

## STRETCH YOUR DOLLARS!

### Bargain-hunting tips offered at the Corte Madera Women's Club Potluck Luncheon January 13, 2009

**While not intended to be a comprehensive or authoritative list of bargain tips,  
this is a useful collection of ideas and suggestions offered by Club members  
who have used them successfully.**

## BOOKS

### **dealoz**

<http://www.dealoz.com> is a great way to buy used, out of print, or hard to find books on all subjects. They have textbooks, too.

### **paperbackswap**

<http://paperbackswap.com> is a book exchange where people list the books they are willing to swap as well as the books they want. It has a user-friendly setup to easily print mailing labels sized for wrapping a paperback, and the only cost is for postage when you send off a book. Trade in your paperbacks, hard backs, audio books, textbooks, and more. There are sister sites for swapping CDs (<http://www.swapacd.com>) and DVDs (<http://www.swapadvd.com>), where there is a nominal cost for trading items. You can trade credits between the sites.

### **Book Place**

The Book Place, a used bookstore operated by Friends of the Marin County Free Library, is located at 1608 Grant Avenue (at 7<sup>th</sup> Ave) in Novato. Phone 878-0212. Hard cover books, including recent best sellers, are just \$3, and there are all kinds of books at really low prices. Park in the lot behind the store. Hours are T/Th/Sat 10-4, Wed 12-4, Fri 10-7, Sun 12-4. Discounts of 20% for seniors 65+ every Sunday.

<http://marinlibraryfriends.marin.org/BookPlace.html>

### **Super Sale**

The 7<sup>th</sup> annual Friends of the Library Super Sale is set for the weekend of March 24-25 at the Armory across from the Marin County Civic Center. Hours are 10 to 5. There will be thousands of books in 30 categories at low, low prices. <http://marinlibraryfriends.marin.org/SuperSale.html>

### **Local Libraries**

Our local libraries lend books on CD that can be listened to at home or in the car, and they can be loaded onto an iPod or similar device, too.

## MUSIC

### **xmradio or sirius**

For commercial-free music and other programs online 24/7, try XM at <http://www.xmradio.com> or Sirius at <http://www.sirius.com>

## **iTunes**

Music from iTunes, and podcasts such as all the NPR shows, can be loaded onto iPods. To connect with iTunes, go to <http://apple.com/itunes/overview>

## **Podcasts**

Find info about podcast sources at <http://www.podcastalley.com> or <http://www.podcast.com>

# **CAREGIVING**

## **HomeCares**

HomeCares Equipment Recyclers is a nonprofit that provides durable medical equipment free of charge to people who need walkers, canes, bath or shower benches, commodes, and even hospital beds. They also accept donated equipment and give receipts to use for tax deduction. They're at 3310 Kerner Blvd, by Closets MiniStorage in San Rafael, and their hours are 11 to 2 on Wednesdays. Phone 388-8198 for info or go to <http://homecares.org>

## **Network of Care**

Figuring out where to find resources for those families and children or those who are elderly, ill, or handicapped can be made easier by enlisting help from <http://www.marin.networkofcare.org> or calling 457-4636 or 458-5900 for referrals and info on services. E-mail [nocinformation@networkofcare.org](mailto:nocinformation@networkofcare.org)

## **Aging and Adult Services**

Resource lists from Aging and Adult Services are available through <http://www.co.marin.ca.us/depts/HH/main/ag/Pubs.cfm> Paper copies of documents can be requested at 499-7396.

# **CARS**

## **Arco Station**

Try the Arco station in Tam Junction for smog checks. It's at 251 Shoreline Highway, Mill Valley. Phone 383-6969.

## **Arco Station**

Cheap gas at the Arco station near Goodman's Building Supply, at 789 Redwood Highway in Mill Valley.

# **FINANCES**

## **Online Banking**

Online banking was suggested by several people as a way of saving both time and money. Bill payments can be scheduled in advance from anywhere there's a computer so that due dates are never missed, and it's easy to print out reports, copies of checks, etc. Online banking is free, too.

## **Bank Cards**

Banks like <http://www.hsbdirect.com> or <http://www.immigrantdirect.com> offer good interest rates and 1.5% cash back on credit cards. By paying all your utilities, mortgage, and other bills

via credit cards, you can earn quite a lot. Of course, make sure never to carry a balance from month to month or it will cancel out your savings.

### **Reverse Mortgages**

Seniors who are planning to stay in their homes for at least five years and who would like to get a low-interest loan using their equity as collateral might want to consider a reverse mortgage. The money can be received as a lump sum or as monthly income that will continue as long as a borrower continues to live in the home. Sources offering good explanations of reverse mortgages are <http://reversemortgagesguides.org>

## **FIXING THINGS**

### **AskMeHelpDesk**

Figuring out how to fix things or solve problems can be confusing, but free help may be obtained at <http://www.askmehelpdesk.com>. There are scads of categories, and you just describe your problem and wait for an answer to come via e-mail.

### **Seasonal Hiring**

Cut costs by hiring businesses when their services aren't in demand, in exchange for a discount, such as hiring tree-care services to trim your trees in winter or hiring a chimney sweep in the summertime.

## **FOOD**

### **Costco/Trader Joe's/FoodsCo**

Great prices for food are found at Costco and Trader Joe's. Also look for food bargains in SF's Chinatown shops.

### **Britta Water Filter**

Save the expense of buying cases of bottled water by using a Britta water filter and creating your own pure water. No more lugging cases of water home and no more empty bottles to recycle. If you like sparkling water or sodas, you can add your own carbonation to fruit juice by using a soda stream.

### **Soda Streams**

SodaClub.com has a device (available thru Amazon) that carbonates water and makes soda. The kit includes flavorings, but drinks can also be made plain, with lemon, or crystal light if you don't like the sweet flavorings. You get your bottles of seltzer at a fraction of store cost, and they can be ordered online at any time of day or night at <http://www.sodaclubusa.com>

## **FREE STUFF**

### **Freecycle**

Get rid of clutter and things you no longer want, without sending stuff to a landfill. Goods of all kinds are offered through Freecycle, which is a Yahoo group list. Go to <http://www.freecycle.org/group/UnitedStates/California/MillValley> to see what it's all about.

Members post things they're offering free of charge as well as things they want, and postings are circulated to the membership via e-mail, which is also the way arrangements are made for picking things up.

### Craig's List

Craigslist also has a section under For Sale for posting free stuff at <http://sfbay.craigslist.org/zip>

### Bartering

Another cash-saving tactic is bartering to swap goods and services, with no money exchanged. See an example of how it's done at <http://sfbay.craigslist.org/search/sss?query=bartering>

## GARAGE SALES

### Collectibles

Advice for shopping at garage sales: choose one thing you would like to collect, and search for that.

## GARDENING

### American Soil

Garden bargains are at American Soil, which is across from the Marin Resource Recovery site at 565A Jacoby Street, off Anderson Drive, in San Rafael. Lots of stone and other materials for landscaping. Phone 456-1381. See what's there at <http://www.americansoilandstone.com>

### Trading

Trade cuttings and seeds with friends to get more plants at no cost.

### Master Gardeners

The Marin Master Gardener desk in Novato gives free gardening advice. They're part of the County's extension cooperative with UCDavis. Phone 499-4204 or go to [http://cemarin.ucdavis.edu/Master\\_Gardener/](http://cemarin.ucdavis.edu/Master_Gardener/)

## GIFTS

### Tuesday Morning

Looking for gifts at affordable prices? Great selection at Tuesday Morning in Montecito Shopping Plaza, 239 Third Street, San Rafael. Open Monday thru Saturday 10 to 7, Sunday 12 to 6. Three deliveries of new merchandise every week. Go to <http://www.tuesdaymorning.com>

### Chinatown

There are lots of good buys in San Francisco's Chinatown—food, gifts, clothing, housewares and more in shops on Grant Avenue (off Union Square) and the surrounding streets. Explore the website at <http://www.sanfranciscochinatown.com/store/index.html>

### Goody Goody

Get upscale gifts at bargain prices at the Goody Goody sales twice a year in Richmond. Luxury slippers and apparel, whimsical travel accessories, and sophisticated handbags. 194 23rd Street, Richmond. Phone: 510-237- 7994. <http://stores.homestead.com/GoodyGoody/StoreFront.bok>

## **Spirit Matters**

Spirit Matters in Point Reyes Station/Inverness is an eclectic boutique that has little special gifts. You'll have a good time looking at all the intriguing found objects and handmade stuff. It's at 12307 Sir Francis Drake Blvd. Phone 663-8699 for hours open.

## **HOUSEWARES**

### **Kmart**

Kmart for Martha Stewart linens and kitchenware. The store is in Petaluma at 261 North McDowell. Phone (707) 778-6234. To look online, see <http://www.kmart.com> and check for free shipping offers, etc.

### **IKEA**

IKEA sales include some amazing things—plant pots, furniture, toys—and the food is a bargain, too! The huge IKEA store is at 4400 Shellmound in Emeryville, or go to <http://www.idea.com/us/en> to see what they have online.

### **Goodman's**

Goodman's Home Improvement Center in Mill Valley offers shoppers 55 and older a discount of 10% on Wednesdays. They're just off the freeway in Mill Valley, at 775 Redwood Highway. Phone 388-6233 or go to <http://www.goodmansbuildingsupply.com>

### **Bed, Bath & Beyond**

You can use a store discount coupon for each and every item you're buying at Bed, Bath & Beyond—and their coupons never expire. 2601 Larkspur Landing Circle, Larkspur. Phone 925-9140. <http://www.bedbathandbeyond.com>

## **INSURANCE**

### **Allianz**

Allianz long-term health care insurance brings peace of mind to some of our members. It's available through independent insurance brokers.

### **AARP**

AARP also offers long-term health care insurance that's considered a good deal. <http://products.aarp.org/health/>

## **LIFELONG LEARNING AND ENTERTAINMENT**

### **CoM Emeritus College**

The College of Marin's Emeritus College has a broad range of offerings, and membership costs just \$12 per year for an emeritus student activities card, which gets you the monthly emeritus college newsletter detailing film presentations, lectures, art shows, poetry readings and recitals, and special-interest clubs. Go to <http://marincommunityed.org/winter2009/emerit/activ.htm> or contact the Emeritus Center at 485-9652 for more info.

## **Osher Lifelong Learning Institute at Dominican University in San Rafael**

A wide array of courses and seminars are offered during six week sessions: Winter Session I from January 12 thru February 20, and Winter Session II from March 2 thru April 10. Basic annual membership is \$20 for those who want to choose individual courses and pay a course fee of \$45 to \$80. A session membership of \$175 entitles you to participate in up to five courses or seminars per session. Scholarships available. Details are at <http://www.dominican.edu/osher> or phone 458-3763.

## **Porchlight Theater**

Ross Valley Players perform as the Porchlight Theater Company in the Redwood Amphitheater at Marin Art & Garden Center in Ross, specializing in authentic, high-quality performances of the works of playwrights of the 19th and early 20th century. Tickets are as low as \$15. Go to <http://www.porchlight.net> or phone 251-1027.

## **Museum Memberships**

Membership at an art museum offers a lot of events and activities without extra cost, and just two visits to special exhibits recapture the price of membership. See what's out there at [http://dir.yahoo.com/Regional/U\\_S\\_States/California/Metropolitan\\_Areas/San\\_Francisco\\_Bay\\_Area/Entertainment\\_and\\_Arts/Museums\\_and\\_Exhibits\(Art/](http://dir.yahoo.com/Regional/U_S_States/California/Metropolitan_Areas/San_Francisco_Bay_Area/Entertainment_and_Arts/Museums_and_Exhibits(Art/)

## **CoM Fine Arts Theater**

The College of Marin Fine Arts Theater is a venue for fine music, drama, and dance performances with low ticket prices. Free parking. Website isn't great, so check local newspaper listings to see what's scheduled. <http://www.marin.edu/departments/PerformingArts/BoxOffice.htm>

## **Goldstar**

Check weekly listings at <http://www.goldstar.com> to find 30% to 50% discounted or free tickets to Bay Area events and activities. Browse through the various categories, including sports, performing arts, film, walking tours, speakers, social events, family activities and more at <http://www.goldstar.com/events/browse/94109>

## **MAILING THINGS**

### **Click 'n Ship**

Save extra trips to the post office by using the United State Post Office customer service feature called Click 'n Ship. You can print your own shipping label at home and even charge the postage to a credit card online, which is really helpful if you're doing a lot of mailing. Check it out at [http://www.usps.com/communications/newsroom/localnews/ks/ks\\_2008\\_0212\\_DR.htm](http://www.usps.com/communications/newsroom/localnews/ks/ks_2008_0212_DR.htm)

## **MISC.**

### **Dollar Store**

For household staples such as bath soap, detergent, party goods, cards, etc., try the Dollar Store at 455 Entrada Drive in Ignacio, near the 101 exit. <http://www.dollartree.com/>

### **Ross**

Discounts of 10% are offered to seniors on Tuesdays at Ross stores. Also see if there are any current coupons and discounts featured on their website at <http://www.rossstores.com>

## **Craig's Warehouse**

Fun "cheater" glasses and party goods are at Craig's Warehouse in San Rafael, behind the Bellam Post Office. Phone 456-5090. Monday thru Saturday 10 to 6, Sunday 11 to 5. Go to <http://www.craigwarehouse.com>

## **Slickdeals**

Bargain travel deals and discount coupon links for merchandise of all kinds can be found at <http://slickdeals.com>

## **Froogle**

Looking for clothes? Google has a shopping site called froogle.com where you can search for all kinds of items to buy. Go to

<http://www.google.com/products?q=froogle&btnG=Search+Products>

## **Shopping.com**

Also search for whatever kinds of products you need at <http://ww3.shopping.com> and find real bargains on all sorts of merchandise.

## **Coffee filters**

They're not just for making coffee...and you can buy 1,000 at Dollar Tree for almost nothing.

- Cover bowls or dishes when cooking in the microwave. Coffee filters make excellent covers.
- Clean windows and mirrors. Coffee filters are lint-free so they'll leave windows sparkling.
- Protect China. Separate your good dishes by putting a coffee filter between each dish.
- If you break the cork when opening a wine bottle, filter the wine through a coffee filter.
- Protect a cast-iron skillet: Place a coffee filter in it to absorb moisture and prevent rust.
- Apply shoe polish. Ball up a lint-free coffee filter.
- Recycle frying oil. After frying, strain oil through a sieve lined with a coffee filter.
- Weigh chopped foods. Place chopped ingredients in a coffee filter on a kitchen scale..
- Hold tacos. Coffee filters make convenient wrappers for messy foods.
- Stop the soil from leaking out the hole of a plant pot by lining the pot with a coffee filter.
- Prevent a Popsicle from dripping. Poke one or two holes as needed in a coffee filter.
- Do you think we used expensive strips to wax eyebrows? Use strips of coffee filters..
- Put a few in a plate and put your fried food on them to soak up all the grease.
- Keep in the bathroom. They make great "razor nick fixers."

## **Tip:**

When ordering anything by telephone, be sure to ask if there are promotional discounts you may not know about. Also ask about a discount on shipping charges.

# **PARTY SUPPLIES**

## **Cash & Carry**

Having a big party or fundraising event? Party goods are really inexpensive at Cash & Carry, 1201-V Anderson Drive, San Rafael. Phone 457-1040.

## **Smart & Final**

Smart & Final, a food and restaurant supply store at 935 Anderson Drive also has very low prices on quantities of party and food prep goods. Phone 259-0285.

## **Oriental Trading Company**

Fun stuff for theme parties, especially those for kids who like games and prizes, is in the Oriental Trading Company catalog and on their website, often with free shipping offered. Go to <http://www.orientaltrading.com/>

## **TAX HELP**

### **Tax Help**

Free tax preparation help is offered to seniors at the Mill Valley Community Center. Call 383-1370 for dates and times.

## **TECHNOLOGY**

### **Techbargains**

Technology bargains via the internet are at <http://www.techbargains.com>

## **THRIFT SHOPS**

### **Good Stuff**

Good Stuff has up-a-notch merchandise at 1701 Fourth Street at G Street in San Rafael. Phone 456-4227. Proceeds benefit the Marin Food Bank.

### **Family Service Agency Store**

You'll find lots of fine items at good prices in the resale shop that raises funds for the Family Service Agency at 448 Miller Avenue, near Whole Foods, in Mill Valley. Phone 388-9596. Hours are Monday thru Friday 10 to 4:30, Saturday 10 to 4. You can also donate items for a tax writeoff.

### **Treasure Mart**

Our local Treasure Mart is staffed by volunteers from Holy Innocents Episcopal Church at 2 Tamalpais Drive in Old Corte Madera Square. It's at the back of the church parking lot. Call 924-7408 to check on hours it's open.

### **Goodwill**

Goodwill Dollar Days feature amazing bargains. The local Goodwill store is at 809 Lincoln Avenue in San Rafael, between Second and Third Street. Phone 456-5273. If you like auctions, go to <http://www.shopgoodwill.com> and click on How We Operate.

## **TRAVEL**

### **LastMinute**

Going on a trip? Check <http://us.lastminute.com> for cheap plane flights, trips, shows, experiences, tickets, etc.

## **HomeExchange**

Save on hotels and rental car expenses by exchanging homes with another family anywhere in the world through <http://www.homeexchange.com>

## **UTILITIES**

### **Smaller Trash Can**

Opt for one of the smaller garbage cans (20 gallons instead of 32 or 45) and lower your rate. Call Mill Valley Refuse at 457-9760 if you're in Corte Madera, or Marin Sanitary at 456-2601 if you're in Larkspur.

### **Solar Rebates**

Take advantage of the 50% rebate for installing solar panels. See info at <http://recsolar.com/cm/Rebates/California.html> or search 'solar rebates California' for more info.

### **T-Mobile**

Try the T-Mobile prepaid cell phone plan instead of having a two-year contract if you don't use a cell phone a lot. Pay as you go for only the minutes you use. Get a \$40 phone and buy a card with 1,000 minutes for \$100. Use it when you travel, with no roaming charges. See info about it at <http://www.target.com/T-Mobile-Electronics/b?ie=UTF8&node=203292011>

### **LowerMyBills**

Cut long distance costs by using a cheaper plan. Take a look at what's available through <http://lowermybills.phonedog.com/long-distance/plans.aspx?s=CA&o=YearlySavings%20desc&a=415&p=924>

### **Long Distance**

Call Western Europe or Canada inexpensively. Requires a landline. No membership or pin is needed and the charge is simply billed on your long distance bill. It is a satellite service that costs 39 cents to hook up and 3 cents per minute on each call. All you do is dial 10-10-297 and then dial the # you would usually use on your call.

### **Skype**

See if Skype online telephone service is for you. Take a look at <http://www.skype.com>

### **MMWD**

MMWD offers in-home audits of water use that can help discover leaks. This free service can be ordered at 945-1523. They'll also show how to drain your water heater periodically to keep it working efficiently.

### **MMWD**

MMWD also offers rebates when you install water-saving appliances. Learn more at: <http://www.marinwater.org/controller?action=menuclick&id=258> <http://www.marinwater.org/controller?action=menuclick&id=375>

**Note:** Shopping on websites usually requires a signup, and if you patronize a lot of them, you may want to consider the convenience of using the same password with just a slight modification for each website. In any case, it's helpful to keep a list of your log-in names and passwords where you can find it easily.

## **SEND IN MORE SUGGESTIONS...**

If this list reminds you of other bargain tips you can share, please send them to us at [2ndtuesday@cmwomensclub.org](mailto:2ndtuesday@cmwomensclub.org) and we'll post them on an updated list later on.

Check out our Women's Club website at <http://cmwomensclub.org> to see what we've been doing and what's coming up. Membership is just \$15 per year, and you don't have to live in Corte Madera to join.

Come to our Second Tuesday Potluck Luncheons that feature a timely topic each month. They start at noon on the second Tuesday of each month at the Corte Madera Recreation Center.