FIVE NIFTY SAVING TIPS

FOR MOVING FROM SUMMER INTO FALL WITH MORE CASH IN YOUR POCKET

BUY BULK WITH A FRIEND

Know your needs. Bulk items are only worth buying if you can use them before they expire. Consider shopping with a friend and splitting perishables such as meat and dairy products.

2

FLAVORED WATER

Instead of buying pricy flavored bottled drinks at the supermarket, add a hint of flavor to tap or filtered water by infusing it with slices of lemon, lime, orange, or cucumber and mint. Set a pitcher of your flavored water on your desk: You'll drink more if the pitcher is there as a reminder, and you won't have to buy multiple bottles of water, either!

3

MAKE CLOTHES LAST LONGER

Prepare your clothes for the washer by closing zippers, fastening hooks, and turning items inside out. Wash darks together using the cold-water cycle so they don't bleed onto lighter clothes—and cold water is crucial, since it lowers your water-heating costs. Line-drying dark items will also help maintain their original appearance—and you'll save on heating costs of the dryer.

4

ORGANIZE A CLOTHING SWAP

Chic, savvy, conservation-minded consumers now update their wardrobes by taking part in clothing swaps. All you have to do is gather up gently worn items from your closet, bring them to a central location, and choose from others' castoffs. Find one through an organization such as Clothing Swap, Swap-O-Rama-Rama, and Buffalo Exchange, or consider hosting your own. Invite friends, set a minimum number of pieces for each to bring, and trade away.

5

PASS ON THE PAPER TOWELS

Instead of spending money on pack after pack of paper towels, buy reusable microfiber towels, which grip dirt and dust like a magnet and don't let go, even when wet. When you're finished, toss the towels in the wash and reuse. (One brand to try: Method, available at Target and Office Depot.)

Sometimes, all it takes to make a dollar go farther is just being a little more conscious of what we keep, what we throw away and what we can find other uses for.

(From: HOME SMARTS—50 Money-Saving Tlps on www.marthastewart.com)

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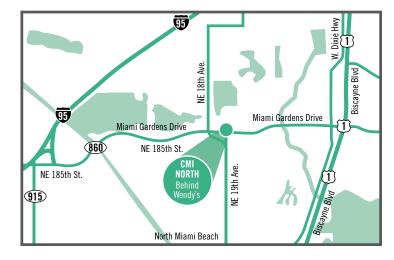
DIRECTIONS:

FROM THE NORTH: Take 195 South to Exit 14 - Miami Gardens Drive. Turn LEFT onto Miami Gardens Drive (SR860/N 183RD ST). Once you pass Wendy's on your right hand side, turn RIGHT onto NE 19TH Ave. Make your first RIGHT into the parking lot. CMI North will be immediately on the left hand side.

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YOUR VERYOWN TRANSITION HOW DO YOU

HOW DO YOU STEP INTO SOMETHING NEW?

Change is coming. Fall's a month away. Along with it comes different demands and distractions. Ready or not, the weather, and life, are about to move us toward something new. We, at CMI North, see transitions as opportunities. Use your fine adaptation skills to make August a simply awesome month. Seize change, make it work for you!

- MARTIN J. FARRELL, CMI NORTH



ONE FOOT FORMARD, ONE FOOT BACK.

begin to shift gears and move in a different direction, at a different pace. Flip flops August is the cusp month. Still in summer, but on the brink of fall, this month we and magazines mingle with thoughts of back-to-school shoes and notebooks. Getting ready, while trying to enjoy now, can be tricky.

WHAT DOES TRANSITION FEEL LIKE TO YOU?

Are you a

"IT'S ALL GOOD!"

able to squeeze the most out of this moment while eagerly anticipating what's next?



With the hint of a new season comes the shift from one kind of busy to another. As you move from go-go-GO! summer mode to full-throttle fall mode, remember to savor what's right in front of you—including family, friends and new opportunities and perspectives.

Don't rush. Don't procrastinate and, for goodness sake, whatever you do, don't get caught wishing you had done something you didn't. There's still time, truly.

