Front Loaders*

Before discussing which machine to buy, you might be interested to know that you can reduce the cost of each load to just \$.14 if you wash with cold water. Both electric (\$.69) and gas (\$.55) cost much more per load when using hot water. I don't notice much of a difference—and we are experts at filthifying clothes. If you

wash with mainly hot water you'll spend \$226 per year as opposed to \$11 on cold loads. Add about \$.11 per load for water.

If you opt to purchase those quiet, energy efficient front loaders, be prepared to fork over the cash. The average front loader is \$270 more than a top loader (that's \$540 more for the pair). Not only do front loaders use less water they also use less energy. Your clothes aren't agitated as much and don't need to be dried as long. If you currently use a lot of hot water for laundry, you'll save as much as \$137 each year with a front loader. Cold water savings are much less at \$28, and the cold water detergents are helping to drastically reduce the most expensive part of washing your clothes. If you average out the price of laundry for a front loader, you'll save roughly \$75—so in about four years the up-front costs will be recouped.

*Bottom Line:* Keep your current washer and drier spinning as long as possible. Your biggest savings in the laundry business is the cost to heat your water. Wash on cold and hang dry whenever possible. Save money for a new unit while you wait for the current units to expire and then buy front loaders. Don't forget to research repair centers in your area to make sure they will be able to service your machines—one large manufacturer has been dabbling in bankruptcy court for quite some time, so don't bank on any warranty.

### *Central Air System*

Before you look at replacing the actual unit, do some investigation on your ductwork. If your piping system has cracks and leaks throughout, pumping energy efficient 72-degree air into them will only cool the attic. Much of the high cost of heating and cooling can be found in the system's foundation. Regardless of SEER number, a compressor can only do so much.

That being said, if your unit is over 12 years old you'd do well to consider an upgrade. When you buy an Energy Star model, expect it to function nearly 14%

more efficiently. Make sure the unit you purchase is the right size for your space. The higher the efficiency rating the more you'll trim costs.

*Bottom Line:* It depends upon your needs. If you plan on moving within two or three years, it may not be financially sound to replace. However, if you are cooling a sieve, your heat/AC costs can ratchet your bill up toward \$1000 each month, especially in the south during the hot months. Replacing the unit and/or ductwork will reap huge savings after a few years. Your house may never dip below 76-degrees, which is cause enough for me to pay for an overhaul. Unlike other energy efficient choices, your comfort is directly linked to your system's ability to cool and heat.

### *Dishwasher*

To be considered an energy efficient appliance it must use at least 41% or less energy than the traditional models. As with front loaders and central air systems, when you choose to upgrade an appliance you'll pay a lot for it. Dishwashers use less water so you pay less to heat more water to wash the lasagna casserole dishes and crusty flatware.

*Bottom Line:* The folks at Energy Star say that you'll save an average of \$90 over the lifetime of a new dishwasher. Not too winsome or frugal, but if you need to buy one anyway, go for the Energy Star flavor. You can save on your pocket book and ecological footprint by running the washer with a full load (as you'll cycle the same amount of water with one or twenty dishes) and use the air dry option to avoid more energy use.

### *Refrigerators*

The old ice box has big potential to save you over \$100 each year. Most of them are sleek and fancy—and have separate temperature controls for veggies. If your

unit was produced before 1993, you probably have a clunker cooling your precious edibles.

*Bottom Line:* Unlike front loaders, you have a lot of leeway in price with refrigerators. You can choose from the bare bones variety or the shaved ice serving, latte making, oil changing kind and still save a lot of money on energy costs. Many surplus and seconds stores have steals on last year's models so you don't have to break the bank.

If you are looking to replace an appliance use it up and wear it out first. Save while you wait for it to collapse and you'll have plenty of options when it's time for the big purchase.

### *Tankless Water Heater*

No doubt you've been wooed by the barrage of [tankless water heater](#) ads currently abuzz on home channels. Rather than keeping a vat of warm water in the garage and then pumping it throughout the home as needed, the tankless versions heat water as needed. The idea is not a new one. In many other countries around the world water is warmed directly at the shower head and, albeit lukewarm, serves as a decent way to snag a shower. Just don't touch the heater mid stream unless you need a good size jolt to wake up.

The larger capacity tankless water heaters seem like a perfect idea. They reside in the garage or wherever your former giant steaming tank of water once sat. The main drawback to switching to tankless heaters is initial cost. Most of the brands available are around 25% more efficient than the tanks, which means you'll need to hang on to it for nearly twenty years before breaking even. Plus, electric heaters often can't heat cold groundwater fast enough, so you'll need a gas hookup. They are also notoriously unreliable <http://www.consumerreports.org/cro/appliances/>

[heating-cooling-and-air/water-heaters/tankless-water-heaters/overview/tankless-water-heaters-ov.htm](http://www.freeshipping.org/blog/the-hot-and-cold-on-tankless-water-heaters), running an inconsistent temperature throughout a shower.

### *Bottom Line:*

Keep the rotund tank for a few more years and let the technology develop more. When either installation or units costs become more competitive, take the plunge. Make sure you know what to expect <http://www.freeshipping.org/blog/the-hot-and-cold-on-tankless-water-heaters> if you opt for a tankless unit.

### **My House Costs *What?***

**Exactly how much do you pay for the utilities needed to run your home?** Even if you know, down to the kilowatt, the exact usage of power, what can you do about it? A power monitor can be a useful tool, but without knowing what to do with the information you may as well toss it. Every energy-driven device in your home requires, well, energy to use it. There are a few gadgets that seem to require less at a small cost with minimal notice.

### *CFL v. Incandescent Bulbs*

In years past I have resisted the CFL bandwagon. Fluorescent bulbs, energy savings aside, were just plain ugly to look at and reminded me too much of eight o'clock classes in college. The good news is they have improved the quality and appearance over the last few years. Yes, they still have a delay, but the bulbs have become softer and emit a yellow glow similar to incandescents. CFLs use one-third the energy of their traditional counterparts. A 26-watt CFL runs for 6000 hours while a 100-watt incandescent will last roughly 1000 hours. That's big savings on both ends. In a test run by Popular Mechanics an incandescent bulb actually scored the lowest for efficiency, color, and warmth. Give fluorescents another shot.

### *Shower v. Bath*

Generally speaking, a bath uses more water, which increases your cost and usage of both water and energy. But, if you have an old shower head and enjoy a 20-minute, just-below-boiling stand-up experience, it probably uses about the same amount. Check the gallons per minute of your shower with an old bucket to gauge your usage. As far as hygiene is concerned, a bath has got to be the ickiest option. Soaking in your own filth can't be the best way to get clean.

### *Microwaves v. Ovens*

This is a moot point. Cooking a chunk of meat in the microwave versus in a traditional gas oven, you may save a little. But if you eat two or three meatless meals each week or convert even one bulb to a CFL, you'll save more over a year. Meat requires much more energy to cook, so if you'd like to cut back on cook time and energy, go veggie. There are several variables that work within the microwave oven, gas/electric oven debate, and most seem to even out quite a bit. You don't need to fret over it unless you're feeding twenty people three meals a day.

### *Low Flow*

Low flow shower heads may or may not be good for savings. With a powerful shower head I can get a good shower in five minutes. The pitiful heads that spit rather than "shower" water take nearly twice the time to rinse off soap and shampoo. Nearly the same usage in exchange for an annoying daily experience. Saving water and the energy needed to heat water may be better done by being mindful of your current usage rather than switching to a new head.

### **Curb Appeal for Less**

Nothing says blah like a blank and boring front yard. If you ever plan on selling your house, first impressions make a huge difference. Your beautiful house looks naked without some color and pizzazz to spice up the grass. Planting trees and [cultivating a garden](#) makes a huge positive impact on resale and the environment.

So you read a few design books, watch some DIY TV, and you trot off to [Hardware Land](#). That initial purchase may not be so bad. But one trip turns into four and the virgin lawn planter, notoriously clueless on garden budgeting, finds himself deeply in debt. Many products offered to adorn the beds contain large amounts of wood and plastic. Why not add some flower flair without incurring additional wood processing and unnecessary plastics? These tips will boost your lawn's wow-factor without incurring too much debt or depleting too many resources.

### **Cheap Ways to Improve the Curb Appeal of Your Home:**

1. If you aren't in a hurry, begin with seeds. They are cheap and fun to plant and watch sprout. Make sure to read the directions on how deep to plant, sunlight required, and what season is best to plant. After you get a healthy selection growing use cuttings to grow your plant family.

2. Use poorly irrigated marshland as a foundation for a rain garden <http://sueellingson.com/raingardens/>. Your soupy side yard can bloom year round with a lightly cultivated, natural plant selection that thrives on excess water.

3. Color the front door with a water soluble paint. Many oil-based paints contain big amounts of irritants and fumes, so using a low VOC paint will radically transform the look of your house without inducing dizziness. If you live in a warmer climate, low VOC exterior paint won't pose a problem to the finish.

4. Lay out a recycled tire mat to welcome guests. Popular in the 50s and 60s these mats are far more durable than the flimsy, cute things we lay in front of the door now. Plus they make good use of old tires.

5. Put up several window boxes and plant herbs in them. For those of us who can't fathom the maintenance of a full-blown garden, window box planters provide a decent solution. They add a pretty border to your window and spice up the cooking.

6. Bring on more recycled tires to craft planters for the entrance. They look fabulous painted with fresh plants.

## CHAPTER 5 LEISURE AND TOURISM

We love "sustainable" especially so when considering where to [travel](#). But let's be reasonable when we investigate what environmentally responsible vacationing actually means. German architects Frank and Sven Sauer have proposed an innovative solar-powered design for travelers, The Blue Crystal, which is an entirely sustainable hotel made completely of ice. Where will this hotel be constructed? In Dubai. The desert. Even if this hotel could harvest enough solar energy to power those enormous iced walls, is that investment really a wise use of resources?

A "green" trip doesn't necessarily mean trekking cross-country on bike for a whale saving expedition nor indulging in "sustainable" decadence. If you are drawn to large, ocean dwelling mammals or huge wastes of money, be my guest. But most of us have something a bit more traditional in mind. Frugalites, don't let the cost of a vacation be a killjoy. Frugal living habits will enable you to splurge on vacation.

Much of traveling with an ecological mindset complements the essence of being resourceful—using only what you need and leaving as little negative evidence of your existence as possible. Hotel and hostel owners welcome ecofriendly travelers, since a few minor changes will save big bucks in energy and water. We all benefit by using less. But first, some generic guidelines for all travelers:

1. Prepare your home for departure. Turn your AC or heat 5-10 degrees away for your normal temperature, adjust the water heater to its lowest setting, and unplug all major appliances. You'll also want to stop your ice maker and newspaper delivery service during your absence.

2. Buy paperless tickets as replacing lost ones costs between \$75-100. If you're fortunate enough to have public transportation to and from the airport, map out

your routes ahead of time and leave plenty of wiggle room for late busses or trains. Never leave your vehicle at the airport—parking costs will tack on anywhere between \$40-100 or more onto your bill. Invite some friends to help you out.

3. Pack as lightly as possible. Most of our friendly skies have jumped on the luggage fee bandwagon sending your total bill upward of 20%. When you travel with only carry ons or combine your family things in one large checked bag, save money and reduce fuel costs.

4. Live as if you were at home. Yes, it's fun to toss your bath towel on the floor every morning since room service will provide another one. Yet using the same hotel towel for a couple days saves a significant amount of water and personnel costs on a large scale. And if enough people did the same hotel prices would fall.

5. Turn off the AC or heat, lights, and TV when you leave your room. Yet another way we could pull together to lower hotel costs and reduce consumption concurrently. Turn off exercise equipment and jacuzzi before leaving. Skip the hassle of front desk check outs—it's really easy to check out with the hotel's electronic system on the TV to avoid paper bills and save time.

6. Beware of hidden hotel costs. Those mini-soaps and shampoos make great additions to your guest bathroom. But take what you need and leave the rest for the next guest—you just might save a few bucks as some places charge for replenished toiletries. Ask about fees for disposables.

Go Green Travel has a myriad of other tips for eco-friendly [travel http://gogreentravelgreen.com/](http://gogreentravelgreen.com/). We've separated the following vacation ideas by type to let you envision various possibilities for your specific mission. Whether you're

toting the whole brood or setting out on a solo mission, traveling on the green and cheap is easily attainable.

### *The Great Outdoors*

The most obvious way to save money and reduce consumption is to strap on the ole' backpack and head for the hills. I am not a camper. Not that I can't be one, I just have no desire to try. But the rest of my family are avid hikers and tent lovers so it looks like I'm the odd duck.

Out of respect for other nature lovers and the environment, aim to leave no trace of your trip when you camp. Obviously you won't want to carve your name in trees or stage your own bonfire, but beyond the duh-factor you'll want to stay on designated paths, refrain from breaking limbs from trees, and know the park's requirements for soap usage.

According to Camping Magazine, smaller groups tend to act more responsibly than large ones. Play all camp games in designated open spaces or indoor areas. When camping in the backwoods (definitely not for the novice) move your site every few days to avoid depleting one area. To avoid carrying mounds of waste during a hike, purchase food in minimal packaging and make only what you need. Some parks even have a no-trace check up to evaluate how well campers are respecting the natural resources.

Figuring out what [camping gear](#) to bring on your outdoor trip is daunting. The following list of gear and supplies, Eagle Scout certified, is entirely comprehensive, including no more and no less than what you'll need for a good time.

Sleeping bag (+20 C works well for most climates)

Compact sleeping pad (Thermarest or similar)

3-season tent

Plastic ground cover for under the tent

Lightweight water-proof/breathable shell layer (jacket & pants)

Compass

Map

Camp-suds

Small knife

Stove & fuel

Backpacking food

Minimum of 2 quarts of water (one 2-quart bladder and two 1-quart Nalgene bottles and fill enough for the day. Extra containers are nice for purifying water at the camp site or if you drink a lot)

Water purification system

Matches and/or lighter

1 or 2 lightweight pots for cooking

Cup or bowl if needed

Spoon

1 or 2 bandanas (good for many things: wash rag, head cover, snot collector, improv-bandage for first aid, etc)

Blister supplies (mole skin / bandages)

Bear-bag rope for hanging smellables at night.

Bag to hang smellables

Stocking cap

Sunglasses

Two pairs underwear

Lightweight silk long underwear if chilly

Hiking boots

Sandals or light-weight shoes for walking around the campsite

Flashlight and extra batteries

Pack rain cover

Lightweight Crazy Creek style chair

Sunscreen

Toothbrush/Toothpaste

Chapstick with sun protection

Poop shovel

Toilet paper

Extra plastic zip-lock bags and 13-gallon trash bags for water protection and carrying trash.

Camera

Optional bag of wine for night-time relaxing around a fire.

Backpack to fit all this stuff

Shorts and/or pants (non-cotton)

Two pairs of hiking socks

Two pairs sock liners

Hat for sun protection

Glove liners and/or wool mittens

One short-sleeve synthetic shirt (cotton does not dry well)

One long-sleeve synthetic shirt

Light insulating jacket if needed

### *Best Camping Spots in the U.S.:*

We've evaluated camp ground reviews from across the country—of course the Grand Canyon is the mothership of outdoor lovers, but not everyone can afford to drive that far. Even if you live in a flat plain, finding places to camp within an hour or two is easy. Here are some of the favorites:

1. Glacier National Park—Kintler Lake, MT
2. Guadalupe Mountains NP—Dog Canyon, TX
3. Mount St. Helens—Lower Falls Recreation Area, WA
4. Natchez Trace Parkway—Merriweather Lewis Monument, TN
5. Cumberland Island—Sea Camp, GA
6. Alexander Springs Campground—Umatilla, FL
7. Eagle Nest Area Campgrounds—Cimarron, NM
8. Yosemite Campgrounds—Yosemite, CA
9. Mueller State Park Campground—Divide, CO
10. Ludington State Park, MI

### *Service Trips*

Most of us tend to use our vacation hours for self-indulgence. We have rightly earned some time to ourselves and want to spend it selfishly. This is not a bad thing in itself, but you may be surprised to find that planning a vacation around serving others can be a deeply rewarding and encouraging experience. There are thousands

of opportunities world-wide ranging from [home building](#) and [conservation projects](#) to [disaster and hunger relief](#) and [volunteer vacations](#). Not to mention the perspective your children gain by helping others whose lives are a stark contrast to their own.

Most short-term volunteer/missions organizations will require a fee and [airfare](#) is usually not included, but many of them include homestays and food while abroad. Traveling internationally is not cheap, so not staying in hotels will help out the budget. **The following are several options for service trips:**

- *Global Volunteers: Partners in Development* <http://www.globalvolunteers.org/index.html>

Coined by USA Today as the "granddaddy of the volunteer vacation movement," Global Volunteers provides a multitude of opportunities for single or family travelers. Work with youth, teach English, build houses and schools, provide health services and many other services for a minimum of one week. You can even work on a conservation project in Costa Rica. They offer discounts for multiple family or group members and have programs around the globe.

- *Globe Aware* <http://www.globeaware.org/Content/aboutus/>

Program fees for Globe Aware include rooms, meals, and ground transportation. Projects implemented are safe, culturally interesting, invite interaction between host country and volunteers, and benefit a needy community. Most programs have cabins that will accommodate up to 6 guests in a party.

- *Earth Watch* <http://www.earthwatch.org/expedition/>

Join an Earth Watch expedition to work with leading researchers on coral reef health, biodiversity, indigenous cultures, sustainability, and more. Earth Watch welcomes single travelers, high school and college groups, community groups, and

teens. Most programs last at least 11 days—fees vary by location and program. Make note of the activity level (ranging from easy to strenuous) to prepare physically for the trip.

### *Cheap Cruising*

**You either love the cruise or detest it - few travelers feel lukewarm about a floating fun ship.** Each line offers different levels of comfort and luxury. I can only speak of one very popular line that felt very much like an early 90s Vegas casino; let's just say I'm not a fan of mirror balls and gold lamé. Cruise ships have been in the spotlight for several years regarding their environmental impact and, thankfully, have slowly initiated several positive changes in energy usage and dumping policies.

If you're looking to combine an inexpensive trip that has minimal environmental impact, cruising may not be the gig for you. After a quick search for a cruise package off-season (at the end of hurricane season) I'll admit the \$499 7-night western Caribbean trip sounded attractive, but you need to investigate exactly what that covers. This particular price included an inside room, 24/7 meals, some drinks, on-board activities, shows, taxes, and port charges. Any and everything extra is just that. You'll pay for meals on land, excursions, airfare, gratuities, spa treatments, and "service fees in alternative restaurants" (whatever that means).

Realistically, you'll need to add at least an average \$350 per person per week for those extras and any port-of-call activities. Factoring the base price with transportation to and from departure city and extra charges will quickly add up. Also, you need to know that in bad weather or weird circumstances, you may miss one or more ports-of-call without a refund. Cruise lines are notoriously stingy with refunds. You have no guarantee of a trip plan, so if you like to take the reins on your vacation, trade the floating luxury ship for a land-based vacation.

### *Hostels*

**The term hostel has evolved over the last few years.** Traditional hostels were known for their meager accommodations, designed for poverty-stricken students and younger travelers trying to stretch a buck. Yet today they have much more to offer the modern adventure seeker. You can find holes-in-the-wall in any major city, but many hostels are far more refined than you think. Don't rule them out—if you can share a bathroom, you can travel in hostels.

Many locations have options to bunk with multiple guests or offer private rooms. I stayed at a hostel in New York that was safe, clean, and my friend and I had a room to ourselves with no additional cost because of extra vacancies. On the other hand, you can't always rely on that kind of privacy. If you're willing to surrender a little comfort it's much more affordable to travel abroad with the help of hostels. Ideal candidates are couples, singles, or friends without younger travelers. Hostelng with children is definitely not a wise idea. **Your best bet to find reliable locations is word of mouth combined with these databases:**

- [Hostels.com](http://Hostels.com)

By far the most comprehensive list of hostels searchable by destination and price. Hostels.com will book rooms for you at no cost. Plus get the inside scoop on each location with pictures and user ratings. With reviews on each city and area activities, Hostels.com is a great bet for budget travelers.

- [HostelWorld.com](http://HostelWorld.com)

Download the HostelWorld.com iPhone app for mobile access to hostel searches. Search over 20,000 hostels and budget hotels worldwide to find the perfect fit for your location and pocketbook.

- [GuideForEurope.com](http://GuideForEurope.com)

Hosteling requires a healthy level of spontaneity from travelers. Being able to troubleshoot and take last minute changes in stride is essential. Take advantage of these tips from GuideForEurope.com for backpackers heading across the continent.

### *Hotels*

Enviro-friendly hotels are pretty easy to scope out with the help of organizations like the Green Hotels Association. All partner hotels and vendors are listed by state and include chains ranging from Comfort Suites to Wyndham. Interested travelers can get more specific information on what the organization considers green to be. Find lodging in cities across the globe at iStay Green <http://www.istaygreen.org/>—even checkout the "green rating" for each hotel. Vacationers need not drop huge amounts of cash to stay in an environmentally respectful establishment. Most online booking sites have started to offer a green hotel search as well. Both Travelocity and Expedia are working to build their eco-happy hotel search engines and offer impressive selections for various price points.

It makes financial sense for owners to take a close look at hotel practices that encourage smart traveling habits—using towels and sheets more than once saves a killing in the long run. Let's hope that our collective cooperation will eventually make green hotels more competitive in pricing.

Souvenirs are an absolute must for most travelers—you want to have a physical remembrance of a place beyond pictures. Something that says been there, done that. So do it! Buy a small, light, and locally produced artifact for your treasure trove. Don't annoy your friends with the "I heart diving in Cozumel" t-shirt or Mayan ruin snow globe made in China. Support the local economy, especially off the beaten path, and you'll find a unique gem.

### **Become a Green Bookworm**

Walking into the local [Big Box book store](#) gives me a rush. As much as I adore the aroma of freshly minted pages and percolating café coffee my family has a solid case to send me to a recovery program. I love that people lounge in comfy clothes studying, that the kiddie area has miniature furniture, and that shoppers hush in reverence. It's this overall atmosphere that weasels me out of \$24.99 plus a latte every time. Books can, and should, be an important part of life, but do book manufacturers replenish what is reaped? Plus, how can we indulge in reading without digging into savings?

According to the a study completed by the U.S. Book Industry <http://www.bisg.org/news-5-352-new-report-shows-carbon-footprint-of-books-and-environmental-transformation-in-the-book-business.php>, at least 45% of publishers—including Scholastic, Random House, and Thomas Nelson—have initiated multiple changes to print responsibly. From using recycled paper and reducing energy consumption to lessening rapid deforestation, the big book players are being smart. Pulp fibers and reclaimed paper are vastly cheaper to print and require less processing.

If you can't resist the siren call of those newly inked sheets and soy cappuccinos, rest assured that you can find your favorite reads for less. Your options are listed from least to most expensive for all frugal price points.

- Good 'ole Library <http://www.americanlibrarydirectory.com/> local library search

A word to the procrastinatory: library cards are free, late fees are not. I once racked up \$32.25 for two books I accidentally packed during a move. Would they accept \$20 to settle? Absolutely not. Overdue books are a big moneymaker for many libraries. Another trend starting to pop up is annual usage fees for library users—yes, that means paying to have access to the library. As budgets get tighter in tough economic times city councils are trying to squeeze as much as they can from every source. Since I'm a bit of a book snob, I don't enjoy checking out "well loved" books with dirty edges and torn pages. And trade paperbacks are much easier to

tote and position than hardbacks. But new releases, usually available at the front, are relatively clean and users can sign up on a wait list. The library is your best source for finding the biggest local selection of books for free. Learn to love it.

- Free eBooks

Especially in the non-fiction department, free (or bargain) eBooks provide hours of information and entertainment for pennies. With the advent of self publication via the internet, you can take advantage of stellar authors who haven't yet been picked up by a big publishing house. Many Books <http://manybooks.net/> has an impressive selection of over 20,000 eBooks from which to choose. Another great source of free and cheap reads is the Digital Book Index <http://www.digitalbookindex.com/search001a.htm>, searchable by genre, author, or title.

- Used Book Shops

Lest you assume the resale book stores only carry Harlequin Romance and 1980's cook books, think again! While there are many discount, resale shops across the nation, my favorite chain is [Half Price Books](http://www.halfpricebooks.com/) <http://www.halfpricebooks.com/>. Each location offers a totally unique set of merchandise and displays new publications at the front of every store. You pay half of all cover prices and sometimes more off depending on supply. Yes, you will have to hunt and peck for what you won't. No, they don't have a list of every title in stock. But all personnel are certified book lovers and can quickly help you navigate. Most stores are plastic bagless and donate hefty proceeds and merchandise to literacy organizations worldwide.

- Book Mooch <http://bookmooch.com/> book swap

Mooch: "to get or try to get something free of charge; to obtain or try to obtain by begging." Mooching with other moochers is fun, and this online community makes it possible. Users sign up for free and earn points for every book sent to another user or purchased from Book Mooch's Amazon link. If you don't have a hard time parting with your books, this is an excellent way to trade. I searched for three of my favorite, but not blockbuster, authors and found a big variety of each available to mooch. With the U.S. Post Office, pay \$4.95 (up to 4 lbs.) for the small flat rate shipping box to send books out.

- Book Apps for the iPhone

- As the 2009 App Gems Award for Best Reader, Eucalyptus isn't cheap by app standards, but at \$9.99 readers can actually enjoy an experience as close to book reading as possible. Users pay separately for reading content at paperback prices. If you refuse to pay for apps check out the free Stanza, a simpler yet similar app that shares many of the same features and a wide variety of books. If reading online feels like wearing jeans two sizes too small, give it at least three books before scrapping it. Into my fifth Stanza book, I am now fully adjusted and enjoy the portability of my favorite books. Your best bet for a free Bible app is with You Version's Holy Bible. Even though pages are harder to turn than traditional e-readers, it does come with reading plans, multiple languages, and nearly every translation out there.
- Kindle [http://www.amazon.com/dp/B0015T963C/?tag=googhydr-20&hvadid=4421533945&ref=pd\\_sl\\_19calxq4k4\\_e](http://www.amazon.com/dp/B0015T963C/?tag=googhydr-20&hvadid=4421533945&ref=pd_sl_19calxq4k4_e)

Amazon's Kindle is sexy. With a battery that lasts for days and the ability to tap into a 3G network for 60 second downloads on over 420,000 books, I could get used to reading from a screen. Plus the Kindle has earned solid props for having a smaller carbon footprint than traditional paper bound books <http://gizmodo.com/5348201/kindle-is-more-environmentally-friendly-than-old+school-books>. Every one hour of reading on the Kindle is equivalent to the energy required to create four pages. Books are less as well at \$9.99 for all new releases. However, initial costs for the Kindle are steep, starting at \$259. If you're accustomed to reading twenty books a year and paying an average of \$15 per book, you'll spend an additional \$200 in reading material during your first Kindle year. You won't see a return on your investment for at least three years, more if you don't read as much. By then you may be stuck with an HD player when everyone else went Blu-Ray. I'd stick with eBooks and read them on your laptop instead.

## **Entertainment Parks**

Ignore most of the supposed whistle-blowing on how "un-green" amusement parks are. Many theme parks have made huge changes in how they do business—from composting waste to offering bio-degradable flatware, the Looney Toons gang is jumping aboard the green train. General manager of Busch Gardens Tampa, Donnie Mills, says that in construction of a new coaster, one of the main components is Trex, a composite product made of recycled material.

While these are great steps toward maintaining a healthier environment, don't expect it to be cheap. When you plan a trip to an amusement park on a budget, keep these things in mind to get the biggest bang for your buck:

### 1. Buy tickets for multiple days.

The more days you plan on visiting a theme park, the cheaper your daily rate will be. To give you an idea of how much you'll save, a two-day pass (with fast pass) to the four main parks in Disney is \$158 adult/\$133 child. Enjoy the same liberties with a five-day pass for just \$229 adult/\$195 child. If you are going to make the big family trip, take a few extra days for virtually no additional cost. Sea World offers a second day free ticket for \$73 adult/\$69 child.

### 2. Search for tickets online.

Our favorite spots for [hot tickets](#) include Tickets2You.net, Six Flags main site, Ticket Mania, and Official Ticket Center. The most attractive reason for buying online is the low cost of multi-day passes and you'll also find reduced rates for single day visits.

### 3. Use your club cards and memberships.

If you belong to AAA <http://www.ouraaa.com/travel/discounts/index.html>, Sam's [http://travel.samsclub.com/pubspec/scripts/eap.asp?GOTO=JUMP&eapid=0-30028&mcicid=0-30028.cmn.acol.ue&jurl=/daily/30028/added\\_value/default.asp](http://travel.samsclub.com/pubspec/scripts/eap.asp?GOTO=JUMP&eapid=0-30028&mcicid=0-30028.cmn.acol.ue&jurl=/daily/30028/added_value/default.asp), Costco <http://www.costcotravel.com/>, or other wholesale clubs, discount tickets are usually offered in conjunction with your membership. Many of their discounts include full package deals with hotel and attraction bundled. Check your current discounts from AAA.

### 4. CityPass <http://www.citypass.com/and> Entertainment Book Coupons <http://www.entertainment.com/>

Depending on what you plan to do during your vacation, these may save you hundreds of dollars in food and park admission. The Southern California CityPass gives you 30 percent reduced admission to Disneyland, Universal Studios, SeaWorld, and the San Diego Zoo. Review your itinerary before purchasing. Had my husband and I bought the Chicago CityPass instead of paying for individual admission to our favorite spots we would have saved \$60 per person.

## 5. Food savings.

Plan to eat one meal at the park. It's just not fair to be at Disney or Six Flags and only eat packed tuna fish sandwiches. Bring snacks and drinks but also enjoy a lunch to avoid feeling left out. If you eat outside of the park choose a location from Restaurant.com to pay just \$10 for a \$25 gift certificate.

Disney World is the antithesis of frugal. But in exchange for a lifestyle of reasonable living habits, you have the ability to splurge and enjoy. Always save up cash for your vacation, don't bust out the credit card, utilize the tips above, and you'll have an exciting time for less.

## Creative Cookouts

You either love hosting gatherings or they stress you out. Not all of us can (or want to be) Martha Stewart. But keep in mind that extending a welcome to others around you helps to build authentic non-computer, non-social networking community. Grilling some burgers on the grill is delicious, cheap, and with a few modifications, very earth friendly. Integrate these products into your cookout to green-proof your gathering:

- Weber Charcoal Chimney Starter <http://www.amazon.com/exec/obidos/ASIN/B000WEOQV8/thevirtualweberb>

Instead of using lighter fluid, check out this alternative method to heating your patties. The starter is just \$14.95 and is lit using newspaper under the coals. I'm not a fan of electric grilling, so using this starter avoids the smelly emission of lighter fluid.

- Disposable/Reusable Goods

There's nothing like a huge mound of dirty dishes to kill a great time. If your peeps are into bringing their own table goods and don't mind helping out with the clean up, go for it. I personally think there's a time and place for disposable plates and flatware—and a cookout definitely qualifies. Look at throwaways from World Centric <http://worldcentric.org/biocompostables> or Gaiam <http://www.gaiam.com/product/bagasse+dish+set%2C+set+of+50+hot+cups%2C+15+plates+and+25+bowls.do?search=basic&keyword=bagasse&sortby=bestSellers&page=1> to be responsible and have a good time for less.

- Recycling Containers

Not exactly a land-breaking revelation, but setting out a couple other containers to separate recycled garbage is an easy change to implement at a cookout. Clearly label each one, perhaps with pictures for the younger folks, and deposit at a recycling center for some extra dough.

Buy fatty ground meat to make your own patties. It's the cheapest out there and most of the fat will drip off during cooking. Add about a half cup of milk to each pound of meat to increase volume. Serve hotdogs to the kids as they are super cheap, and many adults will also want to partake. Even organic dogs are affordable and quite tasty. Making your own red potato salad is far less expensive and better for you than potato chips. And never turn down a guest request to bring something. Many folks feel awkward arriving with nothing in hand, so invite a pot of beans or head of lettuce and tomatoes for burger garnish.

## CHAPTER 6 Getting There

Relocating to the burbs has its appeal. Lightly trafficked, little league areas are calm and always cheaper per square foot than city dwellings. But did you know that residing 40 plus minutes away from your job will tack on thirty extra hours per month getting to and from work? If you get paid \$20 an hour, that's an extra \$600 you're missing out on. Not to mention the funds needed to run your car, toll fees, and the stress of commute. Adding it together, you're forsaking nearly \$1,200 every lunar cycle due to work being so far away.

As you read through this chapter challenge you to keep a car log for two weeks, recording mileage and trips taken each day. In addition to saving money, you can also reduce the amount of CO2 emissions by 19 pounds for every gallon of gas you don't use. It's not hard to cut back and save your sanity at the same time.

### **These Wheels Keep on Turnin'**

My dad is a pretty frugal dude. He picks and chooses his penny-pinching categories (think CFL bulbs and hypermiling) yet enjoys splurging on lavish vacations. Spend five minutes with him and you'll discover he drives a '94 Honda Civic he bought for \$300. And "it still blows cool air." Dad's funny like that.

Part of his vehicular success stems from an thorough knowledge of engineering and mechanics. My car maintenance plan is call-a-tow-truck-when-it-doesn't-run-anymore, whereas he is diligent about keeping the machine in strong working condition, catching problems before they become pricey. Think of it as teeth cleaning for cars.

If you're a car leaser or buy-a-new-ride-every-two-years kind of person, that means more energy and materials are needed to create more cars (which we don't need). Being frugal pays off for your budget when you keep the same car long after the

payments stop. Here are some of Dad's tips to keep the car in tip-top shape so you can get more miles out of your car and save thousands in the long run.

### **1. Check the oil and get it changed regularly.**

Only check it after the car has been turned off for a while and is cool. Read your manual to find the oil dipstick and pull it out. Wipe it down once with a rag and reinsert to get an accurate reading. Your stick has a "full" measurement, which you want to see after pulling it out. If it's a bit low, add more of the same brand oil with a funnel. Look at the color also—if it's black, time for a change. A whitish tint usually means something funky is mixing in with the oil and you'll definitely want to take it in.

### **2. Check transmission fluid.**

This takes a bit more finesse but you can check it on your own. Locate the transmission fluid dipstick under the hood. Put the car in park and pop the hood. The stick has a cold and hot measurement at the end. If your vehicle has been running for a while, it should read "hot" and if it's a cold engine you should see "cold". Make sure you wipe down the stick before reading it. When the fluid is brown, it's time to switch it out.

### **3. Keep engine coolant full.**

That big tank-looking thing under the hood is like a sweat tank. When it runs out or stays low for a long time, failing to cool the engine, you can expect serious auto heart failure. This is a big money fix so you'll want to keep an eye on it. Make sure the level between "low" and "high" for the best efficiency. If you are constantly running low, take it in to check for leaks.

### **4. Become a tire pressure nerd.**

Remember how part of last November's campaign to propose energy reform was to encourage more tire pressure checks? While this may be a drop in the bucket in comparison to finding alternative energy sources or new drilling areas, there are measurable savings to be had just by keeping your tires at the right pressure. You can save around 3.3% just by adding a bit of air to your car's rubber shoes. Check it at least once a month to make sure your tire pressure is within the recommended range. Don't go by the pressure range on the tire itself! Instead, check the sticker on the inside of your driver's side door or recommendations in the manual.

## **5. Wash and wax your car often.**

I've always thought maintaining the outside of a car was a bit vain. But keeping the car washed and waxed protects its clear coat and prevent bugs and bird poo from corroding or staining the exterior. Getting minor chips and dents fixed (you can do it on your own too) will keep rust from invading.

## **6. Check the constant velocity joint boots.**

When the seals break on these and dirt contaminates the joint (on front wheel drive vehicles), you have a hefty bill to pay for axle repair. Replacing the seals is a drop in the bucket. Ask your mechanic to check them out during oil changes.

## **7. Maintenance requirements every 2-4 years.**

Every time I go in for an [oil change](#) and the guys recommend flushing this or that I always refuse. My estrogen sensors go on high alert and I feel taken if I give in. The truth is while some of them are trying to tack on an extra buck, there are things that need to be drained every few years. The cooling system, transmission fluid, replacing drive belts and hoses, and changing the timing belt will keep the car running longer without resorting to major surgery.

## **Driving as Art**

I would love to hop on a bike and get my exercise on the way to work. Or jump in a train and read my paperback. As mentioned at the start of this chapter, a quick look at the obvious (and hidden) costs <http://www.commuter-solutions.org/calc.htm> of driving to work is staggering. Unfortunately, I don't live in an area where public transit is popular nor widely available. So if you reside in a megapolis with these options, count your blessings, utilize your options, and please save your reproach. Flyover folks would love to be free from paying for a car, but many of us can't live without it.

So if you find yourself in the morass of coffee drinking, text typing, lip gloss applying commuters, you can still lessen the strain on our planet. Maybe you're one of the few who's already altered your driving habits to save money, which in turn

uses fewer resources. Perhaps you've detailed every mile of your week, including grocery trips, and allot a certain amount of gas money accordingly. Even more essential than your *quantity* of driving is your *quality* of driving. Believe it or not, piloting the car is an art that can be improved upon. Going the extra mile doesn't have to mean a budget strain. You may just need to evaluate some driving habits that keep you filling up the gas tank more frequently.

#### 1. Downsize to a one-car family.

Don't groan just yet! After being rear-ended several months ago, our family of 3.5 was reduced to one car for a long period of time. We also lived in a small two-bedroom apartment on the third floor in an area not conducive to foot traffic. It was a huge sacrifice and I'd be lying if I said every moment was a welcome learning opportunity. Being homebound with small children in sweltering heat was a true test of patience.

What I did notice was a huge deficit in spending over those months. Not only the obvious ones—[gas, oil changes, random repairs](#)—but also overall spending on fast food lunches, mall purchases, and other quick buys that impaired mobility affects. Our monthly reduction during the one-car era was \$380 cheaper than with a second mode of transportation. If your situation allows you to tote a spouse to a stationary job (which we did not have), you can easily make it work.

#### 2. Make a list of outings and stick to it.

The "oops I forgot" trips really take a toll on your gas bill. Become a dedicated list taker and make a plan for all the trips you intend to take during the week. Include grocery shopping, meetups with friends, commute to work, church happenings, and everything else to have a clear idea of your weekly mileage. Even keep a chart to hold yourself accountable to the list.

#### 3. Head to the gas station at the 1/4 tank mark, no more or less.

If you always run on empty, you can quickly shorten the lifespan of your electric fuel pump as it has to work overtime to pressurize a small amount of fuel. If you always drive around with a full tank you'll be hauling a lot of extra weight around with you, increasing your usage of gas. Regularly refuel when you have used most of the tank.

#### 4. Fill up on Wednesdays and a few days before the holidays.

Prices fluctuate throughout the week. Think about when you fill up before heading out of town on a holiday weekend. Usually Friday after the bags are loaded in the car. As a result, prices are historically higher 2-3 days before holidays. Also, Wednesdays tend to trend lower than other days, but this isn't a steadfast rule every week.

#### 5. Check levels every time you fill up.

Back in the glory days of full service, your tank refill included a fluid check, tire pressure reading and adjustment, window washing, and a smile. You'll have to pay a pretty penny more for the same service today. Be your car's advocate and check the levels described earlier in this chapter.

#### 6. Ease up on the gas, lead foot!

The less you rapidly accelerate and decelerate, the more you'll save money. Get to know your frequented routes and learn when you can coast down hills or take your foot off the gas before a stoplight. Avoid idling in parking spots or in traffic if at all possible. And take advantage of cruise control—by going a consistent speed, you'll avoid hitting the gas and breaks more frequently.

#### 7. Park in the shade.

Did you know that gasoline evaporates? Plus, if you live in the south, leaving your car to bake in the summer sun is akin to automotive abuse. So seek maximum shade and walk.

#### 8. Share a ride to work.

While checking out online ride sharing agencies <http://www.rideshare-directory.com/#texas> can help connect you with fellow sojourners, I have several reservations about going to and from work with a stranger. How punctual are they? Is she an aggressive driver? Does he have a penchant for sharp objects and unsuspecting carpoolers? If you can network through people you know, all the better. Expect your commuting costs to cut at least 1/3 if you are persistent with ride sharing.

Other tips and gadgets that will help you out:

Trip Cubby iPhone App <http://appcubby.com/trip/index.html>: For folks who need to track mileage for gas or tax reimbursement, this is essential. Includes fancy bar graphs and hyper-detailed options.

Car Care iPhone App <http://www.macworld.com/appguide/app.html?id=81701&expand=false>: Tracks mileage for multiple cars with quick and easy data entry. \$4.99

## The Hybrid Frontier

The first electric cars and hybrids were miserable. Many required the driver to plug the car in, which actually used more energy in the long run than a traditional combustible energy engine. Plus they were notoriously unreliable and needed frequent repairs on expensive, hard-to-find parts. While the hybrid has evolved to become a more reliable option, it's not a no-brainer purchase. The buyer should consider fuel costs, expensive hybrid repairs, and travel needs first. Before dipping into your savings account, gauge your transit needs and current situation first.

- You own a paid-off car.

Good for you! Contrary to group think, transportation will always be an expense, not an investment. If you're driving without a car payment, that is the most economical way to live. Continue making "payments" to your savings account so that you can buy your next vehicle outright, avoiding interest. You are in the best position to take advantage of long-term gas savings a hybrid offers. *Best bet:* After your current ride expires, spend a bit more to purchase a hybrid. Since you're the type of driver who will run a car into the ground, you'll start saving on the extra up-front costs after about five years.

- You have car payments and plan to keep it after paying it off.

Aim to pay off your existing ride within the next year to avoid interest. If you can't afford to do that, sell it and buy a clunker with the difference. Never forget that a car is an expense, not an investment. If you pay \$17,000 for a 60 month 8% interest car loan you'll pay \$3,682 extra for financing. Unless you buy a classic car, the vehicle will always depreciate in price. *Best bet:* Buy a hybrid after your current car won't run anymore and pay for the bulk of it in cash.

- You buy or lease a new car every couple of years.

If you car hop, count yourself completely unfrugal. Those who truly want to save money will drive a clunker, e.g. something you can afford to buy outright, rather than a car you can't afford. While leasing has a cheaper price tag than traditional payments, most deals have mileage restrictions and end-of-term balloon payments. Most people who lease don't intend to invest the difference elsewhere for a greater return on the money. *Best bet:* Unless you change the way you use transportation, owning a hybrid will only cost you more.

Perhaps the best mode of transportation for your budget is a used, small, fuel efficient car. The current high cost of hybrids, especially the midsize or SUV, doesn't warrant a decent tradeoff.

### **Transportation a Go-Go**

A growing number of small cars has exploded on the scene in recent years. From the Mini Cooper and Honda Fit to other bite-sized subcompacts <http://consumerguideauto.howstuffworks.com/five-tiny-cars1.htm> with equally peppy names, the Go-Cart-As-Road-Vehicle craze is slowly migrating across the Pond. Are these vehicles fuel efficient? You bet. Will they protect you in a face off with a mid-sized vehicle? Dubious.

Consider your needs—how often you use highways, how far you travel each day, parking, city traffic, and hauling capacity. If you have children, pretty much count out these tiny transports. Rear room for a car seat is nearly non-existent and good luck fitting that stroller you bought at [Walmart](#) anywhere but in your lap. For single, slender, and urban going people, a small car may be your best bet. Keep in mind that acceleration is not the best, given a modest engine, and you'll definitely want to add all safety features available. If you reside in a smaller town or live very close to work and need a glorified go-cart, take advantage of the savings. Earning upwards of 40 mpg on the highway, pocketing your extra cash as you zip in and out of traffic.

# CHAPTER 7 SHOPPING

Shoppers seem to have an interesting idea when it comes to shopping "recycled" things. To prove my point, do a quick search on recycled clothing or furniture and you'll find a myriad of sites eager to waste your money in the name of a cleaner planet. If you've made it this far, you probably aren't the type to drop a couple thousand on a side table made from plastic bags.

For starters, always ask yourself if you can purchase something used. It makes sense to use what we have before making more. Let's find homes for all dining room tables before commissioning an artist to repurpose a bundle of driftwood. Can I buy it at Goodwill or Salvation Army? You'd be surprised how many name-brand, gently used gems lurk amid the funky, resale stench. If recycling is to "extract and reuse" then adding "resale and [repurpose](#)" to the list will save even more of our hard-earned cash and precious resources.

## Furniture Finds

The printed newspaper still serves some purposes well, and one of them is the classifieds. Comb through those cryptic, abbreviated messages and give the owner a call to check out a piece of [furniture](#).

Always take someone with you for safety and have questions ready to ask about the merchandise when you arrive. If either the owner or furniture reeks of smoke, don't buy—that smell won't ever completely leave. Steer clear of furniture that isn't solid wood. Particle board junk is cheaper, but it won't last very long and you'll easily double your buying over the long term.

The best bets are solid oak or another hard wood that you can refinish for your color and decor. Sanding and staining is a cathartic process, one I'd recommend to anyone looking for a gratifying hobby. With a small initial investment and elbow grease, you can buy diamonds for pennies and let their true beauty shine. Use these beginner tips to get started on your next recycling project:

To get started, you'll need:

orbital sander (don't forget to look on Craig's List first) <http://www.homedepot.com/webapp/wcs/stores/servlet/Navigation?storeId=10051&categoryID=500897&langId=-1&catalogId=1005>

several packs of sandpaper from fine to medium grit

drop cloth

stripping agent and scraper for existing stain

10-15 rags

wood conditioner

rubber gloves

mask

2" paint brush

stain

polyurethane sealant (I like semi-gloss for most pieces)

new hardware (optional)

**Before beginning:** Select a piece of furniture that doesn't have too many details or complex surfaces for your first project. You need simple lines and planes to practice with technique before tackling more detailed pieces.

**Step 1:** Prepare a secure area outside with minimal wind and plenty of ventilation. The garage works fine. Place your furniture on top of a drop cloth and secure the edges of the cloth to the ground. If you have little ones running around the house, make it absolutely clear they may not go near the furniture.

Step 2: This is the hardest and ickiest part of the project. If you can push through this the rest is down hill. Put on your gloves and mask. Apply the stripping agent to your furniture with a paintbrush. Do not paint back and forth—the stuff works the best when you slop it on thick and leave it. It is highly acidic and very painful to the touch. Let it sit for the time recommended on the can and wipe it off with rags. You will probably need to apply it at least twice. The goal is to remove most of the original stain, but some of it will have to be sanded off. After applying the stripper wipe down with a damp cloth and let sit for a few hours.

Step 3: Sanding is the fun job. But to avoid changing the shape of the piece or causing damage to it, you must have patience. Attach a sheet of medium grit paper to your orbital saw and begin sanding the large areas such as the drawer faces, table tops, and seats, *with the grain only*. Don't spend too much time on one area, but rather "apply" the sanding as if it were a coat of paint. Give equal pressure to all surface areas so you don't have a dip in the wood. Repeat with a finer grit of sandpaper to give it a smooth finish.

Any curves or edges will need to be sanded by hand, and this is where you will need patience. Always apply pressure, but not too much. Try to use a sanding block whenever possible to avoid finger lines in the wood.

Step 4: When your piece is completely sanded, wipe it clean with a damp cloth and apply wood conditioner. Let it rest to dry for at least 24 hours. Keep it secured in a dry place until staining.

Step 5: Apply stain to your wood with a paintbrush. You may want to test a hidden area first to make sure the color you want jives with the wood—sometimes the final look varies widely from the sample. Wipe off excess stain according to directions on the can and give it an ultra-light sanding. More than likely, you'll want to add another coat several hours after the first. Sometimes putting a different stain on top of the first coat gives it a deep, rich color. Don't be afraid to play!

Step 6: Let the stain dry completely and re-sand if necessary. This last step is the hardest—it gives the piece a smooth look like the topcoat of a manicure. If it looks globby, your finished work will be a mess. Paint the furniture with 2 polyurethane coats, letting each dry for several hours (outdoor pieces need to use marine grade polyurethane to stand up to the weather). Always load your brush with enough goop and paint into the areas that have already been coated. Let the piece dry for at least three days and, presto! You have a hand-crafted gem for much less than the furniture dealer.

When you can't find something to repurpose, you can still purchase within a tight budget from responsible manufacturers who keep sustainability as a core value. Among those putting action to mission statement is IKEA, the Sweden based furniture maker. IKEA is all about maximizing small spaces with innovative yet accessible design. Shoppers can easily spot the ways IKEA cuts smart corners to bring consumer cost down—customers collect their own products throughout the warehouse, assemble furniture at home, and even bus their own tables in the upstairs cafeteria. In exchange for less curbside service, get functional, modernish style at a steal.

## **Fashion on a Dime**

My gal pal Jayne always looks fabulous. Not in the Dallas bling, big hair way, but in the stylistically composed, unique way. Ask her where she shops and you'll be shocked—most of her pieces come straight from consignment stores. In addition to these great Simple Mom shopping tips <http://simplemom.net/12-tips-for-thrift-store-shopping/>, get creative with your closet contents for less:

1. Always try stuff on.

Ladies, our numbers matter, but let's be honest. A size 6 label is completely arbitrary. Even though the fitting rooms at your local thrift dive may not be entirely clean, you need to put the clothes on your body or you'll risk buying unwearable (more than likely too tight) clothing.

2. Feel free to haggle.

It is a rare occasion that we in the U.S. have an opportunity to work a deal. Especially if you're buying a group of items (and undoubtedly at a flea market or

garage sale), offer a lower price. Feel uncomfortable asking? Try, "Would you take \_\_\_ for this?" If rejected, oh well, you still get a deal on a unique piece.

### 3. Avoid buying season-specific trends.

Mom sewed most of her clothes and only got five dollars a month to buy all clothing, school supplies, and everything else. She never had new clothes and felt pretty pitiful about it. After saving for several months, she spotted a pair of white Go-Go boots at a local thrift shop. Beyond thrilled to find something fashionable with a means to pay for it, she quickly handed over her savings for those fringe-laden heels.

The first day of school, Mom shows up with white, fringed Go-Go boots, to be greeted by snickers and laughs. They had been out of style for more than a year. We can all identify last fall's fashion gimmick. Save yourself the emotional turmoil and look for pieces that are a bit off from the main style highway to avoid a Go-Go boot disaster.

### 4. Sewing isn't economically viable anymore.

The main benefit to crafting your own dress or other piece is to have something unique. After calculating the cost of a good sewing machine, serger, and notions—thread, zippers, buttons, etc.—you'll save far more by finding a used piece or something on sale.

### 5. Never buy kids clothes at full price.

When babies arrive you'll probably be inundated by more clothes than the little squirt can possibly wear! Know that most kids clothes for babies and toddlers at resale shops have either been worn once or not at all. Plus you won't have to worry about shrinkage—clothes at consignment have already survived the dryer so you literally see their true colors shining through.

Always keep in mind that you have more clothing than you need. If you live in one of the fifty United States, you are, by all accounts worldwide, a rich person. Most typical North Americans spend around \$500 each year on clothing for just one child—drastically reduce this amount while recycling at the same time when shopping used.

## **Java Jitters**

**Do you know where that morning beverage comes from? How it's made or who prepares it?** You may already know that the vast majority of coffee is harvested in Central and South America, Africa, and South Asia. What may not be so obvious is how coffee production affect the landscape and population in those countries.

Originally, [coffee](#) was grown under canopies in higher altitude, tropical countries. While not as fast growing as sun-cultivated beans, shade-grown crops taste identical and aid in preserving more of the ecological system. Growing coffee beans in the shade allows for wildlife cover, greater soil sustainability, less need for pesticides, and more crop protection in harsh weather conditions. While not as fast growing, shade-grown coffee has a longer sustainability as it doesn't deplete the soil.

Many smaller farmers continue to grow with traditional methods, but an increasing number of larger corporations are finding a greater yield with sun-cultivation, at the expense of the environment. Look for bags marked "shade-grown" —most are priced competitively with other gourmet brands and can cost even less when purchased in bulk.

Another component to examine when buying coffee is fairly traded products. Without investigating our morning beverage source, we can unknowingly support dismal working conditions and forced child labor. "Fair Trade" labels issued by FLO International certify that all parties involved have been fairly compensated for the product. About 60% of organic coffee available in the U.S. is fairly traded.

## **Better Batteries**

These tiny energy cells have evolved quite a bit. If you've forsaken the rechargeable variety in the past for their inability to keep a charge for very long, the market has changed drastically since.

**The best rechargeables are the hybrid Ni-MH (nickel-metal hydride) and they pack a powerful punch.** With a pack of four ranging between \$12-15 and a charger (\$40 minimum), they cost quite a bit more up front, but easily pay for themselves within two to four years. Your best bet for batteries are rechargeables made by [Hybrio](#), [Eneloop](#), and [Rayovac](#)—just make sure the rest of the family knows not to toss them when they lose charge! Rechargeable batteries are 100% recyclable after their 2-5 year lifespan.

New parents will quickly become familiar with battery toys. They are hugely annoying, power-sucking things that your least favorite friends and family members thrust on you. From swings and bouncy chairs to squawking dogs and learning pads, the cordless energy needed to power that chest of gadgets rivals the toy cost itself. Do yourself and the planet a favor by asking for a charger and Ni-MH batteries as part of your baby registry. For some household products disposable batteries are a must. Rechargeables don't retain their charge on the shelf—they slowly discharge over a few weeks. So for smoke alarms and other emergency devices only use disposable.

### **How to Save Money on Rechargeable Batteries:**

There is no shortage of online battery sales retailers, but don't discount bricks and mortar stores. Batteries Plus <http://www.batteriesplus.com/t-browseall.aspx> is one of my favorites for variety and price. They sell chargers and batteries for laptops, cell phones, cameras, flashlights, cars, and those pesky coin cell batteries for watches and tiny electronics. CheapBatteries.com is celebrating 50 years of business and offers stellar deals on bulk and smaller purchases. Ordering 112 or more Duracell D batteries only costs \$1 per battery. Low Cost Batteries <http://www.lowcostbatteries.com/> guarantees all products with a 1-year replacement warranty. Plus take advantage of free shipping for all orders over \$99.

### **Budget Household Products**

<http://www.couponsherpa.com/ask-coupon-sherpa/15-green-cleaning-products-from-your-kitchen/>

Some of your favorite cooking and food prep products are aching to be put to bigger use! Never, repeat, never buy certified "green" cleaning products, as most

are simply combinations of common household items. And they'll charge you a pretty penny. From cleaning to food preservation, these common, generic goods will keep the house in shape without spewing nasty fumes or costing you more money.

### *Vonderful Vinegar*

Vinegar works wonders in the scrubbing, degreasing department. Most solutions for cleaning with vinegar include a half and half water mixture and sometimes salt or baking soda. To cut the lime buildup on a chrome sink or tub, add two tablespoons of salt to 1 teaspoon of vinegar making a thick paste. Create your own cleanser and save money by 1/4 cup baking soda, 1 tablespoon liquid detergent, and just enough distilled vinegar to make it cloudy.

This superhero of a liquid also cuts stagnant smells with its deodorizing power. Wipe down counters with a rag soaked in diluted white distilled vinegar to give it a fresh scent. Do you loathe scraping crusted food off the microwave like I do? Bring 1/2 cup water and 1/2 cup vinegar to a rolling boil in the microwave then simply wipe clean. Pasted food easily comes off leaving a neutral smell.

Never underestimate vinegar's power to cut grease and film. I dilute vinegar in water and run it through an empty coffee pot or dishwasher a couple of times a month to keep them fresh and free of grime. It also works wonders on cloudy dishware.

### *Salt of the Earth*

The sodium-packed table flavoring we all take for granted has far more uses than adding taste to food and (in excess) causing hypertension. You may not have given much mind to a bag of salt (outside of adding some punch to a dry chicken) but salt has much more to offer than an afterthought to bad cooking. With over 14 million square kilometers of salt on the Earth's surface, putting it to work outside the kitchen makes a great use of an abundant resource.

As it turns out, most ugly garden beasties don't care much for it. Get rid of poison ivy by spraying leaves and roots with salty water. You can also keep fleas away from the doghouse by washing it with it. The next time you get a bee sting, rinse it with water and cover it with salt to soothe away the pinch. Use salt and hot water to kill grass and weeds growing in between the concrete on your sidewalk or driveway.

Sure salt, as vinegar, can cover a multitude of cooking sins, but did you know it can also put out a fire? Keep a bag nearby while cooking to serve as an extinguisher to grease fires. Not sure about those expired eggs? Add two teaspoons of salt to some water and crack an egg in the bowl. An edible egg will sink whereas a bad egg floats. When your food boils over, there's no need to dread cleaning it afterward. Sprinkle some salt on the stovetop and it will be a breeze to wipe down after cooling.

One of the most ancient uses of salt is meat preservation. It prevents the growth of bacteria which causes food spoilage. But did you also know you can prevent browned cut potatoes and apples by soaking them in cold salt water? Make sure you buy Kosher salt or pickling salt when using it as a preservative.

Sore throats cry out for a saltwater gargle! Repeat throughout the day to reduce inflammation. Add salt and baking soda to your toothpaste to whiten teeth and give a fresh clean feeling. Ease the day's stress on your tired feet with a salt and water soak. To ditch those tired, puffy eyes mix 1/2 teaspoon of salt in one pint of hot

water, soak pads in the solution, and lay over eyes. Even make your own sea salt scrub [http://www.ehow.com/how\\_2019584\\_own-salt-scrub.html](http://www.ehow.com/how_2019584_own-salt-scrub.html) without dishing out a small fortune!

Forget the fancy preservative packets sold at the florist—toss some salt in a vase to keep your cut flowers looking great for longer. If your feet are as stinky as my husband's, sprinkle some salt in the soles every now and again to soak up the odors. Put new candles in a vat of salt for several hours and you'll be amazed when they don't drip!

### *Flour Power*

Flour has long been an indicator of prosperity among a culture—most societies that could grow, harvest, and grind grain into powder have been pretty well off. According to the Gallery of Flour Stacks, 320 million tons of wheat flour roll off the mills each year—and that's just for human consumption. Flour is a main food staple unless you're on a gluten-free kick.

Unlike French fried onions or capers, flour is one of the few items you never have to hunt for in the grocery store. Stroll down the baking aisle and it will always be loaded up on the bottom two shelves in a variety of sizes and textures. Even the culinarily challenged majority of us have a plump bag perched in the pantry. Instead of waiting for your next batch of cookies to put that pound to good use, consider other useful ways to utilize this ancient food supply.

This baking staple makes fantastic arts and crafts projects. Flour is amazing glue—just mix some of it with water and let it dry on your counter to know what I mean.

- Mix a one-to-one ratio of flour and water to make a nice thick mache paste—great for piñatas or sculptures.
- Color dough with food tint, cut into shapes, and bake to make your own Christmas ornaments [http://www.creativekidsathome.com/activities/activity\\_69.shtml](http://www.creativekidsathome.com/activities/activity_69.shtml).
- Make playdoh or modeling clay <http://www.make-stuff.com/kids/clay.html> with flour as a base.
- Create salt and flour finger paint for a stain free, easy-to-clean activity. <http://www.pudgybunny.com/crafts.html>
- When you hit the snooze button one too many times, showering may not be an option for the day. You need to cut the scalp grease, but can't roll in late. Grandma only bathed the kids once a week "whether they needed it or not" and in between Sundays used a touch flour. Grab a tiny bit of flour (baby powder works too) and lightly rub into the roots of your hair. Brush out and wipe off to soak up oil buildup at your roots. A tiny bit goes a long way, so beware of the white wig look.
- Sprinkle a little flour on small oil spills to soak up. This also works with greasy stains on your clothing. Let sit for 30 minutes before dusting off and washing.
- Polish your silver or brass using equal parts of vinegar, flour, and salt. Rub on, let dry, and buff off with a clean rag.
- When working in the garden take a bit of flour with you and sprinkle around the plants to keep the ants away. As with salt, flour repels plant-eating bugs. Pour a small line of flour around your pots. You can do the same with your perennials outside—just mix flour and black pepper and sprinkle on the soil.

### *Foiled Again*

You use your foil for exactly one thing. Covering stuff in the oven or fridge, right? Rethink this handy tool to save big on several common household products. Foil is

100% recyclable, making it a great thing to keep around the house and recycling it takes just 5% of the energy needed to create it.

#### 1. Scour Scrub

Take a used wad of foil you used on your casserole and clean up the crust after dinner. Don't buy a metal scrubber from the store—the foil will do just as good a job without additional costs.

#### 2. Funnel Fun

Need a splash guard for consolidating liquid? Wrap a cone of foil and tuck inside the bottle for a makeshift funnel. You'll probably want to double or triple the thickness to avoid spillage.

#### 3. Paint Protection

Reattaching a doorknob after a fresh coat of paint is just plain tedious. Wrap the knob with foil and keep your screwdriver tucked away.

#### 4. Cease the Crease

Put a layer of foil under your fabric ironing board cover to expedite your pressing. The foil reflects heat so that you won't have to iron both sides of the fabric.

#### 5. Scissor Sharpener

Help out those sad kitchen shears and sharpen the blade without using a sharpening block. Fold at least three layers of aluminum together and snip away for a clean, sharp edge.

#### 6. Grill de-Grimer

Right in line with your icky encrusted dishes, head outside with your foil brillo pad to scour rust off the grill. This works best when the grate is still slightly warm. Watch the black bits fall off with a little elbow grease.

#### 7. Silver Shiner

Line a pan with foil and place your silver along the bottom (do not use with antique flatware). Pour boiling water and several teaspoons of baking soda on top and wipe clean after a few minutes for a like-new shine.

#### 8. Fine Fish

Always line your seafood baking pans with foil before cooking. This will save several minutes of scrubbing sticky fish juice from the pan. Then reuse the foil to scrub the oven.

## 9. Brown Sugar Softener

I hate it when my brown sugar has solidified into a rock. Bake your sugar block wrapped in foil for 5 minutes at 300° F to make it soft again.

## 10. Create Creatures

My favorite burrito gig wraps their ginormous food cylinders in several layers of foil and invites patrons to make foil people, animals, things with the leftovers. They look great and keep idle hands occupied. When left with a mess, make some art!

## 11. Pie Protector

Nothing irks me more than burned pastries, and pie crusts are no exception. They burn like a red-head at the beach, so gently lay foil around the top of your crust to prevent peach pie melanoma.

## 12. Easter Egg Originality

Leave it to Disney <http://familyfun.go.com/crafts/egg-dyeing-aluminum-foil-technique-668379/> to brainstorm a creative way to incorporate foil into annual egg decorating. Forget the pungent smell of vinegar--acrylic paint is Easter vogue.

## *Cloth Cleanup*

After our eighteen-month-old finishes lunch, it takes nine full-sized paper towels to mop the goo—from her face, the high chair tray, and floor—then disinfect it. At that rate, we'll spend \$300 a year on child clean up alone, not to mention kitchen spills, hand-washing, and general messes. I calculated our total cost of paper towels for one year. A staggering \$550 per year sent a clear wake up call. We need new habits in a bad way.

Not only is the cost of clean up ridiculous, but it's also very burdensome on recycling needs and our landfill. Nor do I believe that we can live a paper towel-free existence. Especially in high traffic, easily contaminated areas like public restrooms, I place health at a higher premium than paper elimination. But for the average home cleaning and furniture wipe down, there are several better alternatives than the astronomical amount most of us use.

Cut up old towels to use in furniture or quick cleaning jobs. Instead of displaying the paper towels on the counter, place cut rags in a bin on the counter and tuck the towel roll in a cabinet. You're more likely to grab a what's most accessible. Post a separate bins for icky clean up towels so they don't co-mingle with your shirts and unmentionables before washing.

Invest in a reusable cleaning cloth. The E-cloth <http://www.ecloth.com/content.php?id=2> has earned some serious praise for its supposed ability to clean surfaces with water alone. TADgreen Inc. offers several E-cloth packs for stove, steel, and multipurpose cleaning. Each microfiber cloth is washable and helps eliminate bacteria and allergens. No additional chemicals or liquids are needed with it.

If eliminating paper towels completely doesn't fit in your world, ration them each month. Buy a specific number of rolls. When the well runs dry, wait until next month. You'll find yourself getting creative to stretch the disposables. Use the ultra-absorbant kind, like Viva [http://www.vivatowels.com/products/paper\\_towels.asp](http://www.vivatowels.com/products/paper_towels.asp), so that each segment is used to the max. Viva is also great for making your own baby wipes and coffee filters.

Old shirts make fabulous dusters and window cleaners. I slightly dampen a piece of soft t-shirt fabric for streak-free mirrors and windows without having to use a chemical cleaner. Buy paper towels that use recycled paper. [Seventh Generation](http://www.seventhgeneration.com/Recycled-Paper-Towels) <http://www.seventhgeneration.com/Recycled-Paper-Towels> offers a product that is only slightly higher than traditional rolls and cleans about the same.

## **Planting Air Filters**

I have a hard time calling a plant eco-friendly, it being the epitome of "eco." But in terms of helping generate good air quality, some plants seem to be more efficient than others. NASA teamed up with the Associated Landscape Contractors of America to study <http://www.zone10.com/nasa-study-house-plants-clean-air.html> how well certain indoor plants help filter the air and have begun integrating plants aboard space flights. The Areca Palm, Mother-in-law Tongue, and Golden Pothos proved to be the most successful at absorbing air contaminants through their

leaves. Indoor air can be equally and sometimes more polluted than outdoor air. In addition to opening windows and avoiding toxic cleaners when possible, enlist some lively potted plants to assist in your air quality control.

While potted plants don't usually break the bank, it can't hurt to find a good deal. A few insider guidelines will put plants on the window sill for pennies:

- **End of Season:** Check your local nursery at the end of summer for clearance plants. If you're gardening outside, you can still plant most specimens and save a bundle while doing so.
- **Trim Cuttings:** Propagate an entire colony from one plant by trimming part of it to start a new plant. Black thumbers can get a step-by-step photo guide here <http://gardening.about.com/od/gardenprimer/ss/Cuttings.htm>.
- **Haggle with the Nursery:** Locally owned nurseries are often willing to bargain with shoppers to move a big supply of plants at the end of the season. Offer to take a flat off their hands for a reasonable amount and they're likely to comply.
- **Buy Seeds:** For an indoor potted plant, start with a seed and enjoy watching it grow. Kids will delight in seeing it spurt upward and you'll save big on starting small.

### **"Buy Used and Save the Difference"**

TLC's reality show *19 Kids and Counting* is turning heads. Parents Jim Bob and Michelle Duggar take the command "be fruitful and multiply" very seriously, with 19 kids and who knows how many more in the future. Just envisioning the gargantuan cost of diapers, food, and housing costs hurts my head. What may not be so obvious about Jim Bob and Michelle is that even before scoring a reality show, the family carried no debt for many years. Those of us quivering over the cost of, gulp, a third child can't fathom that such a huge family can survive, let alone thrive financially. No mortgage, car payments, or credit card bills invade their budget, yet feeding a small army three times a day may make those credit cards look like a better option.

"Buy used and save the difference" is the family motto. From boys' bunk beds and thrift store clothes to making their own laundry soap, the Duggars know where to spend and where to save. By cooking with whole grains, buying in bulk, and having fun for cheap, the family has enough. By saving and investing wisely, the Duggars own their 7,000 square foot house on twenty acres and drive a 45-passenger bus to haul the family around on road trips.

They will also be the first to admit that in choosing a large family not everyone can have a long Christmas list. The kids learn how to have fun creatively and share a unique closeness. Whether you agree with their philosophy on child rearing or not, it's inspiring to see such a large family making it financially and happy with less.

So in our efforts to wear it up and use it out, place yourself in the mindset of having a huge family to feed before insisting that Junior needs a fifth Baby Bach video. The following may stretch you a bit to make it do or do without. Just know that long-term efforts to conserve will only yield green in the money and environmental departments.

- When you request a second round of pre-meal chips and dip, empty the leftover salsa into the new bowl to avoid waste. Sound silly? With nearly one pound of edible food thrown out per person per day the garbage is piling up.
- After about two weeks (or two months depending on your hygiene), it's time to unwrap another bar of soap. Instead of tossing the sliver into the trash, get the new bar wet and smash the two together.
- Java junkies, stop tossing those grounds every morning! Dump them in the front flower beds as a fertilizer instead. They'll pep up the perennials and repel Kitty at the same time. [Coffee](#) can also be used to absorb odors in a stinky closet or freezer—add a couple drops of vanilla to a bags of old grounds and get a free destinkifier.

- When you roll out of bed and turn the shower on, you wait at least thirty seconds for the cold water in the pipe to pass through. Stick a plastic tub under the shower head and throw that extra water on your lawn instead of flushing it down the drain.
- Grow a new hairstyle with purpose. If you have even moderately thick hair, consider growing it out and either selling or donating it to Locks of Love <http://www.locksoflove.org/donate.html>. Hair must be at least 10 inches in length and cut with a ponytail around it for recycling. All wigs are donated to children 21 and under suffering from medically induced hair loss.
- I'll be the first to admit that I donated plasma for a buck during a tight stretch in college. If you donate twice a week, earn an extra \$230 a month for about 16 hours of sitting in a chair. And your donation can save a life. You must be careful with your diet and fluid intake—it's not fun to faint from dehydration. Also get checked out by a health professional if you plan to make it a weekly event.
- Should you end up unexpectedly in a hospital, be relentless about asking your nurses how much certain gadgets cost. I've received a bill for a \$7 aspirin. Many of the gadgets, like support hose, Sitz baths, and basic medication are far cheaper when purchased outside of the hospital.

## **BONUS CHAPTER**

### **OH BABY!**

#### **GUIDE TO GREEN SAVINGS FOR KIDS**

No doubt you've been spooked into believing that babies cost a fortune. Many sites toss around a number upwards of \$10,000 spent during a baby's first year of life, which will send any future father into a puddle of tears. That number doesn't include delivery charges or doctor visits either. It's no wonder people stop after two! Do babies really *need* to cost that much? Do you need to break the bank at [Babies R Us](#) to have a happy, healthy child? Are we spending an inordinate amount of green (and waste) on our children?

The following list includes big-ticket items calculated in this alarming figure and how you can reduce them.

##### 1. Downsize day care costs.

A moderately priced facility will charge a minimum of \$750 per month for infant childcare. Consider pursuing a part-time job or work-from-home position if you'd like to reduce this cost. After adding in work attire, lunches out, and a second car your second income is more like half an income. If you cut back on your total income, you'll probably become a wiser deal-shopper and more frugally minded. With more than one child in a quality care environment, you'll be spending the vast majority of a second income for someone else to care for your children. Staying home allows you the opportunity to watch your little one change and grow each day! As for preschool, you are more than qualified to teach your child his colors and numbers. Spend a day or two a week with friends who have kids or a toddler play group if you are concerned about interaction with other kids.

## 2. Try to breastfeed.

If you're new to Babyland, I invite you to look at the cost of formula. At nearly \$25 per can, your young one's food bill comes close to your own. You'll need 4-5 cans per month (at least). Yes, breastfeeding usually brings the need for a pump, storage containers, and other disposables, but your savings dramatically increases with subsequent children. Breast feeding is not always a walk in the park, but it is the best source of nourishment for your baby and it can't hurt to try. Plus it will save you nearly \$1,200 the first year. While you'll need a good quality pump (for several reasons), they don't need to be purchased new. I found an excellent brand used for just \$85 then bought a new set of attachments for 65% savings.

## 3. Make your own baby food.

Just taste the canned stuff. Would you eat it? Babies will enjoy food more if it tastes good! [Earth's Best](#) is organic and yummiier, but expect to pay for it. If you steam, puree, and freeze your own baby food you'll save nearly \$30 per month. All you need is a blender with ice cube trays. Those tiny bits of leftover turkey and mashed potato make the perfect sized meals for Junior.

## 4. Use cloth diapers.

Disposable diapers have a very useful purpose. On the road or in a nursery setting they are almost a requirement. However, our cultural love affair with disposables has become outrageous. Most of us use throwaways exclusively, which is causing a massive backup in landfills. Read more about your options in the cloth [diaper](#) department in the section titled *High and Dry*.

## 5. Ditch a car.

Unless your spouse uses the car for frequent travel you can easily pare down to one family vehicle—especially if you still have a car payment. As a stay-at-home

parent, you won't usually be on-the-go that much during the day anyway. If work is within 15-20 minutes, take your baby along with you to drop off the working parent morning and evening. Cut your emissions and fuel purchases by half by downsizing.

#### 6. Buy toys and clothes at second-hand shops.

Stores like Once Upon a Child <http://www.onceuponachild.com/locations.aspx> and Kid to Kid <http://www.kidtokid.com/locations.php> have amazing deals on gently used [infant apparel and baby toys](#). Since babies grow like weeds they don't have time to wear out clothes. Hand-me-downs are usually in good shape and economical. Purchasing used clothes is a great way to recycle as well. Always look for the most "loved" toys at the second-hand shop. If you notice the same toy in several used shops, always in good condition, it probably didn't make a favorable impression.

Living frugally with your new bundle can cost as little as \$3,665 with the adjustments above. Check it out at the Baby Cost Calculator for more specifics. <http://www.babycenter.com/babyCostCalculator.htm> Enjoy this time with baby without having a heart attack over how much it will cost!

### **The Definitive List of DIY Kid Products**

Stroll through the aisles of your local [toy store](#) and your wallet will ache—whether you buy something or not. Deciding which gadget the little ones will enjoy is daunting. And don't depend on your kids to be accurate in their prediction of long-term use of a new toy. You may take comfort in knowing these shiny plastic things have been tested five ways from Sunday by the US Consumer Product Safety Commission, but you're paying quite a bit extra because of it.

A bit part of what makes a toy a bummer is it's one dimensionality. The mechanical puppy walks five steps then does a flip. Big deal. What you need are reliable, sustainable toys that last and have a myriad of creative purposes. Many of the "eco-friendly" toys are simply wooden toys with an inflated price. Be careful when you head down that path. Everyone remembers the fort made of dining room chairs and a sheet. Or the long thick stick perfect for hitting a tree or tossing in the air. Kids today are the same as yesterday—what held your undivided attention will be equally enthralling to the next generation.

So stop stressing over entertainment and keep toys simple. Make your own! Don't let the authorities know, since they might want to do a product safety test. Be smart with what they play with and they'll be fine. Here are some of the easiest toys and disposable products you can make at home. The vast majority reuse something in your home or make use of common craft materials you probably have on hand:

### *Buckle Teddy Bear*

I love the learning opportunities of the Gund Teach me Teddy Bear <http://www.shopwiki.com/Gund+Teddy+Bear+%26quot%3BTeach+Me+To%26quot%3B+Boy>. Your toddler can practice tying shoes, buttoning sleeves, zipping zippers and more with this loveable teddy. But with some thread and old buckles, you can outfit a loved animal with the same bells and whistles. Cut up old purse buckles, belt buckles, plastic buckles, spare buttons, and gift-wrap string to sew to your bear. Make sure you have firmly secured each addition to the teddy to avoid choking hazards.

### *Soft Baby Wipes*

Creating your own wipes at home assures you won't be using harsh, over-drying chemicals on your baby's soft skin—plus it saves you a lot of money each month. Cut a roll of paper towels in half (my favorite is the plush Bounty or Viva) and toss

the cardboard insert. Mix together, but don't shake, 2 cups of water, 2 tbsp baby oil, and 2 tbsp baby wash in an airtight container or gallon Ziplock bag. Pour the mixture over the half roll of paper towels and let sit for an hour so the liquid absorbs. Each full roll will last between 2-3 weeks as opposed to one week with a regular package.

### *Play Yard Sheets*

My mom, being the true engineer that she is, had a great idea for making sheets for our well-used Pack 'n Play after seeing a poorly made version for \$9.99. She took an old, torn sheet and made two giant pillowcases that slip over the mat. Not only was it a perfect use of recycling but the new sheet was super soft from being washed so many times and can be rotated around the mat to save constant washing.

### *Clubhouse*

Don't join the throngs of parents who flushed hundreds down the drain after buying an outdoor play monolith. Kids play with it for a few months then get bored. Using the top of a card table as a base, sew five large pieces of fabric from torn or resale sheets (the brighter the better). They will make a fitted tent for the table. Cut a flap in one side for a "secret" entrance. Dress up the outside with drawings or sew fabric scraps to make it look like a house and *presto!* instant collapsible tent for pennies.

### *Bubble Bath*

Always err on the safe side when making something that will coat baby's skin. That being said, it's incredibly easy to make an organic, chemical-free wash for your baby bath. Combine 1 cup milk, 1/4 cup cornstarch, 1/4 cup ground oats (processed), and 2-3 drops scented oil into a bottle. Sprinkle a bit into the bath, and maybe even hop in yourself, for a refreshing and natural cleanse.

### *Personalized Burp Cloths*

Find your favorite color ribbons on sale at Joann's or Michael's and attach them with a quick stitch at the bottom of your burp cloth for a personalized flair. Choose the super thick cloths to use. One of the cutest shower gifts I've seen is a basket filled with ribboned burp cloths that matched the nursery decor.

### *Organic Baby Food*

Ignore the Kidco 3-Step program for making your own food—using supplies you already own, craft Junior's gourmet baby food on a dime. Blend produce in food processor then load ice cube trays and store them in a freezer safe bag. Slowly incorporate meats and carbohydrates into his diet from your leftover family meals. They taste much better and cost less than the canned organic stuff. He doesn't want to eat pureed peas tonight? Keep offering, not forcing, it for several days in a row—he'll learn to love them.

### *Finger Puppets*

Have you noticed that your child's favorite toys are measuring cups, boxes, and wooden spoons? Despite our desperate attempts to keep Princess occupied with "smart" toys, they always prefer the simple pleasures. Help stimulate your child's creativity with these homemade finger puppets; easy to make and free (if you have a shirt or cloth you planned on sending to Goodwill), these toys are just plain fun.

<http://www.make-your-own-baby-stuff.com/finger-puppet-patterns.html>

### *Crib Mobile*

A store mobile will cost at least \$39.99 for the matchy-matchy kind that coordinate with your bedding. The majority available for purchase are even more expensive and often times don't fit every crib. Plainly put, most of them are mind-numbingly boring for children over 4 months old. Craft your own that you can customize as baby grows and develops specific preferences.

<http://www.educational-toy-guide.com/babymobile.html>

### *Bubbles*

Combine 1 cup of water, 2 tablespoons light karo syrup, and 4 tablespoons dishwashing liquid. Mix thoroughly and have fun! Use a flyswatter, pipe cleaners, or clothes hangers to make your own creative bubble wands. Get the older kids to bend them into fun shapes and start blowing!

### *Log Blocks*

Two thumbs up for the original Lincoln Logs by K'NEX. They are beautiful, smooth pieces that fit well together and never break. You'll also pay quite a bit for each set. When you make your own blocks, you can customize each beam to the size and shape you want while satisfying the engineer/woodworker within. For detailed instructions on making your own log pieces visit Wood Central. [http://www.woodcentral.com/bparticles/lincoln\\_logs.shtml](http://www.woodcentral.com/bparticles/lincoln_logs.shtml) You will also need several building materials, so carefully review before starting. Using scrap wood from a busted table or salvage store will help you save on costs.

### *Backyard Swing*

If you have a sturdy tree on your property, put it to good use with a swing. Don't shell out \$25 for the plastic kind that rots after a couple years. Make your own more durable with a sturdy rope and base. This Old House has a fantastic video with a DIY demo. <http://www.thisoldhouse.com/toh/video/0,,20177689,00.html>

### *Water Toys*

Outdoor water bonanzas don't have to cost an arm and leg. Instead of buying a water gun, use a discarded ketchup bottle for a water squirter. Old plastic container

with small holes poked in the bottom make great baby toys. You could spend as much as \$40 on a Slip 'N Slide to cool off in the summer. They tend to break easily and aren't durable.

Design your own more durable variety with two 16' plastic tarps, kiddie pool, and mineral oil or dishwashing liquid. Try to pick a slight decline somewhere in your yard. Inspect the ground and remove any rocks, wood, or other sharp objects that would hurt to coast across. Lay down the tarps end to end and secure into the ground with stakes (most tarps have grommets around the edge to make it easier). Inflate a kiddie pool partially at the end of the runway. Squirt some slippery goo on the tarp and leave the hose running on high end. Enjoy beating the summer heat while you splash for less cash!

### *Puppets*

Using a sock, some extra buttons and fabric, and simple sewing supplies you can make your own fun puppets with your kids. The paper bag variety is fun to make too, but they don't stand up to serious drama. Check out these directions

<http://www.daniellesplace.com/HTML/puppets.html> to create the next Muppet.

### *Paper Toys*

Who says you can have fun recycling paper? I love making toys with kids because it helps them see the possibilities of a sheet of printer paper. The best resource for printable paper toys is The Toy Maker <http://www.thetoymaker.com/>

—creative artist Marilyn Scott-Waters posts printable cut outs for free. Some of my favorites include the pouch, penny butterflies, and whirlycopters.

### **High and Dry**

Any new parent easily identifies with the stinky. Since we've invested copious amounts of engineering into diaper blowout prevention, most of us take comfort in strapping those disposable excrement catchers on our tiny's hiney. We also don't think much about where the mounds of poo go after the trash heads out.

Not that using disposable diapers is completely avoidable. Many daycare establishments, nurseries, and babysitters must be able to manage several kids at once and can't work on potty training or use cloth diapers for all of them. But the mounds of poopy diapers, around 18 billion a year, sit preserved under stories of refuse for centuries. We haven't lived long enough to see any ramifications of this massive disposal habit. From toxic leakage to decomposition emissions, those little wads might just be the next generation land mine.

Yet the debate is not as cut and dry as we are led to believe. Both types of diapers have an economic impact and we need to closely examine the results of each before slapping a huge tax on disposables. Allen Hershkowitz of the National Resources Defense Council says after a careful compilation of every production facet, "Disposables consume more raw materials and produce more solid waste ... but cloth diaper production and use consume more water and energy and produce more ... atmospheric emissions and waste water effluent."

While no one method is clearly superior, environmentally speaking, the choice is a no-brainer for your wallet. Let's say you spend around \$70 per month for diapers. Most kids will be able to eliminate in a potty anywhere from 18 months to 3 years old, so let's take an average of 27 months. Parents will pay over \$1,700 *for [diapers alone](#)* for just one child. The typical 2.5 children home will yield \$4,250 for nappies. Compare that to cloth. Even if you go the boutique diaper route, a set of 18 FuzziBunz diapers [http://www.kellyscloset.com/FuzziBunz40R41-One-Size-Shop-N-Go-Pak\\_p\\_3655.html](http://www.kellyscloset.com/FuzziBunz40R41-One-Size-Shop-N-Go-Pak_p_3655.html) (including cloth wipes, different sized inserts, and fancy diaper sprayer) is \$369. Adding replacement costs, disposables, and laundry costs, the total comes to \$1,400 for the same time period. Take off at least \$400 if

you're willing to brave it with regular cloth and pin diapers. DiaperPin.com has excellent cloth diaper advice if you go the traditional route.

And monetary savings are just the beginning. The New York Times reported that nearly 92% of kids in 1957 were potty trained by 18 months of age. Today it's common to see three-year-olds running around in nappies. Kids who start with cloth diapers usually potty train faster incentive enough for those of us sick of wiping dirty bottoms! The combination of starting potty training earlier has a double-edged benefit, since your kid is in diapers for less time and the cost of cloth over time is less.