

[Back to regular view](#) • [Print this page](#)

Mr. Tightwad's tips for the new year

(<http://www.southtownstar.com/news/1967104,010310tightwadnewyear.article>)

January 2, 2010

What's your New Year's resolution this year?

Keeping with tradition, Mr. Tightwad is sticking with the old standby – saving even more money than the previous year.

At some point, he'll max out his cheapness. But until that day comes, he's going to pinch the pennies harder, stretch that dollar further and maintain his title as "Cheapest Skate in the Southland."

Mr. T is isn't alone — many people make a resolution to be better with their money — but this year, he's going out of his way to help you keep it.

Mr. Tightwad, along with his friends at the Not-So-Mighty Dollar blog, have compiled some of the best tips and advice they gave in 2009 and added a whole boatload of new ones. Consider this your comprehensive source to become cheaper than that 80-something-year-old uncle who tries to get away with paying the neighbor kid a quarter to shovel his snow.

CULTURE & ENTERTAINMENT

- For one-stop shopping on which iTunes downloads are currently free, check out www.freeitunessongs.blogspot.com.
- Library card holders in the city and south suburbs can get free museum admission. Ask for the Museum Adventure Passes to places such as the Brookfield Zoo, the Oriental Institute Museum and the Chicago Botanic Garden. You get a week to use your pass, typically good for basic admission for two adults and two children. Check out www.museumadventure.org.
- For discount movie tickets, try www.Bulktix.com. You have to buy a minimum of four at once to a particular cinema chain. AMC's all over the Southland, with a handful of theaters in the south suburbs. Passes are \$8.49 for the ultimate and \$6.99 for the regular. For really special movies - limited foreign films - we sometimes schlep to the Landmark in Chicago and fight for parking. www.Entertainmentbook.com has discount passes, too, but only if you buy the book. And if you do at \$35 for the 2010 book, they're a good deal at \$6 per ticket at AMC. But you'd have to go see a whole lot of movies at AMC to break even.
- Stop paying an excess amount for drinks at a restaurant. Instead, ask the server for some ice water and lemons. Then, dump in a few sugar packets that are on the table, and you just made yourself some free lemonade.
- Adjust your dining habits. Sure, it's nice to go out on a Friday and Saturday night. But you can get some wickedly good deals during the week, if you know where to look. Lucky for you, Mr. Tightwad has already done the legwork for you and compiled them online. There are a bunch of buy-one, get-one deals, in addition to places where kids eat free. You can find the list at blogs.southtownstar.com/money/mr_tightwads_meal_deals/ to save some dough. And if Mr. Tightwad missed one, feel free to shoot him an e-mail.
- Never pay to rent a DVD again. Each Monday, you can get a free rental code for a Redbox rental. You can use it once per debit or credit card. So if you carry a lot of plastic, you can load up on freebies. Get the codes by signing up at www.insideredbox.com, which is free.
- Take advantage of restaurant.com, where you can get restaurant gift certificates for half off. Plus, there are always coupon codes out there that Mr. Tightwad posts on his Facebook page. You often can get a \$25 certificate for as little as \$2. There are some restrictions, such as when you can use them and how much you have to spend, but once you figure them out, they're a dream.
- Instead of going out to dinner, take Lady Tightwad out for a nice lunch. You'll get nearly the same amount of food, but some meals will cost you up to 50 percent less. And that also means a smaller tip.

ENERGY

- Every degree your thermostat goes over 68 costs you 3 percent of your heating bill. So try turning the heat down just a little while you're home. According to the Department of Energy, dialing back the thermostat 10 to 15 degrees for eight hours at a time saves 10 percent on heating and cooling bills. You can also turn the furnace down to 62 degrees at night, since you're all cozy in your bed. Plus, it'll give Lady Tightwad a reason to snuggle up to you.
- In an effort to keep the gas bill in check and run the furnace less, do like they did in the Great Depression and refuse to let all that heat from the oven go to waste. When you're done cooking or baking, leave the oven cracked open to help heat the house. But watch for small children since a trip to the emergency room is not only bad but also expensive. That's why the Tightwads wait until everyone is seated at the table before cracking open the hot box.

- Let the sun in. When the weather is not foul, it is possible to warm up the house with the energy of the sun. All that has to be done is to lift the blinds and let the sun in. It does cool down later in the night, but depending on your home's insulation it is possible to keep the heat for a while.
- Flip the switch on ceiling fans to pull warm air downward. Fans should rotate counter-clockwise in the winter and clockwise in the summer.
- Change your furnace filter every month or two. Make sure the heater and pipes are well insulated.
- Put on good slippers in the house. You'd be amazed at how much warmer you'll feel if your feet are toasty. Mr. Tightwad loves his bright yellow Homer Simpson slippers. Warm and fashionable, you can't beat it.
- Take that big ol' bathrobe and turn it around to make your own Snuggie and stay warm.
- Try an electric blanket in bed. Or a down comforter and flannel bottom sheet. They even make flannel duvet covers for an extra layer of heat. Or an electric mattress pad. The heat rises, and gets trapped between the sheets and your (ta-da!) down comforter.
- Low tech solution: Warm the bed with a hot water bottle. Or microwave one of these wheat bags for lasting heat in the sheets.
- Use pinecones to start fireplace logs. They're free if you can scavenge them. Better still, get the Little Tightwads to collect them for a penny a piece. Even if you have to pay the kids a little more, it's cheaper than buying expensive fire-starting logs.
- Keep the fireplace damper closed unless a fire is going and make sure the damper is as snug as possible. Caulk around the fireplace hearth. Consider installing tempered glass doors and a heat-exchanger system to blow warm air back into the room. When a fire is lit, open dampers or open nearest window about an inch, close doors leading into the room, and lower your thermostat to between 50 and 55 degrees F.
- Caulk and weatherstrip around windows and doors.
- Blackout curtains do wonders for helping maintain a comfortable temperature. They're thick and insulated, so they work in both seasons. The curtains keep any cold air/drafts behind the curtains in the winter and block out the scorching sun in the summer. They'll only set you back about \$15 per panel, but you'll make back your money with reduced heating and cooling bills.
- Drain your hot water heater once per year to get all the gunk and sediment out. Not only will a clean one run more efficiently, but it'll last longer, saving you even more dough.
- A full freezer uses less energy than an empty one. So if you have some extra room, toss an old shoe box with some crumpled up newspapers in it to give it that oh so full feeling. Or consider bulking it up with ice if you have to.
- Wash your clothes with cold water and on the shortest wash cycle. They'll come out just as clean, use less energy, and since the washer is running less, it'll also last longer.

COOKING

- Let your crockpot turn inexpensive staples and cheaper cuts of meat into dinner. Slow cooking tough meats will make them so tender, nobody will know the difference.
- Get friendly with the butcher at the local supermarket and find out what day they mark down their meat. Since it has to be sold by the "sell by" date, you can get some great deals because the last thing the store wants to do is toss it. Stock up and throw it in the freezer. Aldi seems to have the best deal, as they mark down meat at flat rates. When the Tightwads are lucky, they can get packages of pork and ground beef for less than 50 cents. The steal of the century was when Mr. T snatched a package of ribs for less than 25 cents. • Put the ends of green onions into water to keep sprouting new shoots.
- Flash freeze things you can buy in abundance on sale, so you can pull out small amounts at a time. Spread out what you want to freeze on a cookie sheet. If it's gross (raw poultry), line the sheet with wax paper first. Leave room between each item. Freeze the whole tray for a few hours, then pick off the frozen items and store them as you like - Ziploc, Seal-a-meal, Tupperware, etc.
- Make salad dressing in empty mustard bottles, vinegar bottles or olive oil bottles to harvest the last dregs of product. Use water, olive oil, vinegar, salt and pepper and a little mustard as a base. You can get crazy with garlic or other spices if you like.
- Freeze butter papers to use later when baking. They're great for greasing baking sheets and pans.
- Take shopping bags back to Target, where you get 5 cents for each bag you reuse. Other stores also offer this credit, so be sure to ask, because every nickel counts.

- Watch your receipt! If an item rings up incorrectly at Jewel, you get it for free. Make the trip to customer service to get your refund.
- Save meat bones, cheese ends and vegetable ends for stock. It's easy if you keep a Ziploc or container on the freezer door until you have enough to simmer. Consider saving meat scraps and stale bread, too, to make meatballs. Use a 60/40 meat to bread ratio.
- And grow your own food, or at least your own herbs, since the fresh ones at the supermarket are really costly. For the price of one packet of basil, you can buy several basil plants.

PHONES, UTILITIES, INSURANCE

- Don't ever pay for directory assistance. 1-800-FREE-411 will give you a free residential or business listing after you listen to a short ad. 1-800-GOOG 411 even connects you for free after giving you the number. 1-800-555-TELL is great for business numbers - but say "business" right away or you'll have to listen to a bunch of other options. Save them all in your cell phone to save some cash.
- The Citizens Utility Board will help you weed through your phone service online, over the phone or at one of their in person clinics.
- Make a round of phone calls once or twice a year to all your service providers to see if they can't do you better. Home insurance, phone companies, cable companies, Internet provider. Spending 10-15 minutes on the phone with each could save you big bucks in the long run.
- And don't forget the car insurance policy, especially if you've recently turned 21, got married, etc. These major milestones will give you a lower rate. Do you really need that \$250 or \$500 deductible? Depending on the insurance company and your driving history, opting for a \$1,000 deductible can yield enough of a savings that the risk is worth it. Also, if your car has lost significant value in the previous year, dropping the comprehensive coverage and only going with liability could be a worthwhile gamble and save you a decent chunk of change.

CARS/GAS

- Improve gas mileage by making sure there's the right amount of air in your tires. And then clean out the junk in your trunk, too.
- Instead of paying for this service at the Jiffy Lube or where you get your oil changed, buy your windshield wipers at a car parts store, such as Murray's, Auto Zone, Pep Boys or Advance Auto Parts. They'll install the blades at no additional charge. So not only do you save on the additional markup the oil change place is charging you for the wipers, you're also saving an installation fee.
- Replace the air and fuel filters at least twice a year. And get your tires rotated every 12,000 miles.

CLEANING

- Half a dryer sheet works as well as a whole one. Cut those babies in half before using, if you must.
- Used dryer sheets clean all sorts of stuff. Their anti-static chemicals repel dirt, so they're great for dusting around the house. They help kill the stench in the bottom of the kitchen garbage can or diaper pail. Wetting them and placing them over dead bugs on your windshield for a minute lets you wipe the glass clean with minimal effort. Dirty pots and pans come clean if you soak a used dryer sheet in warm water with the pots, and then use it to wipe off the grime. And they're great for polishing chrome. Used dryer sheets also repel bees and flies when placed near the garbage can.
- Newspapers are a cheap alternative to paper towels for cleaning windows and glass. Crumple and use to wipe off your cleaner of choice. They work better than plain paper towels, too, since they leave behind a thin film that resists dirt and smudges.
- Try this Tightwad recipe for glass cleaner: 2 cups of water, 1/4-cup of white distilled vinegar, 1/2-teaspoon of liquid soap. Mix and spray. If you have to use the blue stuff, buy a gallon of windshield washer fluid at the auto parts store and pour it into a spray bottle. Same stuff, way cheaper per-ounce price.
- Old toothbrushes scrub grout and around the edges of faucets. The bristles help degunk appliances and kitchen graters. And they're a great size for spot laundry cleaning. Just don't forget to mark any toothbrush you're using for disgusting tasks!
- Citrus peels degrease and deodorize the inside of a microwave. Put them in a mug of water and zap for about 5 minutes. Let sit another 5 minutes then wipe away splatters and stinks. Then dump the mug contents into the garbage disposal to clean it, too. Spoiled citrus works in the garbage disposal, too.
- White vinegar is another cheap miracle cleaner. A cup poured down the drain once a week cleans the kitchen drain - let stand 30 minutes, then flush with cold water. Clean your refrigerator with equal parts water and vinegar. Wipe cutting boards with full strength vinegar to kill germs and odors.
- Vegetable oil or olive oil will shine up shoes for cheap. Clean the shoes with a damp cloth, then rub a drop of oil into the shoe with a soft

cloth.

OTHER

- Cut the end off empty toothpaste tubes to get out every last bit.
- Instead of buying expensive facial masks, use sour cream. Apply it liberally to your face, let it dry and then wash it off. Just stay away from the dog so she doesn't lick it off.
- Is Baby Tightwad drinking formula? Then go generic and save a boatload of cash. Because the Food and Drug Administration has strict guidelines when it comes to formula, if you look at the labels, you'll see that the ingredients are nearly identical. The main difference is that with the name brand stuff, you're paying for all the advertising and free samples that are given away to pediatricians. And don't ever buy liquid formula, as it's significantly more expensive than the powdered stuff.
- Once Baby Tightwad graduates to real food, avoid the overpriced junk in the jars. Instead, make your own with fresh fruit and vegetables. It's as easy as blanching the vegetables (or peeling the fruit) and running it through the blender. Pour it into ice cube trays and freeze, then pop them out into a plastic bag. Let the cube defrost and you have an instant meal for pennies. • Stop buying sandwich bags. Simply wash them out. To get them to dry, take a glass and put some shish-ka-bob skewers in it, then hang the bags upside down from the skewers.
- Save the liner bags from cereal. These make great sandwich bags. Just fold over, and you're set.
- Join your local freecycle group at freecycle.org. Not only can you pick up items for nothing that people want to get rid of, you can also unload the junk that's been taking up too much space in your house. Word of warning though - you'll get an e-mail every time someone sends out a request for an item or puts one out there for the freecyclers, so it's best to set up a separate e-mail account for this.
- Don't have health insurance but need to go to the doctor? Ask them to charge you the insurance rate, which is much cheaper than you'd pay otherwise. You can also negotiate bills with hospitals, especially if you can offer them a payment on the spot. They'd rather do that than end up sending a bill to collections months down the road. • Save coupons for a free item until it goes on a buy-one-get-one sale. Use the coupon to "pay" for the first item, then collect the second for free. You've just scored two items on the house.
- Pay large bills that have interest rates - car payments, mortgage payments, credit card balances and student loans - twice a month instead of once. Take the monthly payment, divide it in half and make sure the second half gets delivered by the regular due date. Since interest is calculated based on your average daily balance, splitting up the payments reduces your average balance, which reduces the finance charge.
- If you've been with the same credit card company for a long time and have a clean payment history, call to ask for an interest rate reduction. You might be surprised just how easy it is.
- Buy gift cards to stores you regularly shop at on sites like giftcardgranny.com for less than their face value and use them for groceries and household items. There you can search from multiple sources, such as eBay, GiftCards.com and PlasticJungle.com. Sometimes you can get a really great deal, but expect to save 5 to 10 percent off face value.
- Homemade cookbooks are heartfelt and inexpensive presents. Write recipes on index cards (or if you want to get super fancy, do it on the computer and then cut the paper to fit) and insert them into the photo pockets. Include family recipes or come up with a nice theme. Have the Little Tightwads decorate the cover of the album and you have a gift that only set you back a few bucks.
- Filling photo albums with snapshots from the year also makes a great gift for grandparents or elderly relatives.
- Buy food and produce in season; buy clothes and other stuff off season. So this is the week to stock up on Christmas wrapping paper and all. Watch the sales - some stores go as far as 90 percent off Christmas stuff a few weeks after the holiday.
- Here's a really simple way to save some money. Do like Mr. Tightwad and don't spend any \$5 bills that you get. Instead, tuck them in an envelope (and every month, deposit them in an interest-bearing savings account). At the end of the year, you'll have a nice big, fat bonus. You can do this with any denomination of money. It's also a good way to save up for Christmas so you don't take a hit come December.

Affiliates: YourSeason.com | RogerEbert.com | SearchChicago - Autos | SearchChicago - Homes | Local Area Jobs | Public Record Search | Centerstage | North Shore Magazine

Express Links: [TV Listings](#) | [Video](#) | [Yellow Pages](#) | [Submissions](#) | [Obituaries](#) | [Eating In](#) | [Restaurant Reviews](#) | [Advertising](#) | [Media Kit](#)
 © Copyright 2010 Sun-Times Media, LLC | [Terms of Use](#) • [Privacy Policy](#) • [Submission Guidelines](#) • [About Our Ads](#)

