

Some ways to save money when grocery shopping are:



Ask about discounts. Ask your local grocery stores if they have a senior discount or a loyalty or discount card. Besides getting items at a lower price, you may also get store coupons.

Use coupons to help you save money. Remember that coupons only help if they are for things you would buy anyway. Sometimes, another brand costs less even after you use the coupon.

Consider store brands—they usually cost less. These products are made under a special label, sometimes with the store name. You might have to look on shelves that are higher or lower than eye level to find them.

Be aware that convenience costs more. You can often save money if you are willing to do a little work. For example, buy whole chickens and cut them into parts; shred or grate your own cheese; make your own yogurt smoothie; and avoid instant rice or instant oatmeal. Bagged salad mixes cost more and might not stay fresh as long as a head of lettuce.

save money (cont'd)

Look at unit prices. Those small stickers on the shelves tell you the price but also the unit price—how much the item costs per ounce, per pound, or for a standard number. Compare unit prices to see which brand is the best value.

Try to buy in bulk, but only buy a size you can use before it goes bad. If you buy meat in bulk, decide what you need to use that day and freeze the rest in portion-sized packages right away.

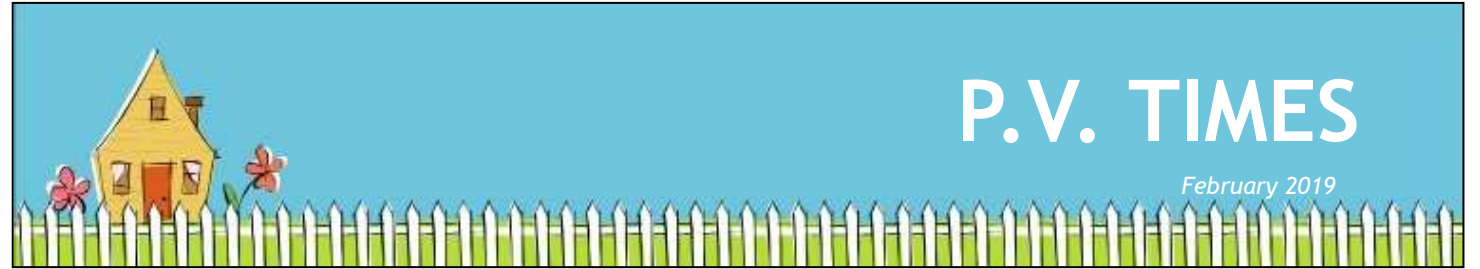
Focus on economical fruits and vegetables like bananas, apples, oranges, cabbage, sweet potatoes, dark-green leafy vegetables, green peppers, and regular carrots.

Think about the foods you throw away. For less waste, buy or cook only what you need.

Resist temptations at the check-out. Those snack foods and candy are put there for impulse buying. Save money and empty calories!

Make smart choices. Choose less red meat, processed foods, baked goods, and snacks. You'll save money and make smart food choices too.

From the National Institute on Aging



Savings: Your Key to Success by BALANCE Financial Fitness Program



You have wants. You have needs. And you have two ways of paying for them - pull out the credit card or use the money you have set aside. Which would you prefer?

It's a safe bet that most people would choose to have a stash of cash from which they could pay for everything from impulse purchases to long-term financial goals. But how do you save when there are bills to pay and a paycheck only goes so far?

Do it now. Even without a specific goal, saving immediately will make you feel good. Have debt? Put a little aside anyway. Acquiring a savings habit as soon as possible is critical. By setting a little aside each month while aggressively paying down your obligations, you will graduate into being debt free with a happy little nest egg in place. And in the event of an emergency you won't have to touch the credit cards and feel like you're driving in reverse.

Set a goal. All achievable goals share the same four factors:

- Really want it - or you won't be motivated
- Know the price - so you know how much to save
- Set a time frame - and break it down into reasonable and consistent deposits
- Be flexible - contribute less if you have to, but don't give up

Impossible? Not at all. With careful planning, savings is the key to successfully managing your money and getting everything you want.

FAIR HOUSING IS YOUR RIGHT!

If you believe that you have been a victim of housing discrimination, please call 1-800-440-8091.

Rent Payment Hours

Monday: 8:00 - 5:30
 Tuesday: 8:00 - 5:30
 Wednesday: 8:00 - 2:00
 Thursday: 8:00 - 5:30

Office Hours

Monday: 7:30 - 6:00
 Tuesday: 7:30 - 6:00
 Wednesday: 7:30 - 2:00
 Thursday: 7:30 - 6:00

NEED TAXES DONE FOR FREE?



Pine Village bulletin board has all the information you need

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Valentine's Day Snack Ideas!



Valentine's Day Popcorn:

Evenly coat popcorn with melted white chocolate. Sprinkle with a variety of sprinkles and conversation hearts and let cool for 10 minutes on a baking sheet, or until chocolate is set.

Snack ideas (cont'd)

Fruit Kabobs:

Use a small heart-shaped cookie cutter to cut watermelon, kiwi, strawberries and cantaloupe into heart shapes and put onto kabob sticks.



Short Thought

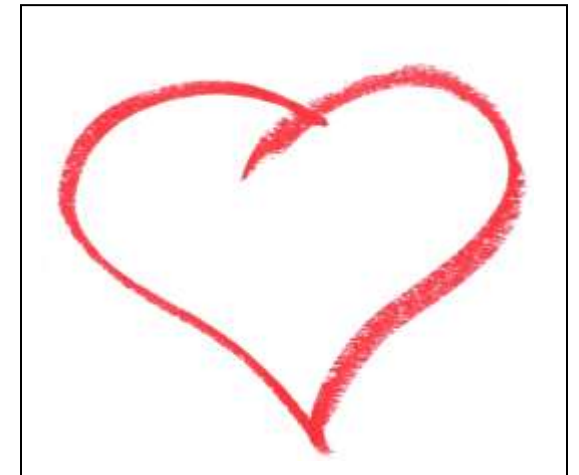


Your present circumstances don't determine where you can go; they merely determine where you start.



Numbers to Remember:

MCHA : (941) 756-3974
 Lynn Reinhard/Maintenance x 129
 Susan Cayer/Property Manager x 123
 Blanca Ramirez/Public Housing Specialist x 132
 Helen Garner/FSS x 136
 Lori Hostetter/ROSS x 227



February

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 MCHA closed/rent due	2
3	4	5 food bank pick up	6	7	8 MCHA closed/rent late \$10	9
10	11	12 food bank pick up	13	14 Valentine's Day	15 MCHA closed	16
17	18 Presidents' Day/MCHA closed	19 food bank pick up	20 STD/HIV Bus 11-4	21 RA meeting	22 MCHA closed	23
24	25	26 food bank pick up Plant a Pail LT 10:30	27	28 LT Exercise Group 11:00		