

In tough times, good habits get hip

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Suddenly, I am a cool guy.

Savings habits I've preached and practiced for years--and the realization that avoiding waste is being smart, not a cheapskate--are now in vogue.

With Americans facing continued economic uncertainty, I run across an almost daily stream of common-sense (but frequently neglected) savings tips from consumer groups, businesses and readers.

Here are two from members of America Saves, a national initiative run by the Consumer Federation of America (see AmericaSaves.org):

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"Obeying the speed limit will help you save in many ways," said Corrine Michniak, a resident of the Northwoods area of Wisconsin.

"You'll avoid speeding tickets, prevent higher auto insurance premiums, reduce the risks of costly accidents and save gas."

Barb Gorzinski of Pierce County in the state of Washington said, "Put miles on your bike instead of driving to work. The exercise is an added energy bonus in an energy crisis."

My wife, Georgina, and I don't have a bike but routinely walk to any place no more than a mile away. (Some of our neighbors, who use the treadmill in our neighborhood clubhouse, presumably for exercise, drive the couple of blocks to it.)

Besides wasted gas, let's look inside our cluttered homes for savings. A survey by Kijiji.com, a free site for classified ads, found 35 unused items on average in American homes.

For those items now gathering dust, we spent about \$3,600, according to the survey. But we could get an estimated \$670 back if we resell them (or we may qualify for a tax deduction if we donate them to charity).

"My wife and I have paid for vacations, television sets and other major purchases from the proceeds of our rummage sales," said Marty Pfeiffer, a reader in Middleton, Wis.

"There is also peace of mind that comes from simplification and cleaning."

Georgina and I are pretty good at not buying stuff we don't need, but if and when such things do start accumulating (for example, old clothes), we sell them or donate them right away.

Big savings can also result from minor acts. The September issue of ShopSmart, a publication from Consumer Reports, suggests keeping the air-conditioner temperature no lower than 72 degrees when we are home, and 80 to 85 degrees when we are not.

Even in the Florida summer, we're quite comfortable running the ceiling fans and keeping the thermostat in the mid-70s. Our electric bill in a 2,200-plus-square-foot home has averaged \$115 a month this year.

Another way to save is to find less-expensive sources of entertainment, recommends PeopleJam.com, a self-improvement site.

Going to the park, free cultural events (many held at local libraries or community centers) and going to the beach or lake are all "great forms of entertainment that don't cost much money," PeopleJam says.

We do all of these and enjoy them immensely.

"There is a lot of enjoyment in sitting by the ocean or the local river and reading a good book and watching the waves roll in or the river flow by," said John Hyder, a reader in Florence, Ore.

"Live simply," said Pfeiffer.

"We all buy things out of boredom, for entertainment, as a reward or for other reasons that are not all that practical. If you seek out interesting hobbies and other ways to spend your time, you can create a life that is very rewarding and costs very little."

And now, a life that's cool.