



IN THIS NEWS LETTER, WE WILL DISCUSS...

- Being Organized: How it Saves you Money
- Snow Happens!
- Tip of the Month



Being Organized: How it Saves You Money

I know it may sound trite, but being organized really does save you money. Below are just a few examples of how it this works:

- **START** by setting up online bill payments to avoid missing their due dates - For the payments that aren't taken out automatically send yourself a reminder through your mail program or your phone. Why? Constant late payments will affect your credit rating.
- **STOP** making Emergency Purchases – Our world is full of diapers, Desitin cream, etc. We avoid costly emergency purchases by planning ahead and buying these items online. By stocking up, and making advance purchases, you won't end up at a nearby store spending a fortune on diapers or eggs. (I know someone who actually spent \$6.00 on eggs at a small store when we had the snow storm!)
- **Start** putting things away in an organized fashion. Know where your stuff is so that you don't buy

what you already have – Use labels and bins to keep things identified and in their place.

- **STOP** making extra trips to the store – Avoid wasting gas and your precious time, and always make a list before going to the store.
- **START** eating at home more - I know it is easier to go out and a lot of fun, but it costs a lot more money to dine out. Instead, why not cook at home? Hint: one cup of tea cost four times as much as purchasing a box of tea and making multiple cups at home.
- **STOP** taking your fridge for granted – Not cleaning the lower part of your refrigerator, called “condenser coils,” can cost you in the long run. If you don't vacuum it out once a year, you'll probably end up calling a repair man, which can run into the hundreds of dollars. It only takes five minutes of your times to vacuum it out, so save yourself the money.
<http://tiny.cc/Fb9jH>



- **START** to think about what you purchase at the grocery store, before you hit the store, to avoid spoiled food. And avoid grocery shopping when you are hungry. Having the munchies often causes us to purchase things we don't really need or want. Peruse your cabinets and refrigerator to determine what you really need before heading to the store. Make a list before you head out.
- **STOP** late fees - Hang a bag on a hook or the door knob to put things that you need to return into it (like library books and DVDs.) That way you won't forget to get them back in time. If you need to, try putting a reminder on your phone to and the buzzer will jump start your memory!

Try using these few tips and you will be on your way to more pocket money – something we can all use right now.



Snow Happens!

Recently, my husband and I moved to our new home in Seattle. The big winter storm burst one of our pipes and literally destroyed our former house, which was pending sale. Out of this disaster many good things came to pass: like learning the value of home owners insurance! (Which we luckily had.)

I am sharing this with you in the hopes that you may learn from this unfortunate event.

I urge you to take my advice about keeping records of your belongings. It's also important to learn how to effectively store your precious possessions. I had things properly stored away, And you can protect your valuable things as well. Following is a list of steps you can take to efficiently protect your belongings.

Photographs – Keep your snapshots off the floor in plastic, acid free containers. (<http://tinyurl.com/ckcqsx>) Keep your negatives, and discs of photos, in a fire safe and or safety deposit box. Having your memories saved and indexed solely on your computer won't help if your computer is destroyed.

Receipts - Keep all receipts of items over \$50.00 – This is critical if you have water or fire damage as the items you have receipts for will be covered by insurance (depending on your insurance coverage). Be sure to keep them in a fire safe.

Insurance policies -Keep all of your insurance policies, including the monthly ones that your insurance companies send you. They have pertinent information in them, such as how much coverage they offer, which can change periodically.

Bills - Keep all of your bills for one year. We had to prove to insurance that we had the heat on during the time of the incident, luckily we had the bill.

Inventory - Take photographs and document your belongings. This PersonWorks newsletter has a suggested detailed inventory: <http://tinyurl.com/34yf5k>

Back up - Back up all of your computers. Fortunately, ours were already moved to our new home, (except my older laptop, which we had backed up). We use an online backup system called Mozy (<http://mozy.com/>) that we like a lot. This online also takes up no space on your desk with an external hard drive.

Heat your home – Leave the heat on. It may surprise you to know that if you leave your home for any length of time during the winter you should leave the heat on. It may sound expensive to leave the heat on, but had we not had the heat on, insurance would not have covered the damage to our home. In fact they asked for a copy of our heating bill to prove that it was on! Have a trusted neighbor periodically check on your house, pick up your mail and take out your garbage. Another option is to hire a house sitter.

Lastly, remember that if you do lose something: It's only a material good. The most important thing is that you and your family are safe.

Tip of the month

1. Add 1 cup liquid fabric softener to 1 quart warm water, and use to loosen and clean soap scum from shower doors. <http://tiny.cc/wsA2D>
 2. Pour cola into your toilet bowl, let it sit for an hour or so and then flush, it'll clean your toilet beautifully!
 3. Cleaning windows <http://tiny.cc/BP2Om>
- Don't clean windows in direct sunlight – the window may dry too fast and streak.
 - Exterior windows should be first be washed with a hose or clean water to remove grease and grime.
 - Wash windows side to side on the inside and up to down on the outside. If there are streaks, you will know which side they are on.



- Change wash and rinse waters often.

- Vacuum screen to remove dust, etc

- Outside screens can be scrubbed with warm water and rinsed with clean water. Allow to air dry.

- Squeegees do not work on textured or stained glass windows.

- Choose a "hard" paper towel (soft ones leave lint) or cotton cloths such as old t-shirt or socks.

