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10 ways to save cash this fall

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Times are tough, and everyone can use some extra cash these days.

Of course, The Fixer has some suggestions:

1. Rummaging for money

We don't mean searching for coins in the couch (though we all may reach that point soon). If you've got old furniture, baby items, clothing, toys, housewares or collectibles that you don't need, get rid of the clutter and make some cash at a rummage sale. The Fixer scored a couple of hundred dollars just cleaning out the basement.

Make sure to place an ad and arrange your stuff attractively. Price everything in dollar or 50-cent increments. If you're shopping rummage sales, the best items are found early, and the lowest prices are right before closing.

2. Click for cash

Before buying anything, whether online or at an actual store, take one minute to search your favorite coupon site. The Fixer's fave is www.bargainist.com, where you can find free samples, deal alerts, online coupon codes and printable coupons, all for free.

Some recent bargains: A printable coupon for 40 percent off at Michaels craft stores; a coupon code for an extra 15 percent off at The Children's Place and \$5 off a future order at Amazon.com when you buy a gift card.

3. Go green, save green

Replace your light bulbs with CFLs - compact fluorescent light bulbs - those cute, spiral-shaped lights that save money and help the environment. Yes, they cost a bit more up front, but they're 75 percent more efficient. If you replace just eight incandescent bulbs with CFLs that are used at least four hours per day, you'll reduce your annual energy costs by about \$76.

4. Weather this economy

Now's the time to cut down on your heating costs by caulking or weather-stripping old windows and making sure your attic, duct spaces, exterior walls, basement and crawlspace are properly insulated. Have your furnace inspected and replace old filters.

And when not home or sleeping, turn the thermostat down. If you go from 70 degrees to 65 degrees during the day, you could save \$100 for every \$1,000 in heating costs.

5. Sweet-tooth savings

Americans will spend about \$20.39 per person on Halloween candy, but Fixer readers can beat that, easily.

First, check the drugstore ads. They're trying to get you in the door, and many have deeply discounted specials on candy. Consider buying in bulk with a relative or neighbor. Through Oct. 31, you can save \$15 on \$39 worth of candy at Amazon.com if you enter the code "CDY08OCT."

Or just wait till the last minute. Prices drop precipitously in the days before Halloween. And by buying late, you

won't be able to eat the whole bag before the big day.

6. Saving at the pump

Sure, gas has dropped to about \$3.50 a gallon in Chicago. But if that sounds like a great deal, we only have to remember it used to cost a buck less than that. Still, you can save money on gas by getting your oil changed regularly, making sure your air filter is clean and inflating your tires to the proper pressure.

And driving 62 mph vs. 75 mph will reduce your fuel consumption by about 15 percent.

7. Need a gift? Keep it cheap

Need hostess gifts for upcoming holiday parties? The Fixer's secret spot is 1730 Outlet, 1730 W. Wrightwood Ave., Chicago, for amazing deals on placemats, cloth napkins, candles and home decor. There's also furniture: Last time, we snagged a glass-top coffee table for \$39 - about \$100 cheaper than what we'd seen at the big-box store.

8. Fall fun ... for free

Load the bikes, a picnic basket and the kids in the car and head for Busse Woods, on Arlington Heights Road about a half-mile south of the Northwest Tollway (Interstate 90). A bike path winds for 7.7 miles through the woods, past little lakes and beside a fenced-in pasture where a herd of elk show off their massive antlers. You get fresh air and can see the fall colors - without spending a penny.

9. Don't be a dum-dum

Some of the saddest letters here at Fixer HQ are from readers who did business with a shady company. Before hiring anyone for fall projects, check 'em out with the Better Business Bureau at www.chicago.bbb.org. It's quick and free!

10. Save on your cell

Use the Citizens Utility Board's free Cellphone Saver tool online. Just plug in your info, and Cellphone Saver identifies the plan that's best for you. Consumers have saved an average of \$260 a year.

CUB was set up as the consumers' voice vis-a-vis Illinois utilities, so use it! See citizensutilityboard.org.

Getting the runaround over a consumer problem? Tell it to The Fixer at www.southtownstar.com.

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