

SAVING MONEY

Today's high cost of living demands that most of us be diligent and creative when it comes to saving money. Although housing costs are fixed, much of the remainder of your budget can be trimmed with a little imagination and discipline. Let's look at some simple ways to save money that let you enjoy life while saving money in significant sums.

During the Great Depression, people had to use every possible money saving measure just to keep the household afloat. Today, we're not faced with such dire circumstances, but taking a page from our grandparent's day will result in saving money for that rainy day.

Home heating and cooling costs are enough to ruin your day with your monthly bill. Inspect your doors and windows for worn-out or non-existent weatherstripping. The expense of sealing those leaks is minuscule when compared with continuous, expensive heat flying out into the great outdoors. When you're home in chilly weather, put on a sweater and turn down the heat. Good weatherstripping is just as valuable in summer, keeping the heat out. Consider installing two-directional ceiling fans, which are useful money saving appliances, in both summer and winter. On all but the hottest days, use the fan to pull up the hot air instead of reaching for the air conditioner switch. In winter, reverse the fan blades to keep the heat around you rather than warming the ceiling.

Even lighting can add noticeably to your power bill. The rule of thumb on lights is, if you won't be using it in the next two or three minutes, turn it off. You'll be saving money.

Food purchases offer big rewards when it comes to saving money. Rising fuel costs have made it more expensive to get food transported to the grocery store and that cost has been passed to the consumer. Most of us are taking a hard look at reinventing our menus to keep our food budgets intact. Here are some ideas to spark your imagination.

The average American diet includes far more protein than our bodies need. Stir-fry dishes, along with casseroles, soups and omelettes generally require little meat, provide tasty ways to use leftover vegetables and are nutritious, yet substantial enough to satisfy your appetite. The one-dish meal often relies on a variety of color and textures from several ingredients and the addition of herbs and spices to produce a meal that is both attractive and flavorful. For maximum savings on food, design your menus around the weekly sales.

Simply following the few ideas here can make saving money painless. Your home

heating and cooling costs may plummet a whopping 15%. Smart and thoughtful food shopping can easily reduce your bill by 30%. Saving money can be fun! Bank it, or take a second look at that must-have pair of shoes you've been admiring. No doubt your friends will ask how you became a money saving expert!