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Making Groceries Last

If you've been to the grocery store lately, you probably left the store wondering how so few items just cost so much money! With the tough economy and costs of many raw materials and ingredients rising, the price of food has been rapidly on the rise. You can realize tremendous savings by preserving the food that you purchase for a longer period of time. Here are some tips on preserving food to help stretch that grocery budget.

To keep vegetables from rotting try lining the bottom of your veggie drawer with paper towels. The towels will absorb excess moisture to help keep the vegetables fresh.

Sometimes carrots, radishes, or celery can lose their crunch over time. If you take those veggies and put them in a bowl of ice water along with a slice of raw potato, it will bring back their crispness very quickly.

Cottage cheese and sour cream are two items that can often go sour quickly causing a good portion to be thrown away. If you place the container upside down in your refrigerator it will create a vacuum inside the container. The presence of the vacuum will make it more difficult for the bacteria that spoil the food to grow, therefore making the food last longer.

By taking a few seconds to preserve some food items, you can make them last longer and save yourself a lot of money in a year's time.

Tips

Trying to cut back on your water bill? Here are some tips that might help you save on your bill.

- Check your toilets for leaks by putting a little food coloring in your toilet tank. If the color begins to appear in the bowl within 30 minutes (without flushing), you have a leak that should be repaired immediately.
- Reduce the amount of water you're using per flush by placing a displacement device in the toilet tank. You can do this by taking a water bottle and putting a handful of small stones in the bottom. Then fill the rest of the bottle with water, replace the cap, and place it in the tank.
- Use your water meter to check for hidden water leaks by reading the meter before and after a two-hour period when no water is being used. If the meter does not read exactly the same, there is a leak.



Q: I'm preparing for retirement in 2013. What can I do to make this a smooth financial transition?

A: Congratulations on your impending retirement. After many years spent working, you deserve to relax and enjoy life at a slower pace. Assuming you have been setting aside the appropriate amount of funds to consider retirement, there are some things you can do to make a smooth financial transition.

First make sure you are vested in your company's pension fund, if it has one. Most employees have to be employed a certain number of years before becoming vested in the pension.

When preparing for retirement not only do you want to plan for living on a fixed income, but you need to consider some extra expenses, including health care. If you retire before age 65, you are not eligible for Medicare, which means you will have to purchase private health insurance. Private health insurance can be costly, but necessary to maintain your health.

As you consider the additional expenses, don't forget to consider ways you can save money each month. Transportation costs may be reduced since you no longer need to get to and from work each day.

Retirement should be a time of relaxation, not financial strain. Plan ahead and develop a realistic budget for yourself now, while you're still working.

Is Your Budget Feeling Waterlogged?

Is your monthly budget feeling a little waterlogged lately? There is certainly no shortage of free stuff in the world today, but there may be a potentially large expense that has a good bit of your monthly income going down the drain.

Many of us may not realize how much we are spending on water right now. Between showers, dishes, laundry, and bottles to drink, water is becoming a considerable expense for some households. Water is necessary for everyone and is essential to living a healthy lifestyle. By using a few of these tips you can keep water from bogging down your monthly budget.

First and foremost, try not to run your washer or dishwasher unless they have a full load of clothes or dishes. A lot of newer appliances are designed to be run at full capacity, and are most effective when used this way. You'll be saving on the amount of water you're using, and you'll also be saving on electricity or other utilities by running the appliances less. By saving just a load or two per month, you could be saving \$50 or more per year.

Shortening the amount of time spent in the shower each morning is another easy way to save. Just by cutting back a couple of minutes a day you can reduce water usage considerably. Also think about installing a reduced flow showerhead. You can also install reduced flow devices on other things like sinks and lawn sprinklers for even more savings.

One of the largest expenses that more and more households are taking on these days is bottled water. When you purchase a bottle of water, you are not actually paying for the water itself. Most of the cost

goes to two things: the brand of the water you are purchasing, and the plastic bottle itself. Some of the pricier brands can get up to 3 or 4 dollars a bottle! Twenty five percent of bottled water on the market today is just regular tap water. Filling a reusable bottle out of the tap is a great way to easily save over 95% versus the cost of buying bottled water.

If you don't really care for the taste of your tap water and prefer the taste of bottled water, there are still plenty of options for savings. By using a water filtration system on your faucet or with a pitcher, you can improve your water quality and taste at a substantially lower cost than bottled water. Be careful though, some water pitchers and replacement filters can be quite pricey. If you do buy a water filtration pitcher make sure to check the price of replacement filters at the time of purchase. You don't want to end up having to buy expensive replacement filters when the old ones are no longer good.

Most consumers pay their water bill quarterly. In addition to trying to conserve water, it's also important to plan for the periodic expense of your water bill. If your water bill is \$180 a quarter, set aside \$60 a month to put towards that expense, so you're better prepared when the bill comes due.

Thinking about how much we spend for water nowadays can make your head swim. Everyday there are more and more options to spend some money on water, but by using a few of these tips, you can make sure that your financial relationship with water can remain cool and refreshing.

Resources

wateruseitwisely.com

www.nrcs.usda.gov

www.advantageccs.org

www.onlinebudgetadvisor.com

The Advantage Challenge

Advantage CCS challenges you to ... See what you can do to conserve water in your home. Conserving water often does not involve much of a sacrifice and is a great way to save money. Even if you get water from a well, reducing water use also cuts down on other utility bills. In addition to saving money you're also going green and helping the environment.



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