

ECONOMIZE: WAYS TO HELP YOUR BUDGET

We are all feeling the pinch: costs are rising; our income remains fixed; and our assets are dwindling. This is the time to economize: cut out coupons; comparison shop; and consider brand names (especially generic prescription drugs). Many of you receive weekly flyers from the supermarkets – use them to prepare your shopping list. If you like to cook and are willing to experiment, choose those items on “special” to prepare your menus for the week. Consider adding a few vegetarian meals (beans, grains or tofu) to add healthy and inexpensive foods to your diet. However, don’t buy an item just because it is on sale – if you won’t use it, it’s still a waste.

Be careful of “Going out of business” sales. Many recent newspaper articles are warning against making assumptions that these “sales” actually are bargains. Please make sure you are an informed consumer; do your homework before shopping. If you have questions about a business, check with the Better Business Bureau.

Don’t hesitate to ask for a “senior” discount; you’d be surprised how much you can save over a year. Some stores have senior days: try to shop on those days to get the best savings.

If you think you might be eligible for some government programs, such as fuel assistance or food stamps, you can call Kathy Laufer to set up an appointment: 617-796-1663.