

The Art of Being a Cheapskate Cont...

possessions rule their thoughts and desires. A cheapskate does not buy on impulse." Says Ms. Hunt. "Penny-pinchers use products and services resourcefully. This can range from timing a shower to having leftovers for lunch to washing and reusing disposable plastic bags."

I don't know about you but the left over bread bags at our house were used as a secondary sock when putting on our winter boots. I didn't remember seeing bread bags in anybody else's boots at school...must have been a way to stick my foot into a smaller boot for an extra season. Cheapskates.

All kidding aside, watching every expense has become a serious issue for many people lately. We have many ways to help you in your quest, from "25 ways to Release the Cheapskate Within You" to consolidating credit cards and other expenses. Please feel free to give me a call if you would like the afore-mentioned article and I would be happy to send or email you a copy. If lowering your monthly expenses sounds like some relief to you, we can help with that as well.



The Quote Corner

By Rob Stacey

Never doubt that a small group of thoughtful citizens can change the world. Indeed, it is the only thing that ever has.

- Margaret Mead



RIVERTOWN RAMS

The Rivertown Rams are preparing for another exciting season. Tryouts for the team will be held March 27. Games will start Saturday June 19. The Rams have a new home field at Northview High School located directly off of Plainfield avenue. If you wish to have any additional information please visit our website at www.rivertownrams.com or call Rob Stacey, President and General Manager, at 915-0367. We look forward

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A First Time Home Buyers, "Dream Come True"

Purchasing your first home can be very intimidating. But, as in the case of two particular individuals, it was soon discovered that with the right mix of education, follow-up, regular communication, and follow through, the fears soon dissipated and excitement replaced apprehension. Conversations meander from "Hi, I would like to purchase my first home.", to "Can I qualify? Can I do this?", to "Do you think we should paint the fireplace?" to "We are getting a dog! Can you believe it?"

The most exciting part of my career by far has been working with customers traveling these very paths. We meet, we begin to get to know each other, we establish a trusting relationship, and we become friends! And then, the pinnacle of our journey together takes us to the closing table where mortgage papers are signed, hands are shook, hugs may be given, and then *a new "Home" has just been established!*

I would like to express my sincere Thank You to Rob and Kreg for the privilege to assist them in their first time home purchase.

Congratulations!

Your friend,

Katy Felver



Bailey's Chocolate Mousse Pie

6 ounces Ready Crust (grah)
1 package Unflavored gelatin
1 teaspoon Vanilla
3/4 cup Milk
3/4 cup Bailey's Irish Cream
6 ounces Semisweet choc chips
2 cups Whipped topping
Choc-dipped strawberries*

*As garnish, if desired. -- In saucepan, sprinkle unflavored gelatin over milk. Let stand about 1 minute. Stir over low heat until gelatin is dissolved, about 5 minutes. Add chocolate and continue cooking, stirring constantly until chocolate is melted: stir in vanilla. Remove from heat and stir occasionally, adding Bailey's about five minutes after removal from heat. When mixture forms mounds when dropped from spoon, fold in whipped topping. Turn into crust. Garnish with more whipped topping (or real whipped cream, later, by preference) and strawberries (if desired). Chill at least 4 hours before serving.





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The Art of Being a Cheapskate

By Denise Hofstra

In light of this ever-loving recession, I have decided to finally give in and tell my parents those painful, gut wrenching words...."you're right." I can just hear my Dad howling with joy and laughter. Yes...Dad...I have finally learned (through the school of hard knocks), how to be cheap.

As a child I always thought my Dad tried to be cheap just so he didn't have to spend his precious pennies on his kids. He had me convinced for years that he only had kids so they could do the work around the house and barn. I was sure that he enjoyed the sheer sport of penny pinching. My siblings and I would joke about how he pinched pennies so hard they would scream.

It's been just a little bit of an eye-opener being a parent myself. I now know why he did it. KIDS ARE EXPENSIVE. Every time you think you have an extra \$20, their fat little hands extend toward you followed by that tell tale grin and those horrid words, "I need some money." I find myself scowling out the same expression my parents did. I remember swearing that I'd never do that to my kids. Yea right!

The wise Mary Hunt, founding editor of the Web site Cheapskate Monthly defines the oft-maligned cheapskate as dignified - "A cheapskate has a balanced, honest and dignified approach to money management. It's someone who doesn't spend more than they earn or let money and material

March 2004

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3 National Anthem Day	4	5	6 Alamo Day
7 Peace Corps Day	8	9	10	11	12 Employee Day	13
14	15	16	17 St. Patrick's Day	18	19	20 1st Day Of Spring
21	22	23	24	25	26	27 Brian's Birthday
28	29	30 Doctor's Day	31			

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