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PRACTICAL ADVICE FOR THE SIMPLE LIFE



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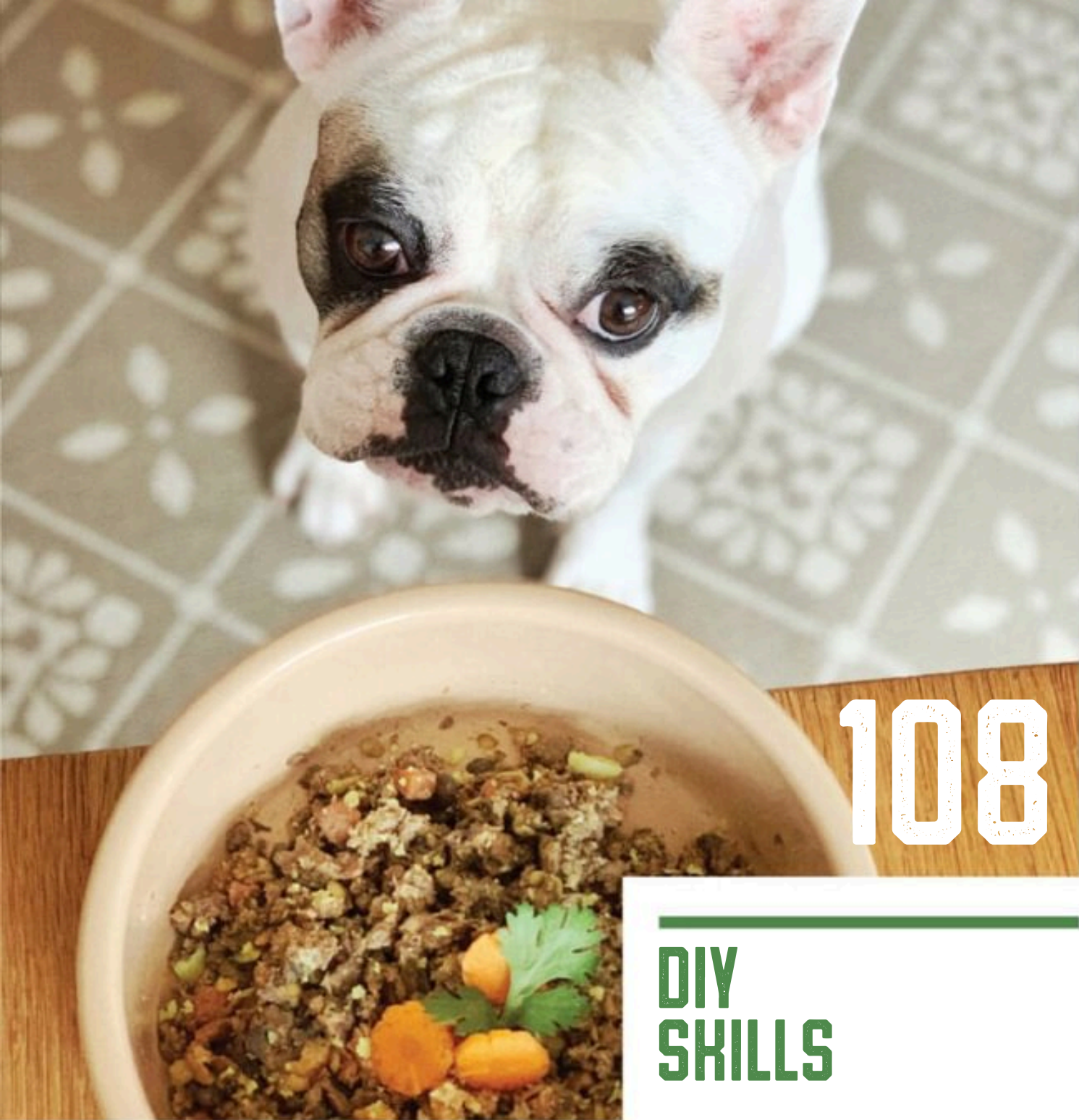
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For submission information or other editorial queries, please email Jim Cobb at jim@survivalweekly.com. We're always looking for new products to feature in our magazines.

Letter From the Editor

Welcome to our *Frugal Living* special! At *Backwoods Survival Guide*, we're always looking for ways to be more self-reliant. That dovetails nicely with striving for saving money and spending less. Lots of those homesteading-type skills transfer over to living frugally, even if you live in an apartment or other urban dwelling.

Our goal with this issue was to provide you with practical information and skills you can put to use right away. To that end, we are covering topics like making your own pet food, toiletries and laundry supplies. We're also spending a lot of time in the kitchen, saving money by meal planning and cooking from scratch.

Make no mistake, financial stress can be brutal. With that in mind, we have lots of great strategies for reducing that stress and anxiety as well as fostering a positive mindset. It's important to enjoy life and have some fun.

Let us know what you think of *Frugal Living*!

»»» JIM COBB «««

The advice given in this magazine is the opinion of the author of each article based on their personal experiences and knowledge. The right response to a disaster may not be the same in all situations. Articles are for informational purposes only. The publisher accepts no responsibility for injuries or liability arising from relying upon information contained herein. In the event of an emergency, follow the advice of first responders and trained professionals. Have a preparedness plan researched from multiple sources and avoid high-risk situations. Follow all applicable federal, state and local laws for firearm ownership, carry and usage.



CHAPTER 1

HEALTH & WELLNESS

**STRESS AND ANXIETY CAN TAKE A TOLL.
HERE ARE WAYS TO OVERCOME THEM.**



LEMONADE LIFESTYLE

Change your outlook to change your outcomes

»»» BY JIM COBB «««

LIKE MANY FAMILIES, OURS HAS HAD ITS FAIR SHARE OF UPS AND DOWNS. WE'VE DEALT WITH MONEY TROUBLE, HEALTH ISSUES AND OTHER CHALLENGES OVER THE YEARS.

Life is hard, but the bumps in the road can be made smoother with a slight attitude adjustment.



That's just part of life. But how we respond to adversity is critical, and it's key to overcoming it. That goes for everything from job loss to a rained-out picnic.

FIVE STAGES

It's often said that grief has five stages.

- ✘ Denial
- ✘ Anger
- ✘ Bargaining
- ✘ Depression
- ✘ Acceptance

Interestingly, you'll go

through those exact same stages when you're dealing with financial hardship.

DENIAL

“Nah, I can't be that broke. There has to be money I'm forgetting I have.”

ANGER

“Gah, this sucks! I hate not having any money!”

BARGAINING

“OK, maybe if I'm really good, the fates will drop some cash in front of me.”

DEPRESSION

“I hate my life. Everyone else gets to have fun and I'm just sitting here broke again.”

ACCEPTANCE

“Well, I need to make a plan if this is ever going to change.”

Knowing this ahead of time can sometimes help speed things along. The quicker you can get to that acceptance stage, the better for all involved. That's where the Lemonade Lifestyle

approach comes into play.

LEMONADE LIFESTYLE

This is a term my wife started using several years ago. We often found ourselves trying to “turn lemons into lemonade” when bad things happened in our lives. Rather than continue to feel terrible about the situation, we worked on accepting what had happened and looked for positives we could glean.

By no means was this an overnight change in

Camping is an excellent way to travel on a budget. And the memories you'll make are priceless.



SAVINGS TIP!

Cooking meals from scratch can help with the grocery bill. Not only will buying ingredients be cheaper, you can plan for leftovers.



Cooking is a skill everyone should learn, and it's a great one to pass along to your children.

our perspectives. Far from it, actually. And we aren't always successful with it even today. But changing that outlook from always focusing on the negatives to seeking out the positives does a tremendous amount of good.

What it boils down to is this: You have to accept that sometimes life is going to suck. Sometimes it's your own fault, sometimes it's due to the actions of others. Often, it's a combination of the two.

You might not be able to immediately fix the problem, such as finding a side gig that brings in enough cash

life, the longer it'll be before it changes.

THE NOT-SO-BADS

There will be times when

Maybe you had to cancel your streaming services because they got too expensive. Buying a couple of

WE ALL FACE ADVERSITY, BAD PATCHES, AND ROUGH SITUATIONS. IT'S HOW WE HANDLE THEM THAT MATTERS MOST.

to get over the financial hump. But the longer you mope around lamenting your lot in

finding anything positive will feel impossible. In those situations, look for the not-so-bads.

frozen pizzas on sale and then grabbing some DVDs from the library for a family

movie night? That's not so bad.

Instead of getting takeout that you really can't afford, find recipes online that mimic the restaurant meals you like the most and cook them at home with your significant other, your kids, or just yourself. Is it the same as bringing home a hot meal, ready to eat? Nope. But it's not so bad, either.

Let's say you want to travel, but you can't afford hotels or Airbnbs. Stay at campgrounds instead. Tent camping isn't the same as room service, but it's not so bad. In fact, it can be far better in some cases, especially if you're an outdoorsy person anyway.

CUT BACK ON SOCIAL MEDIA

The Lemonade Lifestyle is all about changing your outlook on life in a positive way. Social media often works in the opposite direction. Cutting back on your consumption of Facebook and such can be a game changer when it comes to adjusting your outlook. The more time you spend on social media, the more you'll find yourself comparing your situation to everyone else's. Vacation photos, pics of new vehicles, parties they've attended, all that fun stuff is great for them, but it can be very demoralizing for you.

Remember, though, that you're just looking

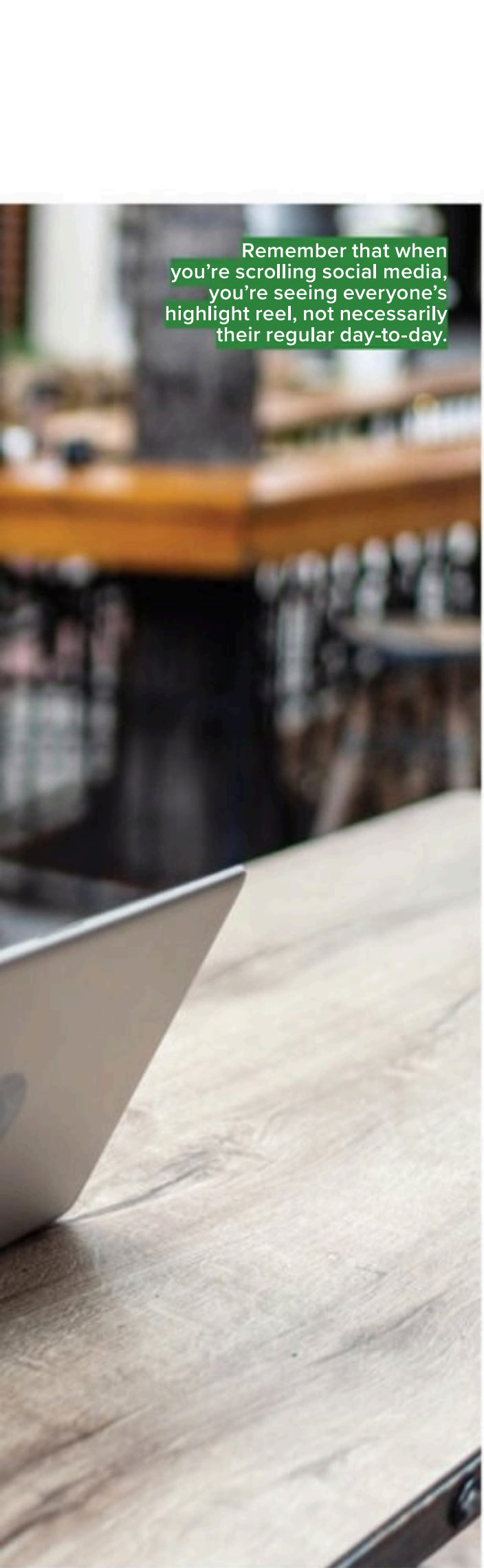


at their high points, not their real existence. Here's a good example of what I mean. Last year, we bought a new minivan. And I mean it was pretty much brand new, with less than 2,000 miles on it. A splurge, absolutely. Anyone seeing pics of it online may have

thought, "Wow, must be nice to be able to buy something like that!"

But here's the backstory. Our last vehicle was a well-used minivan we bought over 20 years ago. Living in the upper Midwest, with snow, ice and salt, it finally started to rust away. We'd been putting

money aside toward a new vehicle for years, as we knew that van wasn't going to last forever. We drove it into the ground and didn't sell it off until it just didn't make financial sense to stick any more money into it. We took the bit we got for it, added it to the nest



Remember that when you're scrolling social media, you're seeing everyone's highlight reel, not necessarily their regular day-to-day.

egg we'd built over the last several years, and bought something new.

The social media highlight reel just showed a new minivan in the driveway, though.

SELF-CARE IS IMPORTANT

Along the way, don't diminish the

importance of taking care of yourself. I don't just mean watching what you eat and making sure you move around once in a while so you don't grow roots into your couch. Self-care is critical for psychological health and well-being.

What does self-care mean? As a practical matter, many people use the term to refer to things we do to relax and sort of stay sane in the wake of stress. That's the angle I'd like to focus on.

Downtime on a regular basis is important—and it becomes even more so when our lives get chaotic. Our bodies and minds need that break from stress. If it doesn't happen willingly or voluntarily, they might force the issue, perhaps going so far as causing breakdowns (physical or mental). It becomes even more important as time goes on during a crisis. Nobody can endure a near-constant state of anxiety for days or weeks on end.

Here are some other suggestions. Pick one or two that might work for you and give them a shot. Not every one of these will work or even be viable for every person, of course. Hopefully you'll come up with some ideas of your own as well. Keep in mind that one of the basic rules you should follow for self-care is that it should

be good for both the body and the mind. In other words, neither a junk food fest nor overindulging in alcohol or other mood-altering substances is recommended.

- ✦ Hug your dog (highly recommended).
- ✦ Go for a walk, ideally somewhere that doesn't have sidewalks.
- ✦ Curl up on the couch with a favorite book or movie.
- ✦ Exercise.
- ✦ Cook your favorite meal from scratch.
- ✦ Put on a sad movie and let yourself sob your way through it. For some, this release is exactly what they need.

The idea is to find things that will ease your mind and allow you to either relax or work off some stress. In some cases, you might even find that possible solutions to the dilemma at hand appear in your head once you've been able to step away from it for a bit.

The point of the Lemonade Lifestyle is that your outlook will shape your actions. You can't change what happened; you can only change how you respond to it. You can either concentrate on just how much lemons suck, or you can use them to make lemonade. Looking for the positives, or at least the not-so-bads, can only help.

SET YOUR OWN GOALS

Another angle in the Lemonade Lifestyle is concentrating on running your own race, not someone else's. By that, I mean it's easy to sometimes fall into the "keeping up with the Joneses" mindset. Reality check: You have zero obligation to match or exceed anyone's social status, income or consumerism.

Some folks really get into the whole conspicuous consumption routine, where they feel it's important to show off something they bought. And I mean, hey, if that's what floats your boat, have at it. But if you're not one of those people, never let someone else pressure you into feeling like you need to keep up with them.

You can probably come up with enough of your own lemons all on your own. You don't need other people tossing some your way, right?

BE UNBREAK



Challenges can be made easier if you have someone else to share in the work.

ABLE

Navigating life's inevitable storms

»»» BY K.H. KOEHLER «««

LIFE IS NOT A SMOOTH, UNINTERRUPTED JOURNEY. RATHER, IT'S A TRIP OVER AN OFTEN-ROCKY TERRAIN FILLED WITH SURGES OF JOY AND, SOMETIMES, DIFFICULT OBSTACLES. AT SOME POINT, EVERY PERSON WILL FACE SIGNIFICANT CHALLENGES: THE LOSS OF A LOVED ONE, A PROFESSIONAL SETBACK AT WORK, A HEALTH CRISIS THAT USURPS YOUR LIFE FOR A TIME, AN ECONOMIC DOWNFALL OR A SYSTEMIC UPHEAVAL YOU NEVER SAW COMING.

As the Stoic philosopher Epictetus said, “We cannot control our external circumstances, but we can control how we respond to them.” The ability to endure these inevitable storms, to bend like a tree without breaking, is not some mystical gift given

to the few and the wise, but a learned skill called emotional resilience. The important word here is “learned.” You would not be expected to lift heavy weights without first working out and building up to it. Building the muscle of emotional resilience is no different.

THE MECHANICS OF SELF-AWARENESS

The journey toward emotional resilience needs to begin not out in the world, but internally. “Know thyself,” Socrates implored. True self-awareness can act as the internal compass that guides your

reaction to every stressor. It involves honestly recognizing your emotional state, your strengths and weaknesses, and understanding your personal coping mechanisms and personal triggers.

When a crisis hits, the first (and often the

SAVINGS TIP!

Therapy is expensive, but you can do a lot of the work on your own by learning to understand your inner emotional landscape.

One excellent self-care option is to go for a walk in nature. Let the fresh air and sunshine help adjust your perspective.

most common) reactions are denial, panic or a feeling of being overwhelmed. But a resilient person takes a pause, steps back and asks two questions:

1. “What am I feeling right now?”

2. “Why am I feeling it?”

This is not self-indulgent. Instead, it’s a strategy. Recognizing the acid of anxiety in your stomach, the tight knot of fear in your throat or the corrosive anger in your mind lets you separate your emotion from the event that triggered the reaction. It shifts the power dynamic completely: You are not your fear; you are a person experiencing the fear.

On a practical level, this means developing emotional intelligence, a deeper understanding of yourself as the first step toward controlling your response to stimuli:



Look for wins anywhere you can find them, including in a couple of hours spent with an old friend.

reactions to events that you can then actively work to change.

- ✦ Understand your inner emotional landscape. This may require exploring past traumas or attending therapy to better recognize the emotional

intelligence if you never acknowledge your wins and reward yourself appropriately.

THE EMOTIONAL SAFETY NET

Emotional resilience is often misinterpreted as rugged individualism—the idea that you

network, one that should be characterized by trust, reciprocity and a sense of belonging—AKA, your emotional safety net.

Tough times can feel profoundly isolating. Having people to turn to—friends, family, mentors or a support group—can provide perspective, assistance and, importantly, emotional validation. When you share a burden, its weight diminishes.

According to *Scientific American*, men trail significantly behind women when it comes to having supportive, platonic, same-gender relationships. Real friendships between men are vital for emotional well-being. It gives men a safe space to talk about what they’re feeling, which can fight off feelings of loneliness and isolation, important in a society that often tells men to keep their vulnerability locked up. Reaching out to friends for support and asking for help is not a sign of weakness; it’s a sign of self-awareness and strength.

PERSPECTIVE AND OPTIMISM

Emotional resilience is deeply tied to how we interpret the events around us. It is not the situation itself that defines us, but the story we tell ourselves about it. Emotionally resilient people possess

IT ISN'T ABOUT BEING INVULNERABLE AND IMPERVIOUS TO STRESS. IT'S ABOUT COPING WITH THE CHALLENGES IN A POSITIVE MANNER.

- ✦ Acknowledge your thoughts and feelings without judgment. Keep an emotional journal so you can bring better clarity to your thoughts and reveal patterns in your

building blocks of who you are and what your triggers are, so you can build toward better emotional intelligence.

- ✦ Accept that endless criticism of yourself is not real emotional

must face all obstacles alone. In reality, an individual’s ability to recover from trauma or stress is often determined by the presence of a strong, reliable support

EMBRACING THE SMALL WIN

Often overlooked is the “small win.” When faced with a monumental challenge, the sense of being overwhelmed can make you feel paralyzed. Resilient individuals learn to break down the crisis into manageable pieces, tackle each piece, and celebrate small, daily successes as they work through them.

This can take many different forms. Checking a single item off a daunting list, or simply getting out of bed and going for a walk, can fuel a sense of capability and momentum that can sustain your efforts during prolonged periods of hardship.

an important skill: the ability to reframe and learn from a difficult or negative event.

Thomas Edison, when asked about his process, said, “I didn’t fail. I just found 2,000 ways not to make a light bulb; I only needed to find one way to make it work.” Actively searching for a constructive interpretation when a project fails means a resilient person doesn’t give in to catastrophic narratives or despair. Instead, they see a temporary setback and a chance to learn from it: “That specific

approach didn’t work, but I learned how *not* to do it on my next attempt.”

This capacity to be emotionally flexible is not fueled by “toxic positivity” but realistic optimism: the belief that things can, and likely will, get better, provided you take action. It differs from blind optimism, which is simply the wish that things resolve themselves magically in your favor. With realistic optimism, you understand the current difficulty, acknowledge the pain it’s causing, but maintain a forward-

thinking perspective that’s rooted in action. You focus on what can be done, rather than dwelling on what has been lost, which underlies defeatist thinking.

LEARNING TO COPE

When people are under stress, they will often default to coping mechanisms, and these strategies often fall into one of two main categories:

1. Maladaptive (Unhealthy) Strategies

These include avoidance, vice,



Sometimes, life feels like you’re climbing a never-ending wall filled with obstacles. That’s normal. Use realistic optimism to help overcome them.

withdrawal, violence and other destructive habits that provide temporary relief but ultimately prolong or worsen the underlying problem.

2. Adaptive (Healthy) Strategies These are actions that constructively address the source of the issue or manage the person's emotional distress in a way that supports physical, mental and emotional well-being.

You want to develop healthy emotional tools that can help you cope, such as:

✦ **Focusing Efforts on the Problem** Directly addressing the source of the problem is often the most useful. If the problem is debt, create a budget to manage it. If the stress is a heavy workload, set boundaries or delegate chores.

✦ **Emotional Regulation** Consider engaging in activities that calm the nervous system, such as deep-breathing exercises, progressive muscle relaxation, or hobbies that induce a state of flow, such as gardening, painting or running.

✦ **Prioritizing Physical Health** It's important to maintain your physical health, as it supports better mental resilience. Try better sleep, moderate and consistent exercise, and well-balanced nutrition. Remember that a tired, poorly nourished brain cannot fight a crisis well.

LEARNING TO ACCEPT

A large part of emotional distress comes from fighting against reality and futilely wishing things were different than they actually are. As such, sometimes one of the most powerful things you can do to increase your emotional

resilience is to stop fighting and practice radical acceptance.

Understand that acceptance is not resignation. It is a clear-eyed acknowledgment of the current situation: This is what is happening to me now. It's necessary for determining the next course of action. You cannot change a problem if you refuse to acknowledge it exists. Acceptance of the unchangeable—a loss in your life, a past mistake that can't be undone, an unexpected disaster, a medical disability—frees up the mental and emotional resources that you were previously wasting on futile resistance or wishful thinking.

Now, you can constructively work through the problem. Accept what you can and cannot control. Highly resilient people learn to triage a crisis. They focus their energy on what can be done both now and later on. They also recognize that worrying about hypothetical “what-ifs” or past decisions that can no longer be undone is counterproductive. Regret changes nothing. So, they ground themselves in the present and work with what they have.

BECOMING UNBREAKABLE

Making it through tough times is not about being invulnerable. Rather, it is about knowing yourself, being flexible, building an emotional safety net and constructing good emotional intelligence. In some ancient cultures, people believed that every life was on a constantly shifting beam moving in both positive and negative directions, but that it always returned to the “mean center,” or starting point. Resilience is not a single act of strength, but a constant, gentle process of always returning to the mean center. In other words: “This too shall pass.”

By cultivating self-awareness, building strong relationships with those you can rely on, reframing challenging narratives and employing adaptive coping strategies, you can build toward a tremendous personal capacity for endurance that will help you face whatever comes next. It takes practice, and it takes time. You have to build toward it. But “surviving” is not enough. You want to thrive through the inevitable storms of life.



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Dental problems can be very painful—and extremely pricey.

KEEP ON SMILING

Small dental habits prevent big (expensive) problems

»»» BY DAISY LUTHER «««

IF MONEY IS TIGHT, ROUTINE DENTAL CARE AND CLEANINGS FOR ADULTS ARE OFTEN AMONG THE FIRST THINGS TO GO. WHILE THAT'S UNDERSTANDABLE, IT COULD END UP COSTING YOU FAR MORE IN THE LONG RUN.



Stay on top of basic dental hygiene and make it a priority.

Without regular dental care, you are at higher risk for tooth decay, gum infection, tooth loss, and associated pain and discomfort. If the only time you visit the dentist is to deal with a crisis, you'll spend far more money.

There are things you can do at home to stretch out the time between visits, and there are also some requests you can make of your dentist when money is a problem.

AN OUNCE OF PREVENTION

Dental problems rarely appear overnight. Most

start quietly, with small issues that are easy and relatively inexpensive to address when they're caught early. A tiny cavity, mild gum inflammation or early enamel wear often causes little to no pain at first, which makes it tempting to put off care. You think, "It's fine. I don't have any issues, so I'll just skip this visit."

The problem is that teeth don't heal themselves. Without regular cleanings and checkups, plaque hardens into tartar, bacteria settle in and minor decay continues unchecked. What could have been treated with a simple filling or deep

cleaning can progress into infection, abscesses, cracked teeth or advanced gum disease. By the time pain shows up, the problem is usually well past the "simple fix" stage.

This is why so many people end up seeking dental care only when they're in significant pain. Emergency visits often involve more complex procedures like root canals, extractions or crowns, all of which are far more expensive than routine preventive care. They also tend to come with missed work, disrupted schedules and prolonged discomfort.

Preventive dental care isn't about


perfection or cosmetic concerns. It's about slowing down damage, catching problems early and avoiding the kind of dental emergencies that are both painful and financially draining. Even infrequent preventive visits can interrupt that slide from manageable issue to full-blown crisis.

STRETCH THE TIME BETWEEN DENTAL VISITS

If professional dental care is limited or delayed, your daily habits become your first line of defense. The good news is that effective home care doesn't require expensive gadgets or complicated routines. It just requires consistency.

Brushing twice a day is nonnegotiable. Use a fluoride toothpaste and brush for a full two minutes, paying attention to the gum line, where plaque tends to collect. Gentle pressure is more effective than hard scrubbing, which can damage enamel and irritate gums over time. If you're choosing where to spend your money, toothpaste with fluoride matters more than a high-end toothbrush.

Flossing once a day is just as important as brushing. Cavities and gum disease frequently start between teeth, where toothbrush bristles can't reach. If traditional floss is difficult to use, try

A close-up photograph of a man with short, dark hair and a light beard, looking down with a pained expression. He is holding his right hand to his jaw, suggesting dental pain. The background is a plain, light blue color.

There is no pain like
bad mouth pain. A little
prevention goes a long way.

SAVINGS TIP!

If you have a dental school in your area, check with them about discounted or even free services they might offer to residents.

SAVINGS TIP!

Given that dental problems can lead to other severe health issues, it's financially wise to address tooth infections as soon as possible.



Many dental offices will offer payment plans of some sort. The bills can be expensive, but ignoring problems will make things far worse in the long run.

floss picks, interdental brushes or water flossers as alternatives. The best option is the one you'll actually use consistently.

Rinse strategically. If brushing after every meal isn't realistic, rinsing your mouth with plain water can help wash away food particles and dilute acids. This is especially helpful after sugary or acidic foods and drinks. If you use a mouthwash, look for one with fluoride and avoid overusing harsh, alcohol-based rinses that can dry out the mouth.

Pay attention to what and how often you eat. Teeth are under the most stress not from occasional treats, but from frequent exposure to sugar and acid throughout the day. Sipping sweetened drinks, grazing on snacks or constantly chewing sugary gum keeps teeth in a near-constant state of attack. Giving your mouth breaks between meals allows saliva to do its job and protect enamel.

Protect your teeth at night. If you grind or clench your teeth,

especially during stressful periods, talk to your dentist about a night guard. Even an over-the-counter option can help reduce damage until professional care is available. Grinding can quickly turn healthy teeth into cracked or worn ones.

Don't ignore small warning signs. Bleeding gums, persistent bad breath, sensitivity or mild discomfort are signals, not nuisances. Addressing them early through improved hygiene or dietary changes can sometimes

prevent bigger problems from developing.

Home care won't replace professional dental visits entirely, but it can dramatically slow the progression of decay and gum disease. When done consistently, these habits help protect your teeth, reduce discomfort and make it safer to go longer between checkups without sliding into a crisis.

THE BARE MINIMUM

Ideally, dentists recommend a checkup and cleaning every six months. That schedule allows problems to be caught early, plaque and tartar to be removed before they cause damage, and small issues to be addressed before they turn painful or expensive. But ideal isn't always realistic.

If money is tight, once a year is generally considered the bare minimum for preventive dental care. An annual visit gives a dentist the chance to examine your teeth and gums, check for cavities, assess gum health, and spot early warning signs that you might not feel yet. Even a single yearly cleaning can significantly reduce plaque buildup and slow the progression of gum disease.

Going longer than a year between visits increases risk, especially if you already have a history of cavities, gum issues or tooth sensitivity.

Problems that might have been manageable at 12 months can become far more complicated at 18 or 24 months. Teeth don't heal on their own, and gum disease tends to progress quietly until it reaches a more advanced stage.

WHEN YOU CAN'T WAIT

If regular cleanings truly aren't possible, it's important to know when waiting is no longer a good idea. Certain symptoms are signs that a problem has moved beyond prevention and into territory where delaying care can make things worse. Persistent tooth pain, bleeding or swollen gums, sensitivity that doesn't improve, loose teeth, visible cracks, swelling in the face or jaw, or signs of infection like pus or fever all warrant attention sooner rather than later.

Pain is often the last signal to appear, not the first. By the time a tooth hurts consistently, decay or infection is usually well established. Bleeding gums may seem minor, but ongoing bleeding can indicate gum disease, which can progress quietly and eventually lead to tooth loss. Cracks and loose

teeth leave openings for bacteria, increasing the risk of infection and more complex treatment down the line.

Waiting in these situations often leads to fewer options and higher costs. A small problem that might have been addressed with a filling or deep cleaning can turn into the need for a root canal, extraction or crown if left untreated. Emergency visits also tend to be more stressful, disruptive

and expensive than planned care.

Preventive dental care isn't about keeping up appearances or achieving a perfect smile. It's about catching trouble early, minimizing pain and avoiding emergencies that cost far more than routine care ever would.

Even a single visit, when that's all you can manage, can interrupt the slide toward a dental crisis and protect both your health and your budget.

ANATOMY OF A ROOT CANAL

Dental issues rarely start as emergencies. More often, they progress like this:

1. Plaque builds up along the gum line.
2. A small cavity forms, usually without pain.
3. Gums become irritated and begin to bleed.
4. Decay deepens and sensitivity develops.
5. Infection reaches the inner tooth (the pulp).
6. Pain becomes persistent or severe.
7. Swelling or abscesses form.
8. A root canal, crown or extraction is needed.

Catching problems early can stop this progression. Waiting often means more pain, more time in the chair—and significantly higher costs.



Treating mouth and gum issues is expensive, but the money is worth spending, even if it means sacrificing elsewhere for a bit.

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We all feel overwhelmed at times, but there are strategies for dealing with that feeling.



DEEP BREATH

Creating calm when stress takes over

»»» BY DAISY LUTHER «««

IF YOU'VE BEEN FEELING WORRIED ABOUT MONEY LATELY, YOU'RE FAR FROM ALONE. SURVEYS FROM THE AMERICAN INSTITUTE OF STRESS CONSISTENTLY SHOW THAT PERSONAL FINANCES AND THE RISING COST OF LIVING RANK AMONG AMERICANS' TOP SOURCES OF STRESS.

And while economic reports may suggest everything is fine, many households are experiencing something very different day to day.

For many families, there's only so much control to be had. We can't single-handedly lower prices or rewrite the economy, and that sense of powerlessness can quietly turn financial worry into chronic stress. Over time, that strain takes

a real toll on both body and mind. The goal, then, isn't to fix everything at once. It's to focus on what is within your control, and to learn ways to manage financial stress so it doesn't manage you.

One important caveat: Any tools you use to manage financial stress should be inexpensive or free. Adding new costs in the name of "self-care" can quietly make the situation worse, creating more stress instead of less.

MOVE

Wait! Before you start packing boxes, let me be clear. This isn't about finding a new home. Simply adding a bit more movement to your day, right where you are, is one of the easiest ways to take the edge off stress and feel better at the same time.

Movement doesn't need to be complicated or costly. A walk around the neighborhood counts. So does following along with a free exercise video on

YouTube that works for your body and its possible limitations, or making a point to add a few extra steps to your day and tracking them with the phone already in your pocket.

Exercise works because it releases endorphins, the body's natural mood boosters, while also lowering cortisol, a stress hormone. Just as important, it gives you a small sense of momentum and accomplishment,

SAVINGS TIP!

Processing firewood you'll use in the winter to reduce your heating bill also provides exercise to help burn off stress.



Always work safely and use protective equipment like gloves to help prevent injuries that could cost you money as well as time from your job.

which can be incredibly grounding when money worries feel heavy.

GET CREATIVE

I love making things. I was that mom who volunteered for craft time when my kids were in school, and I almost always have one or two or 10 projects going at any given moment. Creating something with my hands has always been grounding for me, especially during stressful seasons.

The key is to not turn creativity into another expense. You don't need the perfect tools or a fully stocked craft room. Start with what you already have. Crochet a granny square blanket from leftover yarn. Add a bit of embroidery when you mend clothing. Build something or fix something in the garage. Try a small, inexpensive craft kit if you want to experiment with something new. Making something, even something simple, can be a powerful way to ease stress and lift your mood.

BE THANKFUL

When I notice my thoughts drifting toward "woe is me," I try to gently steer them in another direction. I pause and think about what I'm grateful for. A comfortable home. The people I love. A great book from the library. A series I enjoy on an



Building and creating things is a great way to spend some time, and it could even turn into a nice little side gig.

inexpensive streaming service. A good meal made from simple

Gratitude has real, measurable benefits. Focusing on what you

during difficult seasons. Constant comparison, especially on social

EXERCISE AND MOVEMENT CAN HELP REDUCE STRESS AS WELL AS IMPROVE AND MAINTAIN A HEALTHY BODY, WHICH IS IMPORTANT.

ingredients. And I don't just think about these things. I write them down. I keep a small notebook just for this purpose.

have helps your brain release dopamine and serotonin, chemicals linked to improved mood and reduced anxiety. It can also build resilience

media, tends to do the opposite, pulling your attention toward what feels missing instead of what's already sustaining you.

HOW CHRONIC STRESS CAN AFFECT THE BODY

Long-term stress doesn't just affect your mood. It can show up physically in ways you might not immediately connect to stress, including:

- ✘ Frequent headaches or muscle tension.
- ✘ Trouble sleeping or feeling rested.
- ✘ Digestive issues like stomach pain or heartburn.
- ✘ Ongoing fatigue or low energy.
- ✘ Weakened immune response and more frequent illness.
- ✘ Difficulty concentrating or remembering things.
- ✘ Increased anxiety or low mood.
- ✘ Elevated blood pressure over time.

Managing stress isn't about indulgence. It's an important part of caring for your overall health.

Sleeping problems are common when you're stressed, and the resulting exhaustion makes things feel much worse.



DECLUTTER

Financial stress has a way of making everything feel heavier, and clutter only adds to that feeling. When your space is crowded with things you no longer use, it can quietly contribute to you feeling overwhelmed. Decluttering is one way to create a sense of order when money feels uncertain.

Don't go overboard! This isn't about emptying your house or striving for some ideal

version of minimalism. Pick one manageable area: a closet, a kitchen drawer, a shelf in the garage. As you sort, ask yourself a simple question: Do I use this or do I love this? If the answer is no, it may be time to let it go.

Some items can simply be donated, which is satisfying in its own right. Others may have value. Selling unused items can provide a small financial boost, but more importantly, it offers a

sense of agency. A few listings on Facebook Marketplace or a resale app, or a garage or yard sale, can turn forgotten belongings into grocery money, gas money or breathing room in the budget.

Be sure to keep expectations realistic, though. This isn't about solving long-term financial problems. It's about lightening the load, both physically and mentally. Even if the money you make is modest,

the act of taking control and making intentional choices can reduce stress.

Decluttering also pairs naturally with gratitude. As you let go of what no longer serves you, it becomes easier to notice what does support your life right now. Clearer spaces often lead to clearer thinking, and that clarity can be grounding when financial worries feel relentless.

LIMIT THE NOISE

In a world built on digital instant gratification, it's easy to slide from keeping an eye on what's going on to "we're doomed and nothing matters" in a matter of minutes. I know this firsthand. I spent years working in the news industry, with alerts pinging my phone and computer all day long so I could be among the first to know and write about terrible events.

As you can imagine, that level of constant awareness was incredibly stressful. These days, I'm much more intentional. I limit myself to about 10 minutes in the morning and 10 minutes in the evening to scan headlines and stay generally informed. Unless we're directly affected, we don't need to absorb every detail of every tragedy or political mess to be responsible, informed adults.

I take a similar approach with social media, or doomscrolling, as it's often called. I still enjoy it, but in small doses. I spend a few minutes here and there watching reels or scrolling, and I've carefully curated my feeds to focus on things that genuinely lift my mood: animals, simple living, decorating on a budget and everyday joy. These moments do give my brain a dopamine boost, but like most things, moderation matters. When scrolling stretches into hours, the

benefit fades, and the stress creeps back in.

Being selective about what you consume, and how often, isn't about ignoring reality. It's about protecting your mental bandwidth so financial stress doesn't get amplified by constant noise.

FOCUS ON WHAT YOU CAN CONTROL

Financial worries have a way of settling into everyday life, especially when they linger for months or years. While you can't control prices or headlines, you can

choose how you care for yourself along the way. Gentle habits like moving your body, making something with your hands, clearing a bit of space, noticing what's going right and limiting the noise around you can bring real relief. None of this requires more money or more effort than you have to give.

Taken together, these small acts of care can make hard seasons feel lighter and help you move forward with a little more peace.

SAVINGS TIP!

Take the opportunity to reduce clutter and unneeded clothing from your shelves and closets. Sell what you can and donate the rest.



Control what you can, such as organizing your home.



CHAPTER 2

BUDGET & FINANCES

**MONEY MANAGEMENT CAN BE DIFFICULT,
BUT HERE ARE STRATEGIES YOU CAN USE.**



FINANCIAL FREEDOM

Building a budget that actually works

»»»» BY K.H. KOEHLER ««««



THE BUDGET. THE WORD CONJURES TERROR IN MANY, A HORROR SHOW OF RESTRICTIVE EATING, ENDLESS SPREADSHEETS AND THE FRUSTRATION OF SAYING NO TO EVERY CREATURE COMFORT.

But a well-constructed budget is not your cage; it's your road map to financial freedom. It's also a tool that can transform your vague financial aspirations into reality. The key to sticking to your new budget is making it flexible and adjusting it to real life.

HONEST ASSESSMENT

The first, and most important, step in building a sustainable budget is drawing up a brutally honest assessment of your current financial situation. This isn't about judgment; it's about collecting the data you need to move to the next step.

✦ **Tallying Your True Income** Do not guesstimate. Gather your pay stubs, W-2s, and tax documents to determine your net income, which is the amount of money actually deposited into your bank account after taxes, health

care, retirement and other contributions are deducted. If your income is irregular because you are a freelancer or you run your own business, calculate an average of the past 12 months or budget to the lowest monthly figure to create a safety buffer.

✦ **Where Did All My Money Go?** This is where many budgets stumble before they even begin. People tend to rely on estimates for their expenses, which can lead to shortfalls (and frustration) later. Remember, you don't know what you don't



Breaking the chains of debt takes a lot of work, but it feels incredible once you've done it!

know. Take three months and track every single dollar you spent using bank statements, credit card statements and receipts. Then put every expense into one of these three categories:

✦ Fixed Expenses

Costs that are the same every month, such as mortgage/rent, car payment, insurance, loan payments and the like.

✦ Variable Expenses

These will fluctuate month to month, such as groceries, utilities, gas, dining out and entertainment.

✦ Irregular Expenses

These don't occur monthly but are predictable, such as property taxes, insurance, holiday or vacation expenses, and car registration.

A self-audit will give you a realistic picture of where you are financially and help you to move toward constructing a budget. Remember that where income and expenses are concerned, it will help you in the long run to always calculate against your income and on the side of your expenses.

STRUCTURE YOUR SPENDING

The goal, ultimately, is to make sure your income minus expenses equals zero. This is known as

a zero-based budget, where every dollar is accounted for, even if it's assigned to savings.

A popular and effective way to structure your budget is the 50/30/20 rule, though it should be customized to your reality:

✦ 50% for Needs:

This covers essential fixed and variable expenses required for survival, including housing, utilities, food, transportation and minimum debt payments. If your needs category exceeds 50%, you need to either increase your income or make significant changes to your major expense categories, such as downsizing your housing or adjusting utilities.


✦ 30% for Wants:

This is the money for nonessential spending that improves your quality of life. This can include entertainment, travel, streaming subscriptions and the like. This is the category that is most often trimmed when money is tight.

✦ 20% for Savings and Debt Repayment:

This is the critical component for building future financial health. This 20% should go toward retirement accounts, emergency funds, paying down high-interest debt and, of course, savings.



A man with a beard, wearing a blue denim jacket over a light-colored t-shirt, is sitting at a dark wooden table. He is looking down at a large sheet of paper he is holding. There are several other papers and envelopes scattered on the table in front of him. The background shows a bright, modern interior with a wooden ceiling, a blue pendant light, and a window with a grid pattern. The overall atmosphere is one of focused activity.

As you build your budget, do what you can to set aside at least some funds for fun.

SAVINGS TIP!

If you're going to be successful with a household budget, you have to be diligent as well as realistic about where your money is going.

BUDGETING FOR UNEXPECTED COSTS

An accident that cuts into your income, a large home repair, a dead major appliance, or even a sudden disaster or emergency can instantly derail a monthly plan. The solution is to budget for “the unexpected” every month:

1. List all irregular expenses for the year.
2. Divide the total by 12.

3. Set up a monthly, dedicated “sinking fund” savings account or envelope for these expenses.

This way, when the unexpected happens, the money is already there, eliminating the shock, lessening the hardship and greatly reducing panic. It’s important to not touch these funds unless it’s a true emergency.

There are many apps out there that can help you keep track of expenses.

A BUDGETING TOOLKIT

By integrating tech in the form of budgeting tools, you can simplify your budget and make it easier to maintain. Some of the more popular apps include:

✦ **Spreadsheets** Good for maintaining control, often customizable, and many work on the zero budget structure. Most offer flexible categories, custom formulas, and visual data.

✦ **Zero-Based Budgeting Apps** Perfect if you want to strictly adhere to the zero-based budget method. Many include the envelope system philosophy, goal setting, real-time transaction monitoring, and even a focus on curbing spending behavior.

✦ **Automated Tracking Apps** Good

if you want effortless expense tracking and categorization. They can be linked to your accounts, automatically categorize transactions, offer net worth, and even track your investments.

✦ **Simple Tracking Apps** Excellent for beginners or those who want basic expense logging. They focus on straightforward income/expense tracking and often use digital envelopes.

✦ **Low-Tech Notebook or Ledger** If you are not tech-savvy, that’s okay. You can still use hardcopy, envelopes, and a calculator to track your expenses. It’s a small thing, but dedicating fun gel pens in different colors to your budgeting can elevate what often feels like a boring weekly exercise.



MAD MONEY FUND

Never eliminate all nonessential spending. A sustainable budget must include a reasonable amount for fun, entertainment and guilt-free spending. Your “mad money” fund prevents budget fatigue and the impulse to splurge because you feel deprived. If your budget is so tight that you have zero room for enjoyment, it needs to be revised.

HANDLING FLUCTUATION

Life is not static—and neither are your expenses. Utilities vary seasonally. Car maintenance strikes unexpectedly. You may get sick and be unable to work for a week. Instead of panicking when a category goes over, adopt the “rob Peter to pay Paul” principle. If you overspend on groceries by \$50, you must reallocate that money from another category (such as dining out or entertainment) by \$50 to offset your spending that month. This helps you stay in control of your spending so there are no shortfalls.

REVIEW AND REFINE

Your budget should be a living document, not a set-it-and-forget-it list of rules. Setting it up is just the beginning; now the audits begin.

Dedicate 15 minutes each week to reviewing your transactions and compare them against your budget categories.



Make food purchases based on nutrition as well as on cost.

SAVINGS TIP!

You might find it helpful to shop with a calculator to make sure you don't overspend your grocery budget for the week or the month.

If you see you're already 75% through your grocery budget after the first week, adjust your spending for the remainder of the month before it becomes a problem. Be proactive. You are the one in charge of where your money goes.

At the end of each month, conduct another full audit. Compare your budgeted amount to your actual spending in each category and use this data to refine

the numbers for the following month. For instance, if your \$400 grocery budget consistently runs \$450, don't fight it; change the budget to \$450 and adjust your expenses in another category. A realistic budget is always more valuable than an aspirational one that causes you to crash and burn.

Building a budget is a proactive act of empowerment that puts you in the driver's seat

of your financial life. Start with an honest assessment of your situation, structure your allocations to reflect your life, build wiggle room for the unexpected, and, finally, perform regular maintenance so you can create a realistic, workable budget that lives and breathes with you. It can become a financial blueprint that can lead to stability and, ultimately, financial freedom.

REALISTIC DEBT REDUCTION

It's hard work, but it isn't impossible to pull off

»»» BY JIM COBB «««

The stress can be paralyzing, but there are solutions.



THERE IS NO OTHER STRESS LIKE MONEY STRESS. YOU'RE AFRAID TO ANSWER THE PHONE BECAUSE IT MIGHT BE A DEBT COLLECTOR, AND YOU LET THE MAIL PILE UP BECAUSE YOU'RE TIRED OF SEEING "PAST DUE" STAMPS.

Been there, done that, and it well and truly sucks. You might be tempted to turn to a so-called debt relief outfit, one that promises to negotiate settlements on your behalf. The problem is, an awful lot of them are scams and care more about putting your money into their own wallets than anything else.

Getting out of debt takes a lot of work and a fair amount of sacrifice. But it can be done, and my family is proof of it. At one time, we came within an ace of losing our home and we were drowning in debt. But we made it through, and so can you.

SAVINGS TIP!

Many so-called debt relief agencies are scams or engage in sketchy business practices. You're better off handling things yourself.



There are a few different strategies you can try. Not everything works equally well for everyone, so it might take a little trial and error to find the right mix for your situation.

CALL YOUR CREDITORS

This falls squarely in the “it can’t hurt to try”

column. Call each of your creditors and flat-out ask for their help. Explain that you’re struggling to even make minimum payments and see if there’s anything they’d be willing to do. They might reduce your interest rate, temporarily or otherwise. Maybe they

can put you on an accelerated payment plan where more of your payment gets applied to the principle each month. They might even have some sort of sliding scale in-house programs where your income is taken into account and the balance adjusted accordingly.

It costs you absolutely nothing but a little of your time to find out. And if there’s nothing they’re able to do, so be it. At least now you know for sure.

SNOWBALL APPROACH

With this strategy, you start by making a list of all of your balances,

Communication is important. Get in touch with your creditors one by one and see if they'll work with you.

lowest balance on the list and do the same thing. Lather, rinse, repeat until the debts are paid off entirely. It's important to

than tackle the lowest balance first, you'll be working on the one with the highest interest rate. Put everything you can toward it

most financial sense. In the long run, you'll be saving more money with the avalanche method than the snowball one, because you'll end up

YOU DON'T NEED TO SPEND MONEY YOU CAN'T AFFORD ON SPECIAL PROGRAMS MARKETED BY FINANCIAL GURUS.

understand that as you go along, the amount you're paying toward the one account will increase as you retire debts. The idea here is to take what you were paying on the previous debt and add it to the minimum you've been paying on the next one as you move forward. Like a snowball rolling downhill, the farther along it goes, the larger the payment becomes.

This isn't an overnight solution. It takes time, months or more likely years, before everything is paid off. But provided you aren't adding to the balances during that time, this method absolutely works. My parents did this for a time back in the 1980s when they hit some financial trouble.

AVALANCHE APPROACH

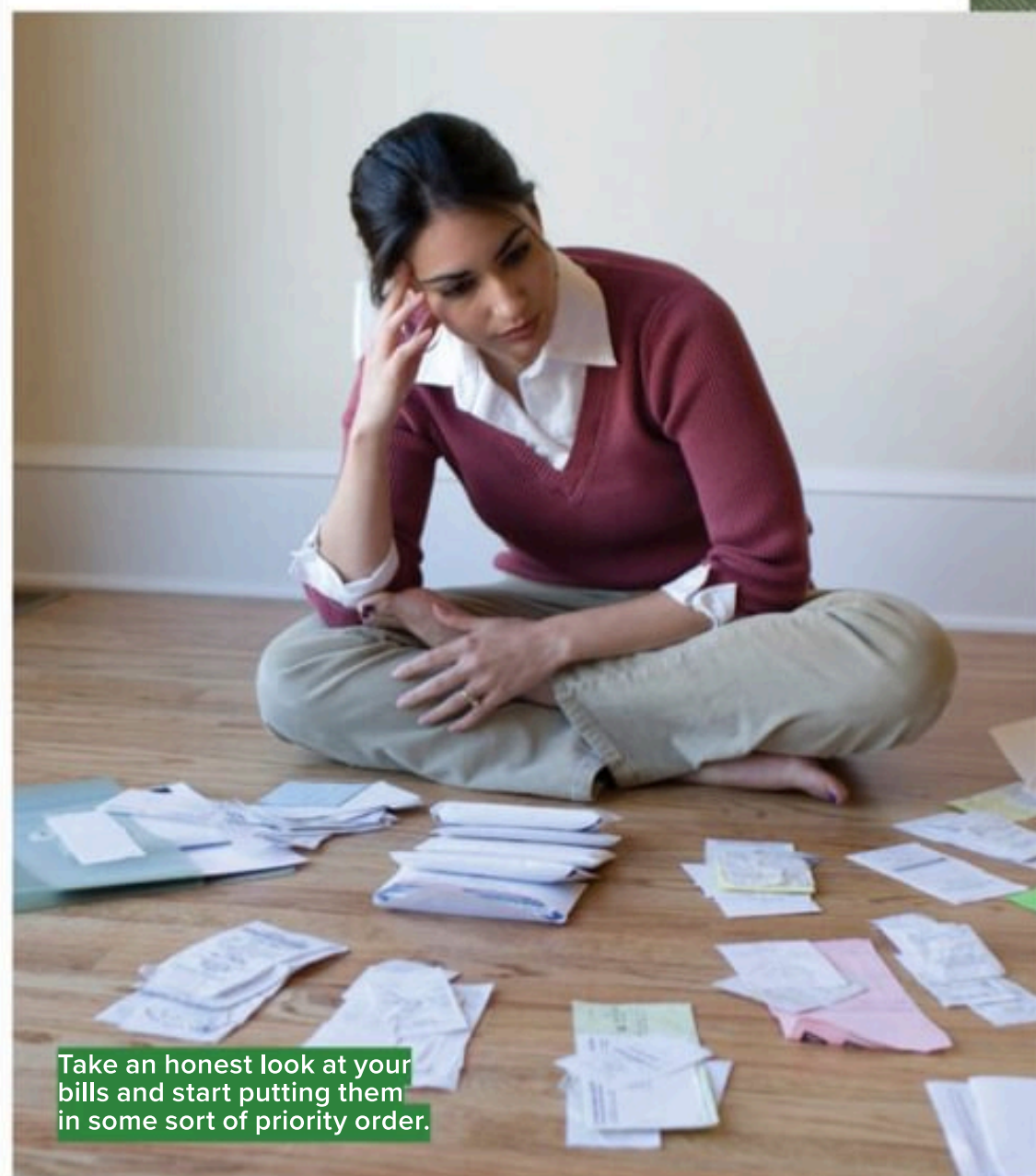
This one is similar to the snowball method we just discussed, but it works from a different angle. Make a list of your debts but include the interest rate for each one. Rather

each month, but don't miss any of the other payment minimums elsewhere. Repeat this each month until that account is zero, then move to the balance with the next highest interest rate, and so on.

Technically, this method makes the

paying less in interest over time. But from a practical standpoint, it might take you longer to accomplish than the snowball method because the accounts with the highest interest rate might also be the ones with the highest balances.

along with the minimum due for each one. Choose the account with the smallest balance and pay as much as you can possibly afford on it each month, while still making the minimums on everything else. Do this every month until that one balance is zero. Then, tackle the next



Take an honest look at your bills and start putting them in some sort of priority order.

Dunning letters and harassing phone calls add to the stress, but the faster you deal with them, the faster they'll stop.

**FINAL
DEMAND**

DEALING WITH DEBT COLLECTORS

BALANCE TRANSFERS

This is a strategy we used a few times. Sometimes a credit card company will send out an offer for a low- or no-interest balance transfer. The idea from their perspective is to get more people using their credit cards. Their approach is to tell you that you can transfer up to X amount from other accounts and pay no interest for the first six months or some such deal.

If you have accounts you can absolutely pay off within that time

Do everything you can to work with a creditor and avoid your balance being turned over to a debt collection agency. As a general rule, they're not fun people. Comes with the job, I suppose. If despite your best efforts you end up having to deal with a debt collector, here are a couple of tips.

Know your rights: Debt collectors are not allowed to call you before 8 a.m. or after 9 p.m. Nor are they allowed to call you at work if you tell them not to, or harass you with tons of phone calls

every day or week. You can learn more here: consumer.ftc.gov/articles/debt-collection-faqs

Ask for documentation: They are generally required by law to provide this upon your request. But in some cases, you have a limited time frame to make this request. Do so immediately upon being contacted by them, and do it in writing. If you find something amiss, you will need to dispute it immediately. You can find some great form letters here: consumerfinance.gov

frame, it might work for you to transfer those balances to the new credit card. This would save you the interest you'd have otherwise paid. However, the devil's in the details, as they say. The fine print in the agreement may indicate that if you don't pay the balance in full within the allotted time frame, you may then be liable for all of the interest that would have applied—the rate for which may even be higher than what you were originally paying. If you screw this up, you'll end up doing more harm than good.

DEBT CONSOLIDATION LOAN

If you still have somewhat decent credit, you might qualify for

make the one payment each month, rather than a half dozen or more. You might end up with a lower interest rate than you had with

current, which benefits your overall credit score as well as stops the annoying phone calls.

However, this all comes at a price. There

to the terms and the interest rate, too, and make sure you're going to actually improve your situation with the loan. Also, if you're someone who lacks discipline, freeing up those other credit cards again might be too tempting and you'll end up owing even more in the long run.

Debt reduction can absolutely be done at the DIY level. We've done it and we know others who have done it as well. It isn't easy and it isn't quick, but few good things are, right?

EVERY SITUATION IS DIFFERENT AND YOU HAVE TO WEIGH THE PROS AND CONS OF TRANSFERRING BALANCES OR GETTING A LOAN TO PAY THINGS OFF.

a debt consolidation loan. This lumps most or all of your debts into one account. Doing so means you just need to

some of those debts, too. Another advantage of this approach is it immediately brings those past due accounts

may be fees involved with the loan, which is often a percentage of the overall size of the loan. Pay attention



Always read the fine print and know exactly what you're getting into if you take out a loan so there are no surprises.

USING PLASTIC



Credit cards can be valuable tools, if you can use them responsibly.



CHARGE IT

Save money by using credit cards

»»» BY JIM COBB «««

THIS IS GOING TO SOUND LIKE THE COMPLETE OPPOSITE OF MOST ADVICE YOU'LL READ WHEN IT COMES TO MANAGING MONEY. SOME MIGHT SAY IT'S DOWNRIGHT BLASPHEMOUS. BUT GO BEYOND THAT INITIAL KNEE-JERK REACTION AND GIVE THIS IDEA SOME SERIOUS THOUGHT.

Credit cards can be a valuable financial tool. In fact, they can even save you money.

The trick is to use them in the right ways. This will take discipline, dedication and—above all—some common sense.

Here's the Golden Rule that applies to using credit responsibly: Never charge more than you can pay off completely before interest is applied. It is such a simple concept... but it's exactly where

most people get into trouble. They will let the balance slide for a month, just paying the minimum and figuring

I cannot stress enough that you need to be very disciplined in order to make using credit cards a smart financial tool.

bills, and decide you can afford to spend a little extra on fun stuff this month. Then, when the credit card statement

IF YOU'RE ON THE BALL AND VERY CAREFUL ABOUT AVOIDING INTEREST CHARGES ON YOUR CREDIT ACCOUNTS, THOSE REBATES CAN REALLY ADD UP.

they'll catch up later. But later never comes and the interest starts piling up. Soon, they're in way over their heads.

It can be way too easy to look at your bank account, flush with cash because you're using the credit card to pay the

arrives, you don't have enough to cover it and everything falls apart.

For some people, it might be best to deduct



Shopping online can get you some great deals, but you have to be careful about how much money you're putting on the card.

each purchase right from the bank balance, either mentally or on paper, even though you're actually using the credit card rather than your bank account to make the payments.

Another approach is to break up your credit card payments into bimonthly or even weekly amounts. This can help alleviate some of the sticker shock when the statement arrives. If you're using the card to pay your mortgage, utilities and car payment, and for all of your regular shopping, the balance can easily hit a few thousand dollars a month.

If you can avoid these pitfalls, a credit card can offer up some substantial savings. Maximize them by picking a card that offers you bonus savings.

REWARDS PROGRAMS

If you hunt around, you might be able to find a credit card that offers a rebate or rewards program when you use it. Sometimes it is a limited-time offer, but with others, it is in effect for as long as you have the card. In most cases, you will be awarded a rebate or some other type of benefit that is directly tied into how much you've used the card in a given period of time. For example, you might receive a rebate equal to a small percentage of how



Review every statement carefully to ensure there aren't any charges you didn't authorize.

SAVINGS TIP!

Consider using apps provided by card issuers to help track your spending as well as prevent fraudulent purchases.

much you've charged to the card in the previous six months.

If you're on the ball and very careful about avoiding interest charges, those rebates can really add up. We have a card that pays us a cash rebate based on how much we've used it. Because of this, we use the

card for everything—groceries, gas and other purchases, as well as for paying some of our monthly bills like car payments and health insurance premiums.

The idea is to run most of our monthly expenses, things we'd be paying for anyway, through the card and then pay the balance

each month to avoid the interest. So we're not spending any more each month than we would otherwise. We're merely using the credit card to effectively consolidate our expenses. And in doing so, we're earning tremendous rebates, to the tune of several hundred dollars.

CREDIT SCORE

Your credit score is a number that is supposed to reflect your ability to manage your finances. It takes into account how many credit accounts you have open, how many payments you've made on time, how many you've missed or made late, and other factors. These are all run through some obscure formula that generates a three-digit score. Scores upwards of 800 are excellent, and scores south of 600 are shaky.

Your credit score affects the interest rates you are offered. It can also impact how much you pay for vehicle insurance—it's assumed if you are responsible with your finances, you are probably a safer driver as well.

Many credit cards offer a peek at your credit score as a perk via the credit card's website. Failing that, you can go to creditkarma.com and sign up for a free account there. It is an unfortunate reality that it takes time to build good credit, but it only takes one or two late payments for your credit score to take a serious hit.



Credit Report

Your Credit Score:

680

Credit Score Details

Payment history - 35%
Amount owed - 30%
New credit - 10%
Length of credit history - 15%
Credit mix - 10%

680



| | |
|-----|-----------|
| 800 | Excellent |
| 700 | Good |
| 600 | Fair |
| 500 | Uncertain |
| 400 | Poor |
| 300 | Bad |



Credit segmentation analysis



SAVINGS TIP!

Do everything you can to establish and maintain a decent credit score. Doing so will improve the offers you receive for loans and such.

The number of ways our credit score affects our lives isn't fair, but it's the reality we face today.

If you use it wisely, there are substantial benefits to using a credit card that offers a rewards or rebate program.

INTEREST SPECIALS

Many store credit cards, particularly those for home improvement stores, will run occasional specials where purchases that exceed a given amount, for example

Figure out the total purchase amount (including tax) and divide it by the number of months the special gives you to pay it off in full. This tells you the absolute minimum you'll need to pay each month in order to avoid interest or finance charges. Consider subtracting one month from your equation—say, dividing the balance by five

**HERE'S THE GOLDEN RULE:
NEVER CHARGE MORE THAN YOU
CAN PAY OFF COMPLETELY
BEFORE INTEREST IS APPLIED.**

\$399, qualify for a no-interest deal for a period of time, such as six months or a year. These specials can be a great way to get big-ticket items when they are on sale and pay for them over time without incurring additional fees and charges.

We have purchased numerous appliances and such over the years using specials like these. The trick is to make sure the balance is paid in full before the time expires. If you still owe anything at the deadline, the store will tack on all of the accumulated interest to date. Obviously, retailers count on that happening with some people. Just don't let it be you.

months instead of six—in order to give yourself a cushion.

BALANCE TRANSFER SPECIALS


It can also pay to keep an eye out for balance transfer specials. Some credit card companies will offer reduced interest rates—or even no interest at all—if you transfer the balance from one card to another. There is, however, usually a small transfer fee involved. If you've fallen a little behind on paying a card, this is a great way to stop the bleeding from paying interest fees. Just make sure you pay the balance in full before the deadline.

WORK FROM HOME

Avoid scams and pitfalls

»»» BY DAISY LUTHER «««

WORKING FROM HOME CAN SOUND LIKE A DREAM. NO LONG COMMUTE, COMFY CLOTHES, THE ABILITY TO WORK EFFICIENTLY AND BE DONE EARLY, AND MORE TIME WITH YOUR FAMILY.

A photograph of a modern home office. A wooden desk holds a computer monitor displaying a gallery of interior design photos, a keyboard, a mouse, a pen holder, and a black desk lamp. A wooden chair with a grey seat is positioned in front of the desk. A large potted plant sits on the floor next to the desk. A wooden shelf above the desk holds a clock, books, and a small glass display case. A window with sheer curtains is visible on the right side of the frame.

Something many people learned during the COVID pandemic was all of the many benefits of working from home.

SAVINGS TIP!

Working from home can save on vehicle fuel and maintenance, child care expenses, and more. But it takes discipline as well as family support.

For many people, it feels like the perfect answer, especially when money is tight or schedules are complicated.

The reality, though, can look very different. I've worked from

home for more than 15 years, and while I wouldn't change a thing, I've learned there are challenges you should understand before taking the leap. Working from home isn't instant, effortless,

or guaranteed, and it may not result in full-time income right away.

WHAT TO KNOW BEFOREHAND

Working from home still means working. It requires time, focus

and consistency, even if the setting looks more relaxed than a traditional job. One of the biggest surprises for people new to working from home is that flexibility doesn't automatically mean



If you have young children, some types of work from home jobs will be easier to juggle than others.

ease. You may gain more control over your schedule, but you're also responsible for managing it, which can be more challenging than it sounds.

It's also important to understand that

most work-from-home income builds gradually. Very few legitimate opportunities offer quick, full-time pay right out of the gate. For many people, working from home begins as a side income that grows over time. That doesn't make it a failure. It makes it realistic.

One of the most reliable ways to work

can't assume you're available just because you're home. I'll never forget being asked to babysit during my work hours because I was "home anyway."

Finally, working from home requires a certain amount of self-direction. There's nobody looking over your shoulder and no built-in structure unless you create it. Some days

up-front to get started. Training fees, starter kits, software access or "exclusive systems" are rarely necessary for real work. In many cases, they benefit the seller far more than the worker. If the primary way to make money involves recruiting others, proceed with caution. You could be looking at a multilevel marketing scheme.

MANY WORK-FROM-HOME OPPORTUNITIES YOU'LL SEE ADVERTISED ONLINE AREN'T LEGIT. DO YOUR HOMEWORK BEFORE APPLYING.

from home, at least initially, is to take a job you already have and move it home if that option exists. Remote or hybrid arrangements with an established employer provide trusted income and benefits, without the uncertainty that comes with starting something new from scratch.

Boundaries matter more than most people expect. When your home becomes your workplace, it's easy for work to spill into evenings, weekends and family time. Setting clear start and stop times helps prevent burnout and resentment.

Those boundaries need to go both ways. Family members have to respect a closed office door, and friends

will feel productive and satisfying. Others won't. That's normal.

WHAT TO AVOID

If you're already feeling financially stretched or stressed, it's especially important to be cautious about work-from-home opportunities that sound too good to be true. Unfortunately, many of them are.

Be wary of any new job that promises quick, easy or guaranteed income with little effort. Legitimate work takes time to learn and time to pay off. If an opportunity emphasizes lifestyle perks over actual work, that's a red flag. So is vague language about what you'll be doing from day to day.

Avoid anything that requires you to pay

Another common work-from-home pitfall is overcommitting early. It's tempting to say yes to everything when you're eager to make money from home, but taking on too much can lead to burnout fast.

Finally, be careful of comparison. Online success stories often skip the slow, unglamorous parts. Measuring your beginning against someone else's highlight reel can make perfectly reasonable progress feel like failure.

LEGIT WORK-FROM-HOME IDEAS

Once expectations are grounded, the question becomes practical: What does working from home really look like in day-to-day terms? In most cases,



it falls into a few broad categories, each with its own requirements, learning curve and income potential.

Remote employment is often the most stable option. Many companies hire fully remote or hybrid workers for roles like customer support, administrative work, bookkeeping, project coordination, tech support and marketing. These jobs offer predictable pay and benefits, but they're competitive and usually require specific skills or experience. I worked full time for a media company for several years, first as a writer and later as a general editor. During that time, I built my own blog in the early morning hours while my children slept. It took nearly five years before that income was reliable enough for me to branch out on my own.

Freelance and contract work is another common path. Writing, editing, graphic design, web development, social media management, virtual assistance and consulting all translate well to remote work. Income can be inconsistent at first, and you'll need to market yourself, but this route offers flexibility and room to grow.

Service-based work can also be done from home. Tutoring, teaching online classes, coaching, transcription and bookkeeping are all examples. These jobs



One of the benefits is that your office can be wherever you decide it will be for the day.

are typically paid by the hour or project and can be easier to start than building a business from scratch.

Selling products or digital goods works for some people, but it's rarely instant. This might include handmade items, printables,

courses or e-books. While appealing, this option usually requires up-front effort, ongoing promotion and patience before income becomes steady.

No matter the path, the most reliable work-from-home income is built on real skills,

clear expectations and consistent effort. There's no shortcut, but there are legitimate ways to earn without leaving your house.

DECIDE WHAT'S RIGHT FOR YOU

After reading about the realities of working

from home, you're probably wondering which path makes the most sense for you. The answer depends less on what sounds appealing and more on what fits your current circumstances.

Start with an honest look at your available time and energy. Do you have predictable hours to work, or will your schedule be broken into short pockets? Are you looking for steady income right away, or can you afford to build slowly? A remote job with an employer may be the best fit if you need reliability, while freelance or contract work often works better for those who can tolerate some inconsistency in exchange for time flexibility.

Next, take inventory of your existing skills. Many successful work-from-home careers grow out of what people already know how to do, rather than something entirely new. Writing, organizing, teaching, troubleshooting, managing projects or working with numbers are all skills that translate well to remote work.

It's very important to be realistic about your environment. Working from home still requires focused time. If child care, noise or constant interruptions are part of your daily life, your plan may need to be simpler, smaller or

more structured than you initially imagined. For example, this would not be the right environment for a job in which you're taking incoming calls for a business.

Most importantly, remember that there's no single right way to do this. Working from home doesn't have to be all or nothing. Starting small, adjusting as you go and choosing steadiness over speed is the most sustainable path forward.

IS IT RIGHT FOR YOU?

Working from home can be a good fit for

many people, but it works best when it's approached with clear eyes and realistic expectations. It isn't a shortcut, and it isn't effortless, but it can be flexible, sustainable and rewarding over time. I have never regretted taking the leap.

Whatever your choice, the most important thing is choosing a path that fits your life as it actually exists right now.

Start small, be patient with yourself—and focus on progress rather than perfection. That's how working from home becomes workable.

A QUICK REALITY CHECK

Before saying yes to a work-from-home opportunity, ask yourself the following:

- ✘ Do I clearly understand what the work actually is?
- ✘ Is there a realistic timeline for earning money?
- ✘ Am I being asked to pay up-front to get started?
- ✘ Does this fit my current schedule and energy level?
- ✘ Do I have a quiet space and protected work time?
- ✘ Is the income steady, variable or uncertain?
- ✘ Does this opportunity rely on real skills, not recruiting others?
- ✘ Would I still consider this worthwhile without the hype?

If something feels rushed, vague or pressure-filled, it's worth slowing down and taking another look before saying "yes."



Before accepting the job, make sure you fully understand the time commitment involved.



CHAPTER 3

KITCHEN HACKS

**THIS IS THE ROOM IN YOUR HOME WHERE
YOU CAN OFTEN SAVE THE MOST MONEY.**

MEAL PLANNING

Six easy secrets to success

»»» BY DAISY LUTHER «««

Grab some paper and a pencil and start figuring out what you're going to make for the week.



IF YOUR BUDGET IS TIGHT, IT DOESN'T MEAN THAT YOU NEED MORE RULES. BEING LOW ON CASH IS ALREADY RESTRICTIVE ENOUGH. WHAT YOU DO NEED IS FEWER DECISIONS.

Meal planning helps me simplify my grocery budget (and slash it) by making sure I have what I need, use what I buy and avoid wandering grocery aisles without a plan. It also keeps me from dialing 1-800-PIZZA or veering into the nearest fast-food drive-thru on a busy day because I have no idea what we're going to eat.

If your goal is to spend less on groceries, waste less food and still get a healthy, home-cooked meal on the table every night, meal planning doesn't just mean choosing five delicious-sounding dinners from your Pinterest board, writing down all the ingredients and heading to the store. That approach works when money is plentiful, but when it isn't, it's a recipe

for overspending and wasted food.

Read on, and let me show you how I plan meals for my family when there's nary a dime to spare.

WHAT'S ON HAND?

Before I plan a single meal, I take a quick inventory of what I already have. This step alone can lighten your grocery list, because every ingredient you use is one you don't have to buy, and it's also one that won't go to waste.

I start with the fridge. Is there anything that's nearing the end of its useful life? Vegetables that are about to wilt, ground chicken that needs to be cooked or frozen, dairy products creeping toward their expiration dates? I write these down first, because they've just become the building blocks for

the earliest meals of the week.

Next, I move on to longer-term storage and check on the stuff in my freezer and pantry. Maybe there's a forgotten roast tucked in the freezer, or plenty of rice and pasta already on the shelves. These ingredients don't have to be used, but when I can work them into the plan, that's less money I'll be spending at the store.

WHAT'S ON SALE?

Once I know what I already have, then I look at what's on sale. Grocery flyers may not pile up in the mailbox anymore, but the information is still there. It's just gone digital.

and sometimes it doesn't. I always make sure the money I'd save by hitting multiple stores is greater than the money I'd spend on gas getting there.

Don't forget: Your time is valuable, too.

WHAT'S THE SCHEDULE?

This is where traditional meal planning goes to die. Your plan has to take your real schedule into account, not an ideal one you've dreamed up that's never going to happen. When my kids were young, I needed a calendar to keep straight all the after-school activities and lessons, late work meetings, evening commitments and standing weekly

cooker meal that's ready the moment we walk in the door. Other nights, I intentionally plan for leftovers that can be reheated quickly. Sometimes dinner is as simple as sandwiches or wraps we can eat on the go. With a little forethought, even the busiest nights can run smoothly, and the budget stays intact.

MAKE A PLAN

You've gathered all the important information. You know what you have on hand and you've taken your schedule into account so that you have a clear picture of the week ahead. Now it's time to decide what you're actually going to eat this week.

those same ingredients into Korean-style lettuce wraps, with the steamed broccoli on the side.

Leftovers are fair game, too. A bit of leftover roast beef can easily become burritos with tortillas from the store and refried beans

IF YOU PLAN TO VISIT MULTIPLE STORES WHEN SHOPPING TO GET BETTER PRICES, MAKE SURE THE FUEL AND TIME EXPENSE ARE WORTH IT.

Instead of visiting each store in person to hunt for deals, I head straight to their websites and browse the weekly flyers online. It's the same process as before, minus the paper and pen. I jot down the deals at each store that genuinely fit into my plan.

That last part matters. Sometimes it makes sense to shop at more than one store,

events. All of it matters, and all of it needs a realistic plan.

If you ignore what your schedule really looks like, you're setting yourself up for last-minute decisions. My last-minute decisions almost always cost more. It's at the last minute when takeout starts looking like the easiest option.

For busy nights, I plan differently. Some nights, I make a slow-

Start by using up the items that are on their last legs in the first few meals. For example, if I have ground chicken that needs to be cooked and broccoli that's starting to wilt, I might plan a simple stir-fry served over rice from the pantry. (Sweet and spicy Mongolian ground beef, or, um, chicken, anyone?) If I feel like changing it up, I could grab a head of leaf lettuce and turn



Plan your meals around what you have at home as well as what's on sale and in season.

already in the pantry. When you think in terms of ingredients instead of recipes, it's surprisingly easy to come up with meals that are affordable and flexible, and still feel like something the whole family will look forward to.

ADD SOME SHOPPING AS NEEDED

Once I have a rough framework in place, I layer in what's on sale that week. Often, I start with the protein and build meals around it. Whole chickens, ham, ground beef—whatever the best deal is, that

becomes the anchor for a few meals.

From there, I look for ways to pair those sale items with ingredients I already have. Ground beef, for example, can be combined with canned tomato puree and spices to make a hearty spaghetti sauce

served over pasta from the pantry. You might want to add a few vegetables to your list, like bell peppers or mushrooms, but the base of the meal is already covered.

SAVINGS TIP!

Pay close attention to sale flyers and watch for deals on your favorites. Be sure to check for discounted items or what's on clearance at the store, too.



DINNER



Make meal prep a family activity and give everyone something to do.

A ham could be paired with scalloped potatoes—from a box you already have on hand, or, if time allows, made from scratch. Any leftovers can be stretched even further. That same ham can easily become the base for a pot of soup using split peas or other pantry staples.

When you think this way, sales stop being distractions and start becoming opportunities. You're not buying something just because it's cheap. You're buying it because it fits into a plan you've already built.

SET THE SCHEDULE

The last step is making sure your plan works with the week you actually have ahead of you. Look at what's coming up. Is there a birthday on the calendar? Make sure you have the ingredients for a favorite meal, or, if going out is your tradition, pencil that in now so it doesn't throw off the rest of the plan.

Think about nights when everyone is heading in different directions. Those are perfect candidates for simple car meals like sandwiches with veggie sticks that can be eaten on the go. If you know you'll be getting home late one evening, that might be the ideal night for a slow-cooker meal that's ready to serve as soon as you arrive home.



If you plan ahead for leftovers, you'll have plenty for lunch or dinner for the next day.

Planning this way doesn't just save money. It takes a tremendous amount of stress off your shoulders and makes the week run more smoothly for everyone.

Meal planning shouldn't be rigid or complicated to be helpful. When you start with what you already have, pay

attention to what's on sale and plan around your real schedule, it becomes a quiet way to care for your family and yourself.

With a little planning, even a tight grocery budget can stretch further, and dinner can feel less like a problem to solve and more like a familiar, comforting part of the day.

BE FLEXIBLE!

Remember, your meal plan is written in pencil, not engraved in stone. It's meant to guide you, not lock you in. If you come across an unadvertised special or a last-day markdown, shift things around! Swap meals, change proteins or save a dish for another night. A little flexibility can lead to big extra savings!

MORE THAN

You don't need every fancy kitchen tool or gadget out there, but having the right equipment can take some of the work out of scratch cooking.



A MEAL

The many advantages
of scratch cooking

BY K.H. KOEHLER

WE LIVE IN A WORLD FILLED WITH PREPACKAGED MEALS, FAST FOOD, AND HEAT-AND-SERVE GRATIFICATION. AS A RESULT, THE IDEA OF PREPARING MEALS BY USING BASIC, WHOLE INGREDIENTS CAN SEEM DAUNTING.

Scratch cooking may even feel like a quaint relic of the past, something your grandmother did.

For many, the kitchen has become a place to heat prepared food rather than create it. But by mastering a few fundamental kitchen skills and practicing the art of cooking from scratch, you can build a powerful financial framework that can help you to become

and the most important skill is safe, efficient chopping. Being able to uniformly dice an onion, mince garlic or julienne a carrot is both a time-saver and a foundational element of cooking. Precut vegetables are a convenience that comes at a high financial cost, often sacrificing freshness.

Mastery of the knife, as with any other survival skill, is purely

✦ **Sauteing** Cooking food quickly in a little oil over medium-high heat.

✦ **Boiling/Simmering** Essential for cooking pasta and rice, and reducing sauces.

✦ **Roasting** Cooking food in an oven with dry heat, excellent for vegetables and proteins.

With practice, every scratch cook should be able to execute

IT CAN SEEM INTIMIDATING, BUT COOKING MEALS FROM SCRATCH ISN'T DIFFICULT AS LONG AS YOU FOLLOW THE RECIPE INSTRUCTIONS CLOSELY.

more self-sufficient.

One of the best reasons for learning scratch cooking is its impact on your wallet. While it requires an investment of time and learning up-front, the long-term returns are significant.

Before you begin, it's important to master a number of simple skills that can turn a novice into a competent scratch cook. These are not elaborate techniques meant to turn you into a four-star chef, but fundamental operations that form the basis of almost every single meal.

MASTER THE BLADE

Perhaps the most essential tool in any kitchen is the knife,

a matter of practice—not of talent, magic or privilege—and it certainly isn't related to gender or age. Watch a few online knife tutorials and then spend time carefully practicing. If you want to *be* the master, you must *become* the master.

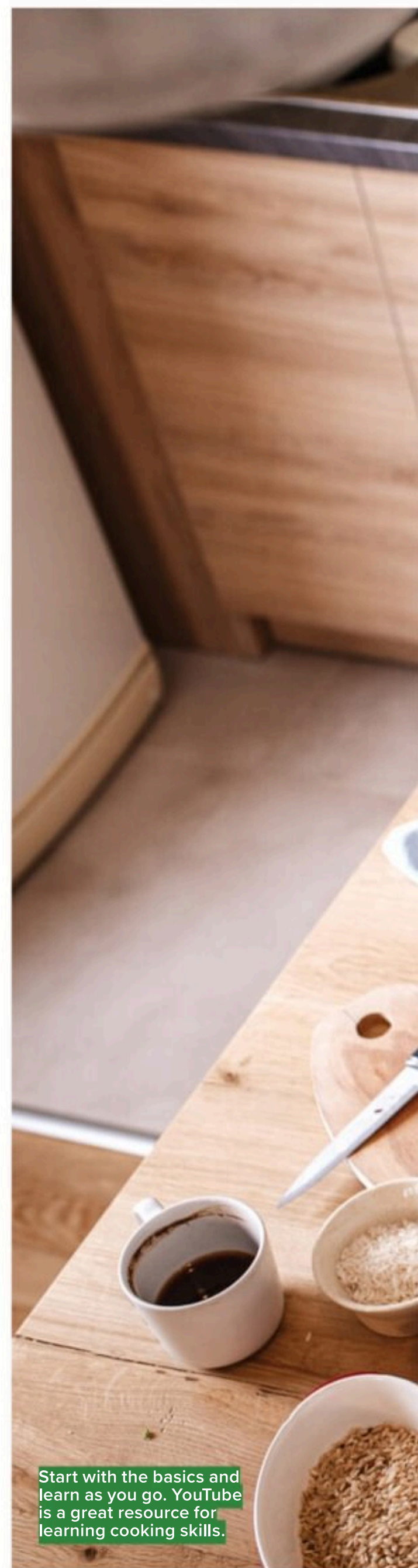
MASTER THE HEAT

Understanding how to control heat is about knowing the difference between a simmer and a boil, the ideal temperature for sauteing without burning, and how to effectively brown meat for flavor to produce fond (the browned bits). You can find both books and tutorials for this as well, but a few key techniques include:

a handful of core preparations, including:

✦ **Cooking Grains and Legumes** Rice, pasta, dried beans, oats and lentils are among the most cost-effective ingredients out there. Learning to prepare them in their most basic form is a major cost-saver over buying instant or canned versions. Consider researching ratios and cook times, and posting a whiteboard or keeping a recipe book in your kitchen to follow.

✦ **Making a Basic Vinaigrette** Oil, acid (vinegar or lemon juice), salt and pepper. A simple skill that ditches the need for expensive, premade



Start with the basics and learn as you go. YouTube is a great resource for learning cooking skills.

SAVINGS TIP!

Cooking at home is one of the best ways to save money, as well as eat much healthier, as you're in charge of exactly what goes into your meal.



The right combination of herbs and spices can really make the meal great.



SAVINGS TIP!

If you find yourself using a particular spice mix or seasoning often, consider buying it in bulk, as doing so can save you a little money.

salad dressings, which are often loaded with unnecessary sugars and additives.

✦ **Creating a Simple Roux** The combination of a fat and flour, known as a roux, is the base for many classic sauces, from bechamel to gravies, and an important skill to practice for turning basic ingredients into a satisfying meal.

MASTER THE SEASONINGS

One of the most important skills is learning to season and, importantly, to taste as you go. Salt, pepper, acid (lemon juice or vinegar) and fat are the four pillars of flavor. A pinch of salt at the right time, or a splash of lemon juice to “brighten” a dish, can elevate otherwise basic or bland ingredients.

Season throughout the cooking process and “build the flavor as you go” to create complexity and depth.

MASTER BULK BUYING AND STORAGE

Scratch cooking encourages efficient shopping. Staples like flour, oats, rice and dried beans can be bought in large quantities at a fraction of the per-unit cost of smaller bags

or boxes. The initial investment might be higher, but these ingredients last for months or even years, which means you always have the building blocks for a complete meal at arm’s reach.

The practice of bulk buying turns the pantry from a place of storage to a place of investment. And as an investment, it pays to research and learn how to properly store and contain dry ingredients to extend their shelf life.

ELIMINATE FOOD WASTE

Food waste can be a huge drain on personal finances. According to the United States Department of Agriculture's website, every year, American households waste 31% of the food they purchase, which translates into hundreds, if not thousands, of dollars per family lost.

Scratch cooking can dramatically reduce this waste by:

✦ **Encouraging You to Use Scraps and Leftovers** A smart scratch cook sees a carrot top or a chicken carcass not as something to be tossed, but as the base for stock. Stale bread can be turned into croutons or breadcrumbs. Recycling leftovers into new meals means nearly everything you purchase is used.

✦ **Giving You Better Inventory Management** When you buy and store whole ingredients, you are more aware of what you have, how quickly you need to use them, and if there are

holes in your inventory. This puts you in better control of your pantry.

✦ **Helping You Cook Healthier** Buying whole ingredients means you know exactly what's going into every dish and allows you to control the sugars, starches, sodium and other ingredients for every meal.

BYPASS PROCESSED FOODS

Processed and prepackaged foods command a higher price because they're the result of more complex manufacturing, and more people are involved in their creation. Scratch cooking lets you bypass all of this—including any ingredients or additives you might not want in your food.

For instance, a homemade loaf of bread, made with simple, cheap ingredients such as flour, yeast, water and salt, is significantly less expensive and nutritionally superior to a loaf from the supermarket. As a bonus, you get to skip the escalating inflation.

EAT OUT LESS

Possibly the single most important financial benefit of scratch cooking is the drastic reduction in dining out. According to *Forbes*, the average restaurant meal costs five times more than the price of a comparable meal

cooked at home. When you have the confidence to assemble a delicious, satisfying meal yourself—whether it's a quick stir-fry or a hearty pasta dish—the temptation to spend \$50 on takeout begins to vanish.

Additionally, the financial savings accumulate over time, saving you hundreds or thousands of dollars in meals and amounting to a small fortune over the course of a year.

Scratch cooking is not a hobby reserved

for the leisurely, the elderly or anyone of a particular gender. It's a fundamental life skill that everyone should master. By investing time learning basic knife skills, understanding heat, and practicing simple preparation techniques, you are doing more than just making dinner—you are actively lowering your cost of living, gaining better nutritional control, and building up your skills and sense of self-sufficiency.

SIDESTEPPING THE CONVENIENCE TAX

A big financial drain in modern eating is what some call the "convenience tax." Every step of processing food adds another layer of cost. Buying ingredients in their most basic, unprocessed form produces substantial cost savings.

✦ **Example 1** A box of premade cake mix, while often cheap, still costs more than its components—flour, sugar, baking powder and salt. Moreover, buying basic components means you can produce more than one cake, which multiplies your savings.

✦ **Example 2** While dumping a bag of

pre-chopped and washed salad into a bowl is faster and more convenient, you have less idea of what the ingredients have endured, if they've been properly washed, and if they are truly safe. Chopping and rinsing salad ingredients in a little vinegar water guarantees better safety and a fresher dish.

✦ **Example 3** Shredded cheeses are often overpriced. Purchase cheese in block format and shred it yourself. Not only will you save money, but you also avoid the cornstarch often added to packaged shredded cheese to keep it from sticking, which gives you a better melt.

1 POUND HAMBURGER WONDERS

Easily feed four to six people

BY ANGELINE HAWKES

Sloppy Joes and the like are an option, but think beyond the bun.



SAVINGS TIP!

Hamburger is often one of the cheapest meats at the store, and it's incredibly versatile. You can make a ton of different meals with it.

IN THE PAST, YOUNGER GENERATIONS WERE TRAINED HOW TO STRETCH FOOD TO FEED A FAMILY BY THEIR ELDERS. BUT THESE DAYS, GRANDMOTHERS, WHO USED TO LIVE MOST OF THEIR LIVES IN THE KITCHEN, ARE NO LONGER BLUE-HAIRED, FLORAL DRESS-WEARING, BESPECTACLED CHARACTERS AS SEEN IN OLD TELEVISION SHOWS.

Today's grandmas are the bra-burning co-eds of the 1970s or the "girls-just-wanna-have-fun" of the 1980s. In addition to the absence of family traditions, public schools are doing away with home economic programs due to lack of interest. So, what happens when no one remembers how to stretch the food budget to feed their family? Are the secrets just forgotten? In some segments of society, this information never fell by the wayside and it's up to those who still know how to teach others.

HOW MUCH MEAT IS ENOUGH?

The recommended healthy portion of meat per meal is 4 ounces, which is about what will fit in the palm of a hand, or more visually, the size of a bar of soap. Typically, American restaurants serve about 10 or more ounces per

portion. That's over double what's considered a healthy amount of meat to consume in one meal. This overserving has created a feeling in Americans that if they don't see that much meat on the plate then they're somehow doing without. One pound of hamburger, or 16

ounces, divides out well between four people. Obviously, in recipes where hamburger is being mixed into a dish, each person may not receive precisely 4 ounces of meat, but it usually works out well. Remember, protein can be sourced from other foods aside from meat

(beans, lentils, other plant-based options and nuts).

PLANT-BASED PROTEIN ADDITIONS

When stretching meat amounts in recipes, take into consideration the other sources of protein contained within the ingredients. If the recipe calls for black beans, for example, less meat can be used because beans are also a source of protein and fiber, are low in fat, and contain folate/vitamin B9, iron and magnesium. One-quarter cup of black beans is equivalent to a 1-ounce serving of meat. Other equivalents to the protein in 1 ounce of meat are: 1 egg, 2 tablespoons of peanut or other nut butters (like almond butter), ½ ounce of nuts or seeds or ¼ cup of tofu.

EASY PEASY ONE-SKILLET TACOS

No one likes having to wash four pans after supper. This recipe evolved when I had a lot of hungry children who, when served tacos the traditional way, would each pick out this or that. I discovered if the taco ingredients were cooked together and served in a tortilla with a liberal sprinkling of grated cheddar, no one complained or picked through their food to remove the offending bits.



Put out all the fixings and let family members build their own tacos.

Ingredients

- ✦ 1 pound hamburger
- ✦ 1 (14-16-ounce) can black beans, drained and rinsed
- ✦ 1 (14-16-ounce) can diced tomatoes (don't drain)
- ✦ 1 (14-16-ounce) can corn, drained
- ✦ 1 medium onion, diced
- ✦ ½-1 tablespoon dried red pepper flakes or chopped fresh cayenne/tabasco peppers
- ✦ 1-ounce package prepared taco seasoning mix, or 2 tablespoons taco seasoning mix (see page 77 for recipe)
- ✦ Tortillas or hard-taco shells
- ✦ Shredded cheese
- ✦ Picante or hot sauce

In a large skillet over medium heat, add hamburger, using a spoon to break it into small pieces as it cooks. When the hamburger is mostly browned, stir in the black beans, tomatoes, corn, diced onion, red pepper flakes and taco seasoning mix. Stir the mixture as it continues cooking. Turn heat to low, cover, and allow mixture to simmer for about 10 minutes. Serve in tortillas (or hard taco shells) with cheese and hot sauce.

TACO-RONI

Taco-Roni is an excellent way to use any leftovers from Easy Peasy Tacos. Prepare boxed macaroni and cheese (about one



box per two people) according to the package instructions. Warm up the Easy Peasy Taco leftovers and add the leftovers to the prepared macaroni and cheese. Mix well and serve. (If there aren't any leftovers from Easy Peasy Tacos, make the taco mixture first, then add it to the prepared macaroni and cheese.)

STROGANOFF NOODLES

This recipe originated from exhaustion. At one

point one of my children *only* wanted to eat beef stroganoff. One night I thought, why not just dump it all together and make a noodle dish...and that's how my Stroganoff Noodles were born.

Ingredients

- ✦ 1 pound hamburger
- ✦ 2 (10.5-ounce) cans cream of mushroom soup
- ✦ 1 cup shredded bread (great way to use up heels, stale bread, leftover buns or rolls)
- ✦ 1 teaspoon parsley
- ✦ 1 small onion, chopped/diced (or ¼ cup dried minced onions)
- ✦ 1 tablespoon Worcestershire sauce
- ✦ 1 teaspoon salt
- ✦ 1 teaspoon ground black pepper
- ✦ 1 teaspoon garlic powder
- ✦ 2 tablespoons butter
- ✦ ½ cup water
- ✦ ½ cup diced mushrooms (optional)
- ✦ 1 pound egg noodles, cooked and drained

In a large skillet over medium heat, brown the hamburger. Stir in all remaining ingredients except the noodles. Bring to a boil. Reduce heat and simmer, covered, for about 10 minutes. Stir in the noodles. This dish is great with a side of carrots cooked with brown sugar and butter.

G.G.'S BURGERS AKA SLOPPY JOES

G.G. was my great-grandmother, and her sloppy Joe recipe

originated sometime in the early 1930s. The Great Depression caused many families to stretch every dollar as far as they could, and a pound of hamburger, or meat of any kind, was sometimes hard to come by. G.G. passed this recipe down through the family and even now, more than 30 years after her passing, G.G.'s Burgers continue to be one of the most requested recipes in our kitchen. And, like Taco-Roni, leftover G.G.'s

Burgers can be mixed into macaroni and cheese for a new flavor and creative reuse of leftovers!

Ingredients

- * 1 pound hamburger
- * 1 small onion, diced (or ¼ cup dried minced onions)
- * ½ cup ketchup
- * ¼ cup beef stock (or beef bouillon powder mixed with water)
- * 1 teaspoon chile powder
- * 1 tablespoon Worcestershire sauce

- * 1 tablespoon yellow mustard
- * Dashes of salt, pepper and cayenne pepper
- * Hamburger buns or bread

In a large skillet over medium heat, brown the hamburger, breaking it up with a spoon. When the meat is mostly browned, stir in all remaining ingredients except the buns. Cover and simmer on low for 20 minutes. Serve warm on buns. Top with sliced pickles and onions if desired.

FIESTA SOUP

This soup can be made with a pound of shredded, cooked chicken (leftovers!) or a pound of cooked hamburger. Cook this soup in a large pot or slow cooker. Serve the soup with tortilla chips and shredded cheese. A dollop of sour cream in each bowl is a nice addition.

Ingredients

- * ½-1 pound cooked hamburger or shredded chicken (fat drained)
- * 1 (14-16-ounce) can of corn, drained
- * 4 pints (or 14-16-ounce cans) of chicken broth
- * 1 (14-16-ounce) can of black beans or chile beans (drained and rinsed)
- * 1 medium onion, diced
- * 2 tablespoons garlic powder
- * 1 (6-ounce) can tomato paste



There are tons of things you can add to spaghetti to jazz it up.

- ✦ 2 (14-16-ounce) cans of diced tomatoes (don't drain)
- ✦ 2 tablespoons dried red pepper flakes (or diced fresh cayenne/tabasco/jalapeño peppers)
- ✦ 1 teaspoon salt
- ✦ 1 teaspoon ground black pepper
- ✦ 1 teaspoon chile powder
- ✦ 2 teaspoons cumin
- ✦ ¼ teaspoon cayenne powder
- ✦ 1 chopped green pepper or chopped banana peppers or fresh chopped cilantro (optional)

In a large pot or slow cooker, stir all ingredients. If using a soup pot, bring ingredients to a boil, lower the heat and simmer for about 30-45 minutes. If using a slow cooker, cook on medium for 4 hours (or on low for 6 hours). For a tasty topping, cut flour or corn tortillas into strips, place on a baking sheet, and bake in a 375 F oven until slightly brown and crispy. Sprinkle them over the soup in each bowl when serving.

SPAGHETTI

Spaghetti can be as easy or complicated as you make it. You can buy sauce as a dried pouch mix or in jars or cans. The jarred sauces tend to be more expensive.

Homemade taco seasoning

SAVINGS TIP!

Making your own taco seasoning, as well as other similar mixes, is far cheaper than buying those little envelopes at the store.

This recipe uses store-bought canned sauce dressed up with spices.

Ingredients

- ✦ 24 ounces dried spaghetti
- ✦ 1 pound hamburger
- ✦ ¼ cup dried minced onion (or 1 small, chopped onion)
- ✦ 1 teaspoon garlic powder
- ✦ 1 (14-16-ounce) can diced tomatoes
- ✦ 1 teaspoon oregano
- ✦ 1 teaspoon dried parsley
- ✦ 1 or 2 (24-ounce) cans spaghetti sauce (if using 2 cans, double all the seasonings)

Prepare the pasta according to the package instructions. While the pasta is cooking, in a large skillet over medium heat, brown the hamburger and onions. Stir in all ingredients except the canned sauce. When the meat is cooked, stir in the sauce. Simmer on low for about 10 minutes. Meat mixture may be stirred into the cooked pasta or ladled over the pasta. Serve this dish with a side of green beans and garlic bread.

MAKE YOUR OWN TACO SEASONING

In a pint-sized canning jar (or equivalent), mix:

- ✦ 6 tablespoons chile powder
- ✦ 6 teaspoons cumin
- ✦ 5 teaspoons paprika
- ✦ 3 teaspoons onion powder
- ✦ 3 teaspoons garlic powder
- ✦ 1 teaspoon cayenne powder

A standard store-bought pouch of taco seasoning is about 1 ounce, or 3 tablespoons. Use 2 or 3 tablespoons of this homemade mix per 1 pound of hamburger or shredded chicken (for tacos). Label the jar with "Taco Seasoning" and "2-3 tablespoons per pound."

Here's a handy hint: Save an empty cardboard salt canister that features a metal pour spout. Use a canning lid as a pattern and draw around the salt canister top (including the spout). Cut out the cardboard disc, place it on the top of a pint jar and cover it with a canning ring. Now your taco seasoning jar has a metal pour spout!

Angeline Hawkes writes for *Backwoods Survival Guide*, *Backwoods Home Magazine*, *Prepper Survival Guide*, *Self Reliance Magazine* and others. Visit her YouTube channel, Canterbury Trails Farm: youtube.com/c/CanterburyTrailsFarm



Canning requires a small investment in equipment, as well as time to learn how to use it.



PUT A RING ON IT!

Pressure canning essentials



ANGELINE HAWKES



THERE ARE TWO METHODS FOR CANNING FOOD: WATER BATH AND PRESSURE CANNING. THE ACIDITY OF THE FOOD DETERMINES WHICH METHOD MUST BE USED TO DESTROY MICROORGANISMS, SUCH AS BOTULISM, IN FOOD.

Low-acid foods must be processed at higher temperatures because they aren't acidic enough to stop bacteria growth. The measure of acidity is referred to as pH. The higher the food's pH level, the lower the

acidity. Low-acid foods (meat, milk, seafood, sometimes tomatoes, and vegetables) have a pH value of 4.6 or higher. High-acid foods (fruits, jams, and jellies) have a pH value of 4.6 or lower. High-acid foods can be water bath canned because they



have enough acid to destroy bacteria when heated at boiling-water temperature (212 F). But foods low in acid must be heated at 240 F to 250 F for 20 to 100 minutes to destroy bacteria, and these are temperatures boiling water cannot reach. It's crucial the correct method is used to ensure food is safe to eat.

We're going to focus on pressure canning.

JARS AND LIDS AND RINGS

Jar, lid and ring information are the same for both methods of canning. The most common sizes of jars used in canning are half pint (8 ounces/1 cup), pint (16 ounces/2 cups) and quart (32 ounces/2 pints/4 cups). Jars are regular or wide-mouthed. Regular-mouth jars have an opening of 2.5-2.75

inches. Wide-mouth jars have an opening of 3 inches. The size used is a personal preference, but wide-mouth jars are easier to fill. The lid and ring size must match the jar mouth. Each jar will have a lid, which can only be processed once, and a ring that's used to hold the lid in place until it's sealed and then can be removed. Rings can be reused if they aren't

rusted or damaged. Jars may be reused if there are no nicks or cracks.

HEADSPACE

Every canning recipe features directions on how much headspace to leave in the jar. What is headspace? Headspace is the unfilled area below the lid and above the food in a jar. This space must be left because air and food expand when heated. Pressure is caused by the expansion, releasing air/steam from under the lid (this is why it's important not to crank down the ring, but only to screw it on "fingertip tight"—just tight enough to stay in place). Once it's removed from the heat, the jar/contents cools and the contents shrink, creating a vacuum inside the jar, which pulls the lid against the jar rim allowing the rubber-like sealing compound under the lid to form an airtight seal. This makes the "ping" sound of the metal lid being sucked downward. Too little headspace can result in seal failure because of food leakage. Too much headspace results in seal failure because air couldn't escape, or discoloration of food because of too much remaining air.

WHAT CAN BE PRESSURE CANNED?

Low-acid foods with a pH above 4.6 need to be pressure canned. All meat, vegetables and

sometimes tomatoes or figs are pressure canned. Some recipes for tomatoes and figs require the addition of citric acid, lemon juice or vinegar to raise the pH levels, so follow your recipe. Mixed foods of both high and low acids, such as stew, must be pressure canned and processed following the timing guidelines for the ingredient with the longest time. Likewise, if you're using a batch of different size jars, process them for the

time required by the largest jar. Weighted gauge pressure canners must be adjusted when canning at altitudes above 1,000 feet. Consult your manual for the correct weight adjustments (for example, 15 PSI instead of 10 PSI).

PRESSURE CANNING EQUIPMENT

Pressure canning is more involved than water bath canning. The process involves raising the canner's

internal temperature to 240 F or 250 F by trapping steam and creating a high-pressure environment. A pressure cooker and pressure canner aren't the same thing. A pressure canner features a dial gauge and a weight (with three holes for 5, 10 or 15 pounds of pressure) that sits on top of a vent tube. A rubber pressure plug will be on the lid. This plug shoots out in the event of pressure buildup and

is a safety feature. The lid locks into place with screws. Some canners have rubber gaskets. The All American brand of canner doesn't have a rubber gasket but requires an application of oil on the rim to form a seal. Follow the prep directions for your canner model.

You'll need

- ✦ Pressure canner with pressure weight
- ✦ Pressure canner manufacturer's manual
- ✦ Vent pipe cleaner



Water bath canning, shown here, works for some foods, but you'll want a pressure canner to expand your repertoire.



SAVINGS TIP!

Canning is an excellent skill to learn, as it allows you to take full advantage of great sales you might come across at the grocery store.

Many of us remember our parents or grandparents canning food at home.

- ✦ Canner rack or folded towels or baking rack or several rings twisted together
- ✦ Canning jars
- ✦ Lids and rings
- ✦ Jar lifter
- ✦ Magnetic lid lifter (optional)
- ✦ Wide-mouth funnel
- ✦ Butter knife (to run along inside the jar to release bubbles)

In addition to these, you'll need towels and the usual kitchen equipment necessary for cooking.

PRESSURE CANNING, STEP BY STEP

1. Inspect jars and rings for chips, cracks, rust or dents. Inspect the sealing compound strip under each lid ensuring there are no defects.

2. Run a vent cleaner through the vent tube (this should be done after each load) and examine the lid's rubber gasket for cracks. Replace the gasket if worn. Verify the rubber pressure plug is intact. Replacement plugs can be ordered from the manufacturer. Before canning, examine the

dial gauge and replace if cracked or rusted. Never immerse the dial in water.

3. Sterilize the jars for at least 10 minutes in boiling water, remove the jars and fill them with hot product. This can be done in the same canner while food is being prepared, and it heats the water so boiling for canning will be quicker.

4. Immerse the lids in boiling water (off the heat) while preparing the food. This softens the sealing compound for a better seal.

5. Prepare the food according to the recipe you've selected.

6. Place the rack in the canner bottom (jars can't touch the hot bottom of the canner or they'll break). Fill the canner halfway with water and bring it to a boil. Have a kettle of water boiled and simmering for topping off the canner once the jars are in. Water doesn't go over the jars as it does in a water bath canner.

7. Fill the hot jars, leaving the required headspace. Run a knife along the inside of the jar sides to release any air bubbles.

8. Use a wet cloth to clean the jar rims. Place a hot lid on each jar. Lightly screw a ring

onto each jar, fingertip tight. Place the jars in the canner.

9. Secure the canner's lid according to the model's instructions. Do not put on the pressure weight yet.

10. Turn on the burner and heat up the canner to boiling until steam comes from the vent tube. This takes about 15 minutes.

11. Vent the steam via the vent tube for 7 to 10 minutes.

12. Place the pressure weight onto the vent tube in the correct hole for the recipe's required pressure poundage (5, 10 or 15 PSI, or pounds per square inch). The

adjust the heat until the correct number of jiggles is achieved.

15. When the processing time has been completed, turn off the burner.

16. When the dial gauge reads 0, remove the weight. This takes at least 30 to 60 minutes. Don't do anything to artificially cool the canner.

17. When the weight has been removed, wait 10 minutes, and then unlock the lid. Lift the lid away from your face, as the steam can cause burns.

18. Remove each jar with a jar lifter. With the jar lifter and a

after removal from the canner. Contents may shrink; this is normal. The liquid level may decrease; this is also normal. Listen and count "pings" to see if the lids have sealed.

20. Remove the rings. Test lids (see below). Wipe the jars with a cloth, dry and store them. If a seal failed, reprocess with a new lid or store it in the fridge and consume it within 3 to 7 days.

To test lids, push down on the center of the lid with your finger. It shouldn't give. If it pops up, the seal has failed. Other ways to test lids: Tap the lid with a spoon and listen to the sound. A sealed jar will

resealing once they are opened. Remove the rings and wipe down the jars. Label them with the contents and date of canning. Store in a cool, dry, dark location not to exceed 95 F or fall below 50 F.

Avoid storing jars in damp locations, as rust will compromise the metal lid and break the seals. Jars with bulging lids, or whose lids have come off, shouldn't be tasted. The entire jar and contents should be thrown away.

ALWAYS FOLLOW INSTRUCTIONS TO THE LETTER. DON'T PUSH YOUR LUCK AND TRY SKETCHY APPROACHES YOU MIGHT READ ONLINE.

canner will now begin to pressurize.

13. Keep an eye on the dial. When the dial reaches the correct pressure required, the weight begins to jiggle. When this happens, set the timer for the processing time.

14. Watch and listen to the weight. Listen for 1 to 4 jiggles per minute. More or fewer jiggles require that you

folded towel beneath the jar to carry it securely, transfer each hot jar to a towel on a flat surface. Leave at least 1 inch between each jar to properly cool. Don't touch the lids or tighten the rings (this breaks the seal). Some rings may be loose. Don't wipe the lids or rings.

19. Let jars cool for at least 12 to 24 hours before handling. Jars may bubble for hours

make a metallic ring. In addition to pushing or tapping the lid, observe the levelness of the lid. A sealed lid will have a slight curve downward in the center, which is hard to detect, and observation should be combined with pushing.

STORING HOME-CANNED FOODS

Rings are only necessary for processing food or

JUST DON'T DO IT!

This is a hill some canners choose to die on, on both sides of the argument: Never use recycled commercial jars. These jars are intended for one-time factory processing and may explode in the canner. Use only canning jars. Don't use ceramic, zinc, wire closure or glass jars with rubber gasket lids. Don't use paraffin wax inside the jar on jams or jellies. Don't can food in the oven, a method found in outdated canning manuals. Never follow canning manuals dated prior to 1994, because modern testing has invalidated older safety considerations.





CHAPTER 4

DIY SKILLS

**THE MORE YOU CAN DO YOURSELF,
THE MORE MONEY YOU CAN SAVE.**



Watch for deals on tools you need at flea markets, rummage sales and thrift stores.

FOR WANT OF A NAIL

Assemble a repair kit to keep things running

»»» BY JIM COBB «««

WE LIVE IN WHAT IS LARGELY A DISPOSABLE SOCIETY. MANY ITEMS ARE NO LONGER BUILT TO LAST AND EVERYTHING SEEMS TO HAVE SOME SORT OF PLANNED OBSOLESCENCE. THAT'S ALL WELL AND GOOD WHEN YOU HAVE MONEY TO BURN AND CAN JUST BUY A NEW WIDGET WHEN THE OLD ONE IS NO LONGER USEFUL. BUT WHEN THE WALLET IS THIN AND YOU NEED TO SQUEEZE EVERY NICKEL UNTIL IT SQUEAKS—OR YOU JUST DON'T LIKE TO WASTE MONEY—MAKING DO WITH REPAIRS MIGHT BE WHAT IT TAKES TO GET BY UNTIL YOU CAN AFFORD A REPLACEMENT.

This approach requires a small investment in tools and supplies. The following is a look at what you should always have on hand for quick repairs. Keep in mind that each project is different and there are always going to be job-specific tools and items that may be needed.

But this collection of supplies should be able to get you through most common repair problems.

BASIC TOOLS

High-quality tools are expensive. Heading to the local dollar store might nab you something that's good enough for a quick job,

but in the long run, your money is far better spent on items that will last. You can often find tools at rummage sales and charity shops like Goodwill.

Power tools make jobs easier, but they do add dollars to the bottom line. That said, I'd consider a cordless drill just about a

necessity. Look for the newest model you can afford and make sure you get at least one extra battery. This way, you can charge one battery while using the other. A variable speed drill can be very helpful when assembling and disassembling appliances and other items.



Zip ties are amazingly useful.

Other equipment to pick up for the toolbox:

- ✦ Hammer
- ✦ Screwdrivers in various sizes (Phillips-head, flat-head)
- ✦ Pliers
- ✦ Flashlight
- ✦ Wrenches (standard and metric)
- ✦ Sockets (standard and metric)
- ✦ Wire cutters
- ✦ Saw

HARDWARE

By the time we hit age 35 or so, many of us have mysteriously amassed a coffee can or more filled with nails, screws, bolts and the like. But some folks just aren't that lucky. Fortunately for them, hardware can be found very inexpensively at many garage sales.

There will still be times, though, that

you'll end up heading to the hardware store to find the exact bolt or nut you need. Do yourself a favor: Any time you buy a quantity of the same hardware item, such as a box of screws, keep them in the original container, or store them together in some other way (and label the container!). At some point down the road, you may need to grab a small handful of screws that are the same size or style. Storing them by size will make it that much easier to find them when you need them. Whenever possible, keep nuts threaded on bolts when storing them. You'll still end up with at least one jar of mismatched hardware, but hopefully most of it will be somewhat organized.

ADHESIVES

There are two ways to attach things to each other. Mechanical attachment involves using the hardware items we just discussed—nails, screws and bolts. Chemical attachment involves adhesives. But not all glues are created equal.

Wood glue is handy for making repairs to furniture, though it isn't going to work miracles. At some point, the damage may be too severe for glue to fix, particularly if the repair involves a piece that is weight-bearing.

So-called "super" glue is a cyanoacrylate adhesive. This is a strong adhesive with a wide range of applications. It works great with some materials, such as ceramics, and not so great with others. In

fact, if you use it on cotton fabric, you could end up inadvertently burning yourself, because it creates an exothermic (heat-releasing) reaction. Cyanoacrylate adhesives work best in a thin layer. Add too much and it negatively affects the curing of the adhesive.

Epoxy is a two-part adhesive. You'll often find it sold in a divided syringe. It is used in construction as well as when repairing wood, where it can work as a filler. It also works well when added to a mechanical fastener, like a bolt. Proper ventilation is necessary when using most epoxies.

Hot glue is great to have on hand, but it isn't suitable for anything that requires a very strong adhesion. In other words, it may be excellent for crafts but not so awesome for load-bearing items. That said, you don't necessarily need a hot-glue gun to use the glue sticks. Simply heat the end of a stick until it melts, then smear it where necessary. This makes it a great addition to a survival kit, for those of you with a preparedness mindset.

TAPE AND TIES

This is a third category that bridges the gap between mechanical fasteners and chemical adhesives. The most common item here is

duct tape. It is very strong, adheres well to many surfaces and has a million uses. It also comes in a huge range of colors and patterns for those looking to go beyond the dull gray.

Electrical tape should be kept on hand in case you need to make some minor electrical repairs. (Wire nuts are also important to have for electrical work.) Plumbing tape, sometimes called Teflon tape, is used on threaded joints to ensure a watertight seal.

Zip ties are almost as useful as duct tape. You can find them in a range of lengths and thicknesses (and even colors). I once had to replace the power-window motor in a minivan. Lacking anything better at the time, I mounted it using zip ties inside the door.

It was still working perfectly several months later when we sold the van.

Many toys and other products sold today are packaged using wire ties to keep the item from rattling around in the box. Don't toss the ties in the trash, especially the plastic-coated ones. They often come in handy, as they can be easily removed and reused.

LUBRICANTS

As the saying goes, "If it moves and it shouldn't, use duct tape. If it doesn't move and it should, use WD-40." Lubricants like WD-40, Liquid Wrench and 3-in-1 oil will help loosen stubborn bolts. This is important because if you use too much physical force, you could end up stripping the bolt or nut, making your job more difficult.

Clamps come in several different types and styles.

Putting together a repair kit and keeping your tools all together in one place is important if you want to start trying your hand at fixing things rather than just tossing them out when they break. Some items will be beyond help, of course, and it is important you recognize when the damage reaches that point. But being able to rewire a lamp, fix a leaky faucet or install a new headlight on your car yourself will save you money as well as foster a greater sense of independence and accomplishment.



CLAMPS

Clamps are quite often the unsung heroes of the workshop. They are your third hand and keep your project stable while you work on it. There are numerous types of clamps on the market, some very specialized and others suitable for a wide range of tasks.

Spring clamps are among the most frequently used clamps in my workshop. I use them to keep a board stable while I'm sawing or drilling it, for example.

C-clamps are a little pricier but are more heavy-duty than spring clamps. They are also larger, so I'm able to clamp thicker material.

Bar clamps are used when you need to squeeze together wide items, such as a series of boards that are being glued together side by side. They are particularly handy when you're building or repairing something large, such as a door.



WD-40 and similar products are a must-have for the toolbox.

DON'T THROW IN THE TOWEL

Here's a load of laundry hacks

»»»» BY ANGELINE HAWKES ««««

LAUNDRY APPLIANCES ARE RESPONSIBLE FOR UP TO 10% OF THE MONTHLY ENERGY USAGE IN A HOME.

Washing clothes during off-peak hours (from 11 p.m. to 7 a.m.) reduces expenses, and washing in cold water cuts the price per load, as the water heater makes up about 90% of the energy usage figured in that monthly 10%. But what are some other money-saving laundry hacks?

HAND-WASHING LAUNDRY

Wash clothes by hand in a tub or basin, or even a 5-gallon bucket. There's a wood and/or plastic implement that helps agitate water. It looks like a large

paddle that's placed in the water with the clothes and is pumped up and down. This paddle goes by many names: posser, laundry plunger, washing dolly, dolly peg, hand-held clothes agitator or simply plunger. Or simply grab garments and thrust them up and down in the water. Fill a large basin with hot soapy water, submerge the garments, allow items to soak for up to 30 minutes, and then use the paddle, pumping it up and down and stirring to move the garments around, flushing water through the fabric and

loosening soil from the fibers. In the "old days," 100 plunges per load were expected, but just plunge until the water becomes dirty. The items should be individually wrung, and placed into another basin filled with clean, cold water to rinse out the soap. A load of hand-washed laundry requires at least two rinses to completely remove evidence of laundry soap.

MAKE YOUR OWN LAUNDRY SOAP

Laundry soap versus detergent: What's the difference? Soap is made from natural

ingredients, such as fats and oils, and is biodegradable, but doesn't always clean well in hard or cold water. Detergent is made from synthetic ingredients, such as petrochemicals, and cleans better, but leaves behind chemicals that may be bad for humans and the environment. You can make laundry soap for pennies on the dollar. Using recent prices, the total to make 10 gallons of home-crafted laundry soap, excluding the cost of water, was \$3.84 [I bought: 55 ounces of borax (\$5.38; 9 cents per ounce); 65 ounces of Arm & Hammer Washing



If you don't own a washing machine, doing laundry by hand could save you some serious cash.

NEW LIFE FOR THE WORN-OUT

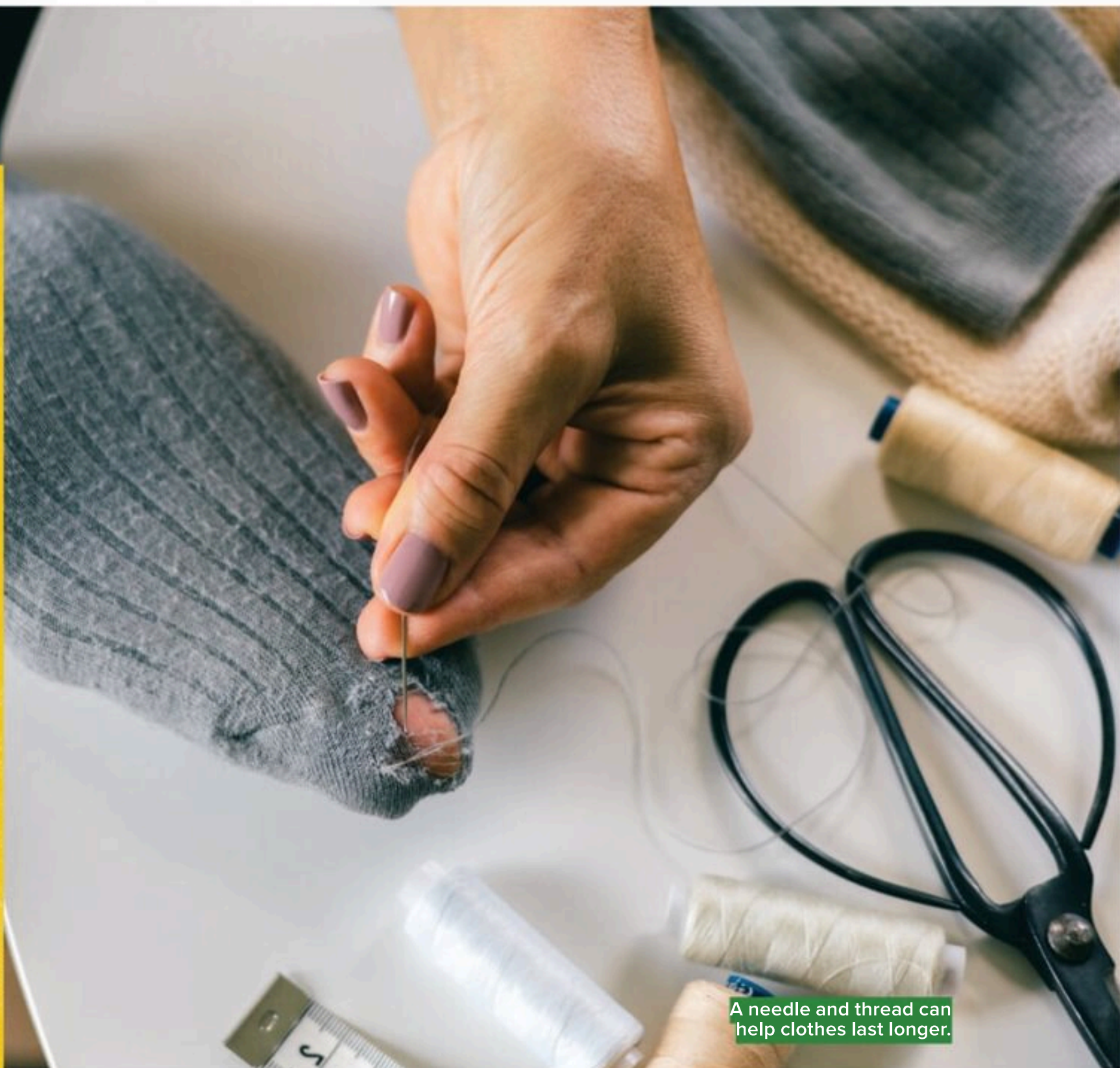
When socks get holes in the toes, iron the sock flat, trim off the toe straight across and sew it closed. Your socks got a little shorter, but they can still be worn.

When top bedsheets wear out in the center, sew the sides together, cut out the worn-out center and hem the newly cut sides. You just reversed your sheet and, although it's a few inches narrower, the center is no longer threadbare or filled with holes!

When the sheets can no longer be patched or mended, cut them down into pillowcases and sew the edges.

Before you toss out faded pants or jeans, try dyeing them with fabric dye in the original color.

Cut down and re-hem towels, hand towels or dish towels. Eventually they'll reach washcloth size. When the washcloth wears out, toss it into the rag bag for even more use!



A needle and thread can help clothes last longer.

Soda (\$6.98; 10 cents per ounce); and a 3-pack of Ivory Soap (\$3.50; \$1.16 per bar) and had plenty left over].

You will need

- ✦ 5-gallon bucket
- ✦ 10 or 11 empty, clean 1-gallon jugs with lids (recycled juice jugs work well; don't use milk jugs as the plastic degrades)
- ✦ 2 (4.5-ounce bars of Ivory soap, Castile soap or Fels-Naptha soap (it's OK to mix and match)

- ✦ 1 cup borax (omit this for septic or gray water systems)

- ✦ 1 cup washing soda (*not* baking soda! Washing soda is sold by Arm & Hammer and can be hard to find in stores. Search for it online)

- ✦ Optional: non-alcohol-based essential oil for fragrance

Using a steel box grater, shred the soap. Place the shreds into a pan or double boiler and heat on medium to

dissolve. Add up to 1 cup of water to dissolve the soap. It can take 30 minutes to an hour for the soap to melt completely. While the soap is dissolving, half-fill a 5-gallon bucket with hot tap water. Add 1 cup borax and 1 cup washing soda. Add the soap to the bucket, then completely fill the bucket with hot tap water. If desired, add 35 drops of essential oil (citrus, eucalyptus or lavender are nice). Mix the

bucket contents. Cover the bucket and leave it to gel overnight. In the morning, mix the soap concentrate. The best way to mix the concentrate is to roll up your sleeve and use your arm and hand. This is a great job for kids because the soap is gelatinous and fun to squish. Using a funnel, fill each jug half-full with the concentrate and fill the rest of the jug with tap water. The result almost never comes out to exactly 10 gallons, so have extra jugs on hand. Before using it, shake the jug to remix the contents. Add 3 tablespoons to $\frac{1}{2}$ cup of soap per load to the wash water.

BAKING SODA

Baking soda (sodium bicarbonate) is an awesome additive to your laundry. An alkaline compound, baking soda brightens light-colored fabrics. It's a natural deodorizer and works well as a presoak for heavily soiled fabrics. Soak the garment in about 1-3 gallons of water mixed with $\frac{1}{2}$ cup of baking soda for at least 30 minutes prior to washing.

DIY STAIN-REMOVER FORMULAS

Stain-removing formulas can be just as expensive as laundry detergent and seem to disappear even faster. Use these DIY formulas to pretreat stained fabrics:

FORMULA 1 Mix 1 teaspoon liquid dishwashing detergent, 2 tablespoons baking soda and 4 tablespoons hydrogen peroxide into a paste. Scrub it into the stain with a toothbrush.

FORMULA 2 Combine equal parts baking soda and water into a paste and scrub it into the stain.

FORMULA 3 Combine 1 teaspoon liquid clothes detergent, 2 tablespoons ammonia and 1 pint

water in a spray bottle. Shake to mix. Spray the stain and allow it to soak into the stain for 15 minutes prior to washing.

FORMULA 4 Combine $\frac{1}{2}$ cup ammonia, $\frac{1}{2}$ cup white vinegar, $\frac{1}{4}$ cup baking soda, 2 tablespoons liquid soap (any kind or detergent) and 2 quarts water in a spray bottle. Spray the stain and allow the item to stand for at least 15 minutes prior to washing.

DRYER SHEETS

The purpose of a dryer sheet is two-fold: to eliminate static electricity and soften fabric. Static electricity in the dryer happens because of the triboelectric effect. Hmm, what does that mean? Electrons are always negative. The tumbling fabric in the dryer creates friction, which causes electrons to leap from one item to another. This makes garments that gain electrons negatively



Making your own soaps and laundry detergent could bring in extra cash.

charged, and items that lose electrons positively charged—and well, we all know that opposites attract! The charged fabrics then stick to anything they touch—each other, the dryer, the basket and even you. Cold, dry climates will see a rise in static electricity. Shocking information, isn't it?

Dryer sheets contain waxy fabric softeners that are melted by the

heat and deposited on the fabric being dried. These sheets release positively charged ions that neutralize negative charges, reducing the friction caused by the tumbling action and balancing the electrical charges. It's these waxy substances that raise environmental and health concerns. Dryer sheets often contain phosphates, dyes, fragrances and quaternary ammonium compounds (quats) that are toxic to water systems, cause allergies and respiratory issues,

and harm reproductive systems. There are alternatives to dryer sheets. If you're a dryer sheet fan, save money by cutting each sheet into halves or quarters and stretching out the bang you're getting for your buck. The sheets are so saturated with softeners and chemicals that a quarter or half gets the whole job finished just as well as a full sheet. For alternative dryer sheets, try these methods:

Cut a square in the center of a lid of a margarine-type plastic

container. Recycle your store-bought dryer sheets by saving them after each dryer load and stuffing them into this container. When the container is full, pour liquid fabric softener into the container – enough to fully immerse and dampen the sheets. It's surprising how long you can reuse those store-bought sheets. Wring out the sheet before tossing it into the dryer. Don't use the sponge-type dryer sheets.

No store-bought dryer sheets to

SAVINGS TIP!

DIY versions of laundry detergent, fabric softener and other products are almost always going to save you money in the long run.



There are a number of homemade solutions you can try on stubborn stains.

recycle? No problem! Cut your old T-shirts or washcloths into 4x4 inch squares and stuff those into the container. After each load, stuff them back into the container to absorb more softener.

Don't want to use store-bought fabric softener? Use one of these homemade solutions to soften fabric:

SOLUTION 1 Mix 2 tablespoons white vinegar with 2 drops essential oil and add to washing machine rinse water, or soak a T-shirt/washcloth square and toss it into the dryer.

SOLUTION 2 Add ½ cup baking soda to the rinse cycle of the wash.

OTHER DRYER SHEET ALTERNATIVES

Use wool or plastic dryer balls to eliminate static electricity and soften fabric. Use four or five wool balls or three plastic ones per load. These balls bounce around in the dryer, disrupting static, creating improved airflow and agitating fibers, all of which fluff up the fabric. Wool balls have natural static-fighting abilities. They last for about 1,000 loads before unraveling or linting happens. Add drops of non-alcohol-based essential oil to the balls to add fragrance. If static electricity is a bigger concern, spray the balls with white

vinegar before adding them to the dryer. Plastic balls are made from PVC plastic and have a spiky exterior. They work much the same way as wool balls and are less expensive to purchase, but are noisier in the dryer and are plastic, meaning they aren't eco-friendly or biodegradable. Another alternative is to wad aluminum foil into a tennis ball-size dryer ball. Aluminum foil is a conductor that discharges static electricity caused by the friction of fabric in the dryer, absorbing or neutralizing the

charge and preventing static cling.

LINE DRYING

About 6% of energy consumption in a home comes from use of the clothes dryer. Instead, use a free method for drying laundry. Make sure laundry has as much water removed as possible. Some washing machines have an extra spin cycle that removes more water, thus reducing drying time. Use air and the sun to dry laundry instead of the dryer. Try collapsible indoor clothing racks that either stand alone or are affixed to a

wall and expand as lattice-type wood or retractable lines. Put a towel on the floor beneath racks to catch water drops. Clotheslines or clothes umbrellas work well outside. Some clothes umbrellas are solar-powered and rotate. Indoor clotheslines are meant to be installed over a bath/shower unit and retract when not in use. Clothes may be hung on plastic hangers and hung on porches, patios and balconies. Don't forget hanging laundry inside garages, sheds and attics to air-dry clothing year-round.



SEWING 101

Sewing basics for self-reliance

»»» BY ANGELINE HAWKES «««

Sewing is one of those skills that seems to be fading in popularity, but it's very useful to learn.

SAVINGS TIP!

With just a needle and thread, you can extend the life of so many garments. That's a good reason to practice your stitching skills.



A POPULAR SAYING ORIGINATED DURING WORLD WAR II: USE IT UP, WEAR IT OUT, MAKE IT DO, OR DO WITHOUT.

Sewing is a basic skill, falling into the “make it do” category of self-reliance, which allows one to “save” fabric items that are typically thrown out. Learning how to hand-sew allows you to mend clothing, repair buttons and snaps, and create basic goods for the home.

NEEDLES AND THREAD

Needles and thread can be a mystery. Why are there different needles? What’s with all the types of thread? It’s not necessary to learn all the variations of either or both. Keep this general rule in mind:

Match the needle to the fabric and the thread to the needle. Thick fabrics demand a strong needle. Thick threads require larger eyes. Hold up! What’s an eye? The hole at the top of the needle is called an eye. Around A.D. 450, the word for eye, *ēage*—from the Old English—was being used to describe the hole in the needle because of its shape. Around 1225, evidence for “needle-eye” written as a compound word emerges. In hand sewing, smaller needle sizes indicate thicker needles, and larger sizes mean thinner needle sizes. Universal needles (size 6-8) are great for

most fabrics (cotton, lace, organdy, organza, spandex, wool). For fabrics such as denim, use a thick needle with a large eye and a sharp point (needle size 2-4). There are special needles for sewing leather or upholstery. As for thread, choose all-

purpose polyester thread with a 40-50 weight (the lower the weight number, the thicker the thread). Cotton tends to weaken as it's washed and dried because it's a natural fiber. Polyester thread has some flexibility, making it less likely to break.

HOW TO HAND-SEW

Take a spool of thread and insert the thread's end through a needle's eye. Pull an arm's length of thread through the needle, cut it, match the ends and tie the ends into a knot. Licking the end of the thread makes it easier

to feed through the eye. If mending thinner fabric or hemming a garment, don't double the thread; instead, tie the knot at the end of the single length of thread. Don't pull the thread too tight or the fabric will pucker and the thread will break.



Use scraps of fabric to test out different stitches and learn how they work.

Insert the needle with the thread through the underside (the inside-out side) of the fabric and pull it up until the knot meets the fabric. Then, make a

SAVINGS TIP!

Realistically, there are only a handful of stitch types you need to master. None of them are all that difficult, either, with a little time and practice.

stitch by inserting the needle back through the fabric, and then up again, one stitch in front of the other, repeating these steps, or use one of these basic stitches: running stitch, backstitch or whipstitch.

✦ **Running Stitch** After anchoring the knot in the underside of the fabric, run the needle and thread in and out/up and down through the fabric in a straight line. This happens by gathering the fabric, as you sew, in a sort of fan like fold, sewing in and out, in and out, moving

stitch is what the name suggests: instead of moving the needle forward every time, this method makes a stitch behind a previous stitch, resulting in a solid line of stitching on the underside, unlike the running stitch which looks the same on both sides of the fabric. To begin, secure a knot under the fabric by bringing the needle up through the fabric until the knot meets the underside. Sew a stitch by thrusting the needle back into the fabric. Now, under the fabric, move the needle

running stitch with a section of backstitching moves the sewing along faster. End the seam by sewing another stitch on top of the last stitch and cutting the thread.

✦ **Whipstitch**

Whipstitches are used for hems. You “whip” the stitch over the edge of a folded layer of fabric securing it onto another layer of fabric beneath. This is also called an overcast stitch. Think of the hem on a skirt. A hem contains raw fabric edges inside of a fold to prevent unraveling and for greater durability.

WITH JUST A LITTLE KNOW-HOW, YOU CAN MEND CLOTHES RATHER THAN TOSS THEM OUT, SAVING YOU MONEY ON YOUR CLOTHING EXPENSES.

the needle and thread along. The disadvantage of a running stitch is if the thread breaks along the seam, the rest of the thread might come out. When you reach the end of the seam, or the end of the thread (rethread the needle with more thread if it runs out before the end of the intended seam), sew an anchor stitch (stitch in the same place twice) and cut the thread.

✦ **Backstitch** Backstitching isn't as quick as a running stitch, but it mimics machine stitches and is more secure. This

forward one stitch length in front of the last stitch and push the needle up through the fabric. Instead of sewing going forward away from the last stitch, you want to insert the needle backward down into the former stitch's ending hole.

This forms a type of looping or locking chain of stitches. Continue repeating these steps. This locking row of stitches prevents an entire seam from unraveling if the thread breaks, as it would if sewn with a running stitch. For expediency's sake, combining a

To whipstitch fabric, fold over the fabric twice and iron it. Pin the fold to the fabric beneath it. Prepare a needle and secure a knot under the folded layer of fabric. Loop or “whip” the stitch over the fabric fold edge to the fabric beneath it, making small, slanted stitches. The stitch shouldn't be visible from the right side of the garment. Space the stitches from $\frac{1}{4}$ to $\frac{1}{2}$ inches apart. Unlike sewing a straight seam, whipstitching is the connecting of layers of fabric on top of each other. One could use a running stitch,

but the straight seam would be visible from the outer side of the garment (for example a hem on jeans). Using a running stitch could lead to an awkward puckering of the fabric below the seam. Stitch the entire length of the hem until you return to the original knot. Sew a couple of stitches over the last stitch to secure and cut the thread.

BUTTONS

Buttons have two or four holes, or a stem

with a hole that goes through it or a single loop (these are called shank buttons). To sew on a button, first mark the spot where the button needs to be placed. Usually there's a loose stitch, previous hole or indentation to indicate the previous button's placement. Make sure the replacement button (if it's not the original button) fits through the buttonhole. Secure the thread/knot on the underside of the

garment where the button is to be sewn. Pull the needle and thread up through the fabric. Insert the needle through one of the holes on the button. Insert the needle down through the next hole and into the fabric beneath, pulling the button against the fabric. Repeat this up/down process about 10 times. Cut the thread. If there are four holes, repeat the process for the second set of holes. Handy hint: If

you have a button that repeatedly comes off, use dental floss to sew on the button instead of regular thread.

SNAPS

Snaps can be metal or plastic and consist of two parts: a male/ball side and a female/socket side. The ball fits into the socket, forming the "snap" of a snap. The ball side is usually sewn to the "underneath" piece of fabric, and the socket is usually sewn to the top piece of fabric. To



Rummage sales often have bags, buckets or canisters filled with sewing notions at very budget-friendly prices.

visualize this, imagine the front opening of a shirt, where one edge overlaps the other. You'll stitch the male snaps on top of the edge that goes underneath the other edge, and the female snaps on the underside of the edge that goes on top. Align a replacement snap with the existing snap half still present and mark the spot. If there's no snap to align it with, use a pen to mark the corresponding positions of both sections of the snap. To sew the snap, insert the needle and thread up through the fabric, and up through one hole (snaps have three or four holes on each half), and back down through the fabric to secure the anchor knot. Repeat sewing through the hole, into the fabric over the edge of the snap, up and down in a whipstitch, about five times (stitches). Then cut the thread and repeat for each hole. When sewing through layers of fabric where stitches will be visible, don't sew through the top layer of fabric that will be seen, but rather sew at a slant catching the fabric fibers beneath the layer of fabric that will be visible. Repeat this for the other half of the snap, making sure both snaps align.

MEND HOLES IN FABRIC

You can often stitch smaller tears and holes shut; for larger tears and holes, a fabric patch, either stitched or

ironed on, may be more effective. To stitch up a narrow tear, iron the area so the fabric lies flat. Use scissors to trim away ragged threads or edges and pull the edges of the tear together without puckering the fabric. Stitch the tear together like a "monster scar," horizontally over the tear, or use a whipstitch over the edges by holding them together. Iron the repair flat. Whipstitching may leave a slight pucker around the repair. For larger tears or holes, select a fabric similar in weight and fiber to the garment being repaired (or purchase iron-on patches). Cut the patch material at least $\frac{3}{4}$ inch larger all around than the tear or hole (you'll be stitching the patch to the stronger fabric farther from the tear). If you're using fabric, turn under $\frac{1}{4}$ inch on the edges and iron them for a clean finish. Whipstitch around the patch edges to sew on the patch. If you're using an iron-on patch, follow the package instructions for the iron temperature and time for the best results. Sewing a patch over the hole on the outside and another inside the garment under the hole creates a stronger repair.

RE-HEM A GARMENT

If a section of hem has been torn out, it can be re-hemmed. Turn the garment inside out.

Refold the damaged hem to match the hem that's still intact. Iron the folded fabric and insert straight pins to hold the fold in place. Don't double the thread. Whipstitch the pinned layers. Whipstitch over the top edge of the fold,

being careful to make small stitches so they won't be visible from the exterior of the garment. Iron-on adhesive hem tape can be inserted between the refolded hem and ironed instead of sewing the hem, but it's not as reliable.

SEWING A SIMPLE WINDOW VALANCE

There are many household items to sew that only require a hemmed rectangle with slight modifications. A window valance is an easy project that yields a quick result to dress up a bare window. Use a flat bedsheet or 1 or more yards of fabric, depending on the width of the fabric you choose. Quilting and home goods fabrics generally measure 36, 44-45, or 60 inches wide (you'll need 1 yard of 60-inch-wide fabric, or $1\frac{1}{2}$ yards of narrower-width fabric for a valance for a standard 36-inch-wide by 60-inch-long window).

First, cut a fabric rectangle measuring 52 inches wide by 25 inches long. Place the rectangle onto a surface with the fabric with the back/reverse side facing up. Fold each edge up $\frac{1}{2}$ inch, pin and press. Remove the pins and fold each

edge over another $\frac{1}{2}$ inch, pin and iron again. Hem all four sides using a running stitch or whipstitch. Iron the rectangle.


To form the rod casing (a "tunnel" to insert the curtain rod through to hang the valance), place the hemmed rectangle onto a surface with the back side facing up. Fold one of the long edges down 4 inches and pin (this will be the top of the valance). Iron a crisp fold along the top edge. Remove the pins. Measure down 3 inches from this fold, mark the measurement across the fabric with chalk, and pin along the chalk line. Backstitch across along the pinned line, but don't stitch the ends (that's where you'll insert the rod). Lace or trim may be sewn to the bottom edge of the valance using a running stitch, if desired. Iron and hang your window valance.

MAKE YOUR OWN TOILETRIES

Beauty products the natural way

»»» BY ANGELINE HAWKES «««

Making these sorts of products yourself can save money—and maybe even turn into a side business.



STORE SHELVES ARE PACKED WITH ENTICINGLY FRAGRANCED PERSONAL CARE PRODUCTS, BUT DO YOU REALLY KNOW WHAT YOU'RE SQUIRTING, SLATHERING, LATHERING AND APPLYING TO YOUR BODY?

Ingredients such as parabens, phthalates, sulfates and others are often in these products. So many chemicals used in our beauty products have been found to cause cancers, reproductive system disruptions and respiratory disorders, and are toxic if ingested. Avoid these hazardous chemicals and reach for products you make from ingredients already in the pantry.

SHAMPOO AND CONDITIONER ALTERNATIVES

About 25% of U.S. consumers use shampoo daily, and 30% use shampoo weekly. Shampoos and hair conditioners contain harmful chemicals in addition to undisclosed "fragrances." Companies have around 3,500 chemicals to choose from to concoct a long-lasting scent with which they lure customers. Up to 100 chemicals could be utilized to form the fragrance in one bottle of shampoo! Use these solutions

instead and feel safer in your everyday hygiene routines.

✦ **White Vinegar** White vinegar is mildly acidic and removes oils and product buildup from hair. The natural antimicrobial state of vinegar reduces bacteria on the scalp, which reduces dandruff. Mix ¼ cup of white vinegar with 1 cup of water in a bottle. Saturate the hair, massaging it through the hair and into the scalp. Rinse well.

✦ **Baking Soda** For dry shampoo, baking soda gets the job done

by deep cleaning and removing oil residue and product buildup. Its natural abrasiveness removes dead skin cells and reduces dandruff. In addition, baking soda is an odor neutralizer and helps hair smell better. Baking soda shouldn't be used daily because it will overdry the hair and scalp, and never use it on color-treated hair (it will strip hair dye). Massage ¼ cup of baking soda through the hair and brush it out with a hairbrush. To make a "wet" shampoo (no more than once a month), mix 1 part baking soda with 3 parts



If you grow your own cucumbers, even better!

water and use it like store-bought shampoo.

✦ **Cucumber** Cucumber contains emollients, potassium, silica, sulfur,

and vitamins A and C. Emollients moisturize hair. Potassium and sulfur encourage hair growth. Potassium, silica and sulfur strengthen hair, which prevents hair damage, in addition to adding shine. Vitamins A and C also strengthen hair. To use, puree 1 cucumber and massage it through clean hair. Leave the puree in for 10 minutes before rinsing it out.

✦ **Plain Yogurt** Comb ½ cup of plain, nonflavored yogurt through the hair and leave it in for 30 minutes. Wear a plastic cap to reduce any mess. Rinse thoroughly. Yogurt hydrates the hair with fats and oils, and lactic acid adds shine. The scalp benefits from the anti-inflammatory properties of yogurt that reduce itchiness and dandruff.

NATURAL FACIAL TREATMENTS

Facial cleaners used to remove cosmetics are



Toothpaste can be pricey, but you can make it yourself.



Skin care routines need not involve harsh chemicals.

often drying and can cause breakouts. Some cleaners are creams, but often consumers use astringents, which are liquids used to clean and tighten the skin. Many astringents are alcohol-based, but you can use natural alternatives to clear oil from pores that are gentler to the skin.

COLD CREAM RECIPE

Mix $\frac{1}{8}$ teaspoon of borax with $\frac{1}{4}$ cup of distilled water and heat over low heat. In another

saucepan, mix $\frac{1}{4}$ cup of almond or sunflower oil with 1 tablespoon of grated beeswax until melted. In a blender, mix both warmed mixtures together until a fluffy cream forms. Let the cream cool and then put it into an airtight jar. Apply the cream to a washcloth to remove cosmetics. What does borax do for the skin? It removes impurities from the pores by dissolving oils and residues. It's antiseptic, preventing

the growth of bacteria. Storing the cream in the refrigerator results in a cooling effect ("cold" cream) that is comforting to the skin. The natural oils and beeswax in this recipe work together to break down sebum and oil-based residues on the skin.

ASTRINGENTS

Astringents can be used to clean the skin or used as a tightener after cleansing. Using an astringent reduces

oil and minimizes the look of pores. Use natural remedies with caution so as not to further irritate acne-prone skins. Isolate a test section on your skin before a full-face application.

*** Peppermint &**

Spearmint Mix 1 cup of crushed peppermint or spearmint leaves with 2 cups of white vinegar or lemon juice in an airtight jar. Place the jar in a sunny window for a week. Strain the



SAVINGS TIP!

Test out different recipes to see which ones you like and that do the job well, then buy the ingredients in bulk for extra savings.

solid matter from the liquid and store the liquid in an airtight jar in the refrigerator. Use a saturated cotton ball to clean or tone. These mints cool the skin and help fight acne-causing bacteria due to their antimicrobial properties. The combination of these mints with acidic vinegar or lemon juice reduces oil and fights bacteria.

✦ **Oatmeal & Honey** For combination or oily skin, mix 2 tablespoons of dry oatmeal with ½ teaspoon of honey and ½ tablespoon of water and apply it to the face. Wait for the mixture to dry and then rinse off. Oatmeal is a natural cleanser and moisturizer. Honey is antibacterial, anti-inflammatory, and a natural

moisturizer. Both clean while hydrating.

✦ **All-Skin-Type Face Masque** Mix 1 beaten (pasteurized) egg white with 1 teaspoon of honey, 1 teaspoon of powdered milk and 1 teaspoon of baking soda. Apply the mixture to the face and let dry for 10 to 15 minutes. Rinse off once hardened. Don't

use this masque if you have known egg allergies. Egg whites contain vitamins B2, B3 and B5, which aid in firming skin, shrinking pores and controlling oil. Milk moisturizes and exfoliates as well as brightening the skin due to lactic acid and vitamins A, B6 and D. Milk is a natural hydrator and cleans pores.



Homemade bath salts and the like make great gifts, saving you money on your birthday and holiday budget.

✦ **Apple Face Masque**

Apples do more than just keep the doctor away! For a gentle cleanser and exfoliator, mix 1 pureed apple with 3 tablespoons of honey and apply it to the face. Leave this mixture on for 15 minutes before washing it off. The natural malic acid in apples exfoliates dead cells and debris on the skin, which reduces

acne, aids in cell renewal and hydrates the skin.

✦ **Aloe Vera & Herbal Flowers Facial Gel Mix**

Mix ½ cup of aloe vera gel with 1 tablespoon of dried lavender and 1 tablespoon of dried calendula flowers in a saucepan over low heat. Let the mixture cool and then strain into an airtight jar. Soak a cotton ball in the liquid and apply it to the skin. This moisturizing facial gel is antibacterial and a good weapon against acne and inflammation. Aloe vera is also used in anti-aging products as it stimulates collagen production and improves the overall elasticity and appearance of the skin. Lavender has antibacterial, anti-inflammatory and antioxidant properties that lend a hand in healing. Calendula has antioxidants, fatty acids and flavonoids to reduce skin irritations and promote cell regeneration. People with known allergies to the daisy family shouldn't use calendula.

FOR THE BATH

Mix 2½ cups of baking soda, 1 cup of Epsom salts and ½ cup of cornstarch. Add 10 drops of essential oil and ¼ teaspoon of food coloring for color if desired. Bath salts are a soothing bath additive that can be molded or left in salt form in a

wide-mouth container good for scooping. For the scoop method, add ¼ cup of the mixture to a bath. To mold, add 1 teaspoon of water to the finished mixture (it should have the consistency of damp sand) and press the damp salt into molds. Remove from molds when completely dry. Molded bath salts can make a lovely gift when wrapped in plastic wrap and tied with ribbons. Use silicone soap or candy molds, or press into ice cube trays.

Baking soda and Epsom salts sooth itchy, dry or inflamed skin while exfoliating dead cells and softening the skin.

DIY TOOTHPASTE & MOUTH RINSE

Have you ever run out of toothpaste and wondered what you can use instead? Here's a handy tip: Once the toothpaste tube seems empty, cut off the end and scoop out the remaining toothpaste. There's always some still in there! But what else can you do? Reach for the baking soda! Humans have been using a form of baking soda (natron) since 3500 B.C. to clean teeth. Its mild abrasiveness removes plaque, stains and food debris from the mouth while reducing acids and bacteria. Make a paste of baking soda and water and apply it to your toothbrush.

(Easier still: Wet your toothbrush and insert toothbrush into a small cup of baking soda.) Use like toothpaste. No toothbrush? Apply baking soda paste to a clean cloth and "brush" your teeth. The toothbrush as we know it wasn't common until 1780; before that people used cloth or twigs to clean their teeth.

To use baking soda as a rinse or gargle, mix 1 teaspoon of baking soda in ½ cup of water and proceed as with a store-bought product.



COSMETICS IN A PINCH

If you've run out of blush or eyeshadow, you can make a cream-type replacement by using lipstick and petroleum jelly. In the palm of your hand, mix a dab of lipstick with a dab of petroleum jelly and mix with your finger. Apply the cream blush or shadow with your finger.

BEYOND THE BAG

Making homemade pet food

»»» BY K.H. KOEHLER «««

INFLATION AND THE RISING COST OF COMMERCIAL PET FOOD HAVE MANY DOG AND CAT OWNERS RUNNING TO FIND MORE AFFORDABLE ALTERNATIVES WITHOUT COMPROMISING THEIR PETS' NUTRITION. ONE THING YOU CAN DO IS MAKE YOUR OWN PET FOOD AT HOME, WHICH CAN HELP YOU SAVE MONEY.



You'll make the food in batches, enough for a few days (or weeks, if you have freezer space) at a time.



Introduce new foods a little at a time to help avoid stomach upset due to dietary changes.

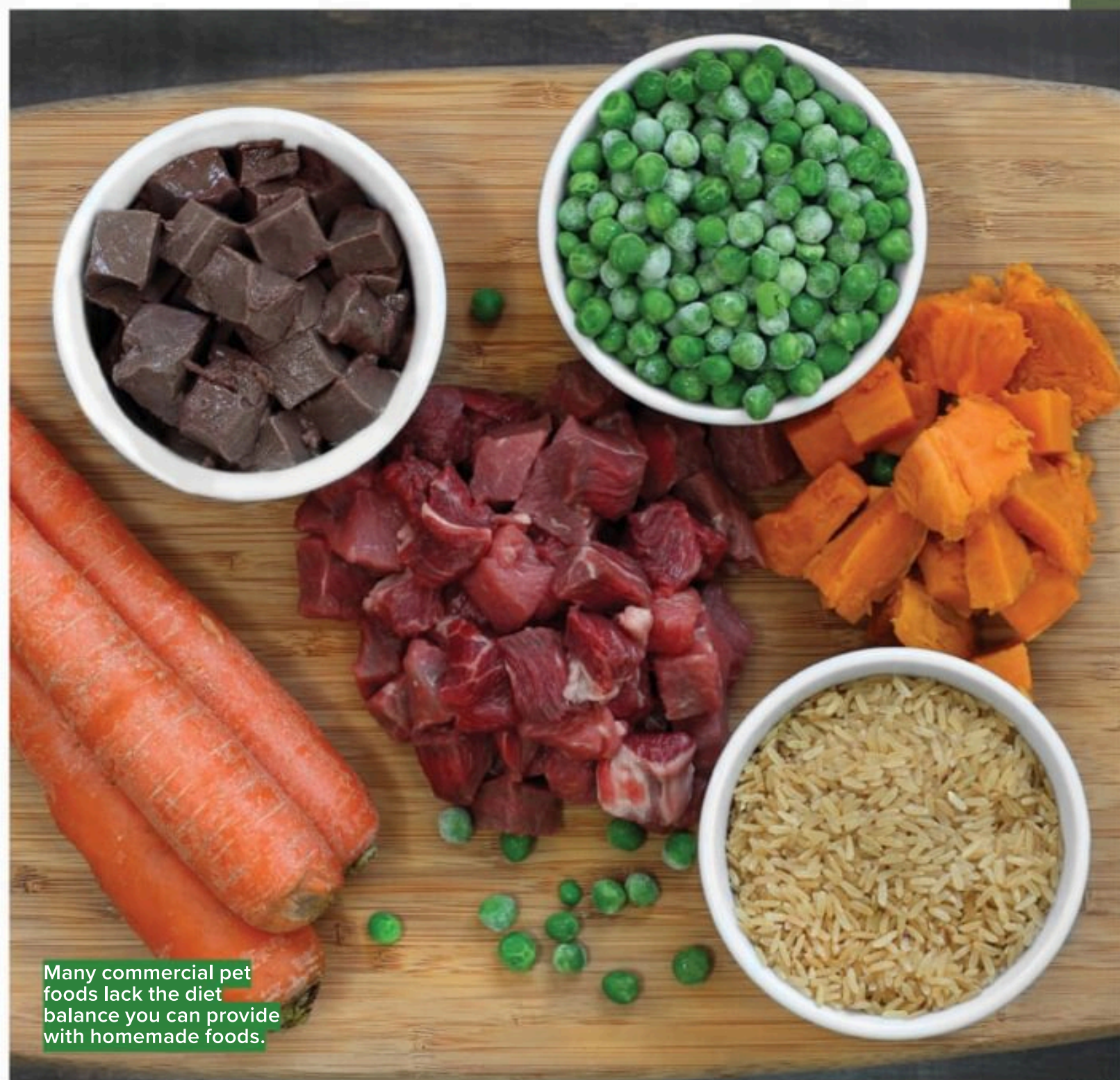
But the advantages go beyond the purely economic. When you prepare your pet's meal, you have complete control over what your furry family member is consuming, which is advantageous if they have allergies, sensitivities or dietary restrictions. It also means you're using fresh, whole ingredients.

BALANCING YOUR PET'S DIET

Don't just feed your pet table scraps or they'll wind up with an unbalanced diet that can lead to deficiencies over time. Different pets have specific nutritional requirements that can differ widely from those of humans.

Cats are obligate carnivores, so they require a diet very high in protein, specifically from animal sources. They also require the amino acid taurine, which they can't synthesize naturally, so it must be obtained through their diet. Taurine is vital for maintaining a cat's normal heart function, vision and reproductive health.

Dogs are more adaptable, but they still thrive on a diet that is primarily protein- and fat-based, with carbohydrates serving as a secondary energy source. While not always outright toxic, certain foods can cause digestive upset (dairy products), allergic



reactions (corn, wheat and soy), or long-term sensitivities (excessively fatty proteins), so it's important to keep these things in mind as you construct your dog's diet.

Small pets such as rats, hamsters, gerbils and mice require specific nutritional components such as protein for growth, fat for energy, carbohydrates for energy, fiber for digestive health, and a specific balance of vitamins and minerals. For the sake of brevity,

we'll be concentrating on cats and dogs for this article.

BUILDING BLOCKS OF NUTRITION

A complete and balanced homemade diet should contain the following components:

✦ **Protein** You want high-quality, lean meat such as chicken, beef, turkey, lamb or fish as the foundation. For dogs, this usually includes muscle meat and some organ meat. For cats, the diet should be almost exclusively

animal-based protein. Note: Never put your pet on a "raw food diet" without first consulting your veterinarian.

✦ **Fats** Fats are vital for energy, coat health and vitamin absorption. These can include fish oil (rich in omega-3 fatty acids), flaxseed, canola and coconut oil (in moderation). You can add a small amount of pork, chicken or beef fat as well.

✦ **Carbohydrates & Fiber (Dogs Only)** Carbs and fiber are



SAVINGS TIP!

Talk with your veterinarian about your plans to provide homemade food for your pet. They can help you determine any unique needs.

Using pet-centric molds can help ensure family members know which food in the fridge is for people versus for pets.

less important for cats, but dogs benefit from easily digestible carbohydrates and fiber sources such as brown rice, oats, sweet potatoes, peas and pumpkin, which provide energy and help support their digestive health.

✦ **Vegetables** Cooked and pureed vegetables are excellent sources of

essential vitamins and minerals for your dog. Note: Cats do not need fruits and vegetables to complement their diets and will likely not be able to digest them properly.

✦ **Supplements** Even if you've carefully planned out your homemade diet, it can still lack trace minerals and vitamins.

A veterinary-approved, species-appropriate vitamin and mineral supplement may be necessary to ensure a complete diet.

✦ **Caveat** Before making any dietary change to your pet's current diet, always consult with a veterinarian or a certified veterinary nutritionist first.

SOURCING AND BUDGETING

The key to cost-friendly homemade pet food is sourcing your ingredients well, such as:

✦ **Buying in Bulk** You want to purchase staples like rice, oats and dried lentils in large quantities from warehouse clubs or bulk food stores. Do the same for long-lasting vegetables like carrots and potatoes.

✦ **Looking for Protein Deals** Focus on sales. Many butchers offer meat scraps, organ meat or bones (for broth, not consumption—never feed a pet cooked bones) at a discount. Don't forget to check out the manager's specials.

✦ **Taking Advantage of Seasonal Produce** Vegetables in season tend to be cheaper. But if you can't find any, low-sodium canned vegetables are a good alternative.

✦ **Preparing Meals in Bulk** Dedicate a few hours once a week to batch cooking that can be portioned out and frozen for one to two weeks. It will make the process easier and less time-consuming.

PREPARATION AND STORAGE

The process of preparing homemade food for your pet is very

similar to preparing a meal for your family:

✦ **Safety First** Always use separate cutting boards and utensils for raw meat so you don't cross-contaminate. Wash all produce thoroughly before using. The USDA recommends not washing meat before you cook it, as it increases the risk of cross-contamination.

✦ **The Cooking Process** Meat, grains and hard vegetables should be

cooked until they are soft and easy for your dog to digest. Boiling, baking or slow-cooking are common methods.

✦ **Mixing and Portioning** Once all of the components are cooled, mix them thoroughly so every meal is nutritionally complete. For dogs, aim for a balance of protein, vegetables and carbohydrates. For cats, mix proteins, such as fish, chicken and a small amount of unflavored sardines.

The mixture can then be measured and divided into individual serving containers or freezer bags.

✦ **Freezing** Freeze in large batches. Homemade dog or cat food generally keeps for three or four days in the refrigerator and up to three months in the freezer.

AVOIDING PITFALLS

While making your own homemade pet food is rewarding in many ways, it also has potential drawbacks, including:

✦ **Nutritional Imbalance** The most serious risk. You should always consult your veterinarian and follow a recipe approved by a qualified professional. Deficiencies in calcium, phosphorus or vitamins can cause long-term health issues.

✦ **Toxic Ingredients** Be aware of common people foods that are toxic to pets, including xylitol (also known as birch sugar or wood sugar), raw dough, chocolate, grapes, raisins, avocados, cooked bones, onions and garlic. Never add any of these to your pet's food.

✦ **Diet Resistance and Upset** Be aware that changing your pet's diet may cause gastrointestinal upset. You may also find your

furry family member resistant to the changes in their diet. Consult a vet or behaviorist for these kinds of issues.

✦ **Uncooked Food Risks** You must cook all ingredients to a safe internal temperature to eliminate bacteria like salmonella. According to guidelines on the USDA's website, meat should be cooked to the following internal temperatures:

- ✦ **Beef, Pork, Veal, Lamb**
145 F (62.8 C)
- ✦ **Ground Meats**
160 F (71.1 C)
- ✦ **Poultry**
165 F (73.9 C)
- ✦ **Ground Poultry**
165 F (73.9 C)
- ✦ **Eggs**
160 F (71.1 C) or until whites are set
- ✦ **Fish, Shellfish**
165 F (73.9 C)

BENEFITS OF HOME-COOKED PET FOOD

Making your pet's food at home is a practical, economical and caring choice that allows you to take charge of their nutritional well-being. With careful planning, consultation with a nutritional expert, and an organized approach to shopping and preparation, the home-cooked pet bowl can become an important—and sustainable—part of your pet care routine, allowing you to offer fresh, wholesome meals without breaking the bank.

HOW TO MAKE HEALTHY HOMEMADE DOG TREATS

Here's a simple recipe for treats your dogs will love.

Ingredients

- ✦ 3 large eggs
- ✦ 2½ cups low-sodium beef or chicken broth
- ✦ ⅓ cup canola oil
- ✦ 1½ cups (total) of the following food choices: peanut butter, mashed cooked pumpkin, cooked green beans, cooked carrots, cooked sweet potatoes, crushed apples, cooked spinach, shredded cheese or canned dog food. These can be mixed, but be sure it totals 1½ cups.
- ✦ 7 cups all-purpose flour or whole-wheat flour, divided
- ✦ 1 cup powdered milk

Heat the oven to 350 F.

Using a stand mixer with the paddle attachment, whisk eggs, broth, oil and your food choices. In a separate bowl, place 6 cups of flour and the powdered milk and stir well. With the mixer running, slowly add the dry ingredients to the wet. The dough will come away from the sides of the bowl and should look thick and moist, but not too wet. Flour a cutting board and knead the dough for a minute or so. If the dough is too sticky, add a little more flour. Take a handful of dough and make long ropes. Cut into ¼-inch pieces and place on a cookie sheet. Bake for 30 to 45 minutes. Cool and store in an airtight container.

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**ONCE YOU HAVE YOUR BUDGET AND
BILLS UNDER CONTROL, YOU'LL FIND THE
STRESS AND ANXIETY START TO EASE UP.**



HOMEMADE PET FOOD



SEWING TO SAVE MONEY



SAVE ON CREDIT CARDS



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