

Fifty-Nine Ways To Reduce Your Housing Expenses!

**A Special Report
Compliments Of...**

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Fifty-Nine Ways To Reduce Your Housing Expenses!

1. Consider buying an old, inexpensive house and modernizing it yourself.
2. Check firms that build the house's exterior and you do the inside work.
3. Consider living in a mobile home or modular housing.
4. Learn how to conserve home energy.
5. Insulate your home yourself and you may be entitled to a large tax credit.
6. Use solar energy in your home and reduce conventional energy expenses.
7. Pay property insurance premiums annually for substantial savings.
8. Deduct moving expenses, if it was done for business reasons.
9. Add extra rooms instead of buying a larger house.
10. Keep your home in good condition to retain its resale value.

How To Save On Home Repair Bills

11. Practice preventable maintenance. Take good care of what you have.
12. Get an illustrated manual and learn to repair most common problems yourself.
13. Ask friends and neighbors for a referral.
14. Get competitive bids for larger repair jobs.
15. Check references before hiring a contractor, plumber, electrician, and so on.
16. Shop round for the lowest interest rate if you need to borrow money to renovate.
17. Borrow money for the shortest period possible.

18. Use reputable repair firm. Check with Better Business Bureau if necessary.
19. Establish a good trusting relationship with a reliable repair service.
20. Get a signed cost estimate before repair work is started.

Where To Find The Best Home Bargains

21. Discount stores
22. Auctions
23. Catalog stores
24. Garage sales
25. Flea markets
26. Thrift stores
27. Classified ads. (You'll get a better bargain from private owner than from a store.)
28. Sales and clearances of reputable stores.
29. Look for "floor samples" and "demonstrator's models."
30. Shop for discontinued models and "slightly damaged" merchandise.
31. Buy "unclaimed" and "repossessed" furniture at warehouse sales.
32. Buy unpainted furniture and finish it yourself.
33. Try to buy wholesale. Some manufacturers have "wholesale outlets".
34. Consider working a swap with friends, relatives, or neighbors.

How To Buy Furniture, Appliances, And Furnishings Intelligently

35. Before you buy, ask yourself, "*Do I really need it?*"
36. Shop around before you decide. Become an expert comparison shopper.
37. Ask around. Talk to others and ask their experiences, suggestions.

38. Go to the local library and read. Check out recent articles on the subject.
39. Make sure the merchant is reliable in case you have any problems later.
40. Sign contracts or agreements only after you know what you're signing.
41. Keep a written record of your spending in your wallet if you buy on credit.
42. Use charge cards only if you pay bills before interest is added.
43. See if you can "make do" with what you have.
44. Buy only low-energy, high efficiency appliances.
45. Ask for broadloom remnants and save about half on carpeting.
46. Make some items yourself, such as curtains, draperies, bedspreads, and so on.
47. Buy radios and TV's during January or May sales.
48. Buy bedding, floor covering, and furniture in February or June.
49. Buy washers and dryers in March or July.
50. Buy rugs during August and October sales.
51. Buy household linens in January, May, or August.
52. Buy a house in March, right after school vacation starts.
53. Buy a kitchen range, paint & wallpaper during April sales.
54. Buy an air conditioner in March.
55. Buy small appliances, blankets, and quilts in January.
56. Buy housewares in February or September.
57. Buy china and glassware in March or September.
58. Buy fabrics in January or October.
59. Buy storm windows in June or July

Eleven Ways To Reduce Your Telephone Bills

1. Check your directory for phone numbers. Some telephone companies now charge when you dial "Directory Assistance" for information.
 2. Dial calls "direct". Charges increase when an operator is involved.
 3. Phone during discount rate periods - evening, night and weekend hours.
 4. Call when holiday rates are in effect, generally all day for legal holidays such as Christmas, New Year's Day, Thanksgiving, and so on.
 5. Avoid calls that require the services of an operator: collect calls, credit card calls, calls charged to another number, time & charge, and so on.
 6. Avoid "person-to-person" telephone calls.
 7. Use a company's 800 # if available. Many firms have toll-free 800 numbers. Most airlines, railways, bus lines, hotels, motels, rent-a-car chains, and so on. will pay for your call. Look them up in your directory for the "800" number, or call 800-555-1212 to see if the firm you want has a toll-free number.
 8. Plan your phone calls in advance, especially when dialing long distance. Some areas have unassisted 1-minute calls that can save you money.
 9. Have all family members included under one directory listing.
 10. Estimate the number of calls you make each month. Then talk to your phone company and select the most economical type of service.
 11. Pay telephone bills promptly. If you become delinquent, your phone may be disconnected. A charge will be made later to restore service.
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