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**5 Dressing Tips To Help You Look Like A Million On A Minimum Wage**

**By Shirley Pierce and Janet Behmer**

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and Janet Behmer**

What kind of woman likes to go bargain shopping? Any woman who wants more bang for her buck and just about any woman with a reflection and a pulse.

And because we help women of all shapes, sizes and economic backgrounds, we know that bargain shopping is a must for a lot of women. New clothing is a luxury they just can't afford.

However, economics aside, every woman, no matter how little she has, wants to buy herself something new. So, read on and learn how to enjoy the splurge with none of the guilt.

Here are the five ways to look like a million on a minimum wage.

**1. DO YOUR HOMEWORK**

Let us marvel you with our psychic powers. How much prep time do you put in before you go shopping? We know what your answer is going to be. Zip. Right? You just get that primal urge or that extra space on your credit card and off you go. All we ask is that you take two seconds to take a deep breath what you need, how much money you have, what's in, what's out

Your first step is to go shopping in your own closet so you can make a mental or written note of what you want to add to it. See what needs to be replaced or if there are any basics you're still missing like tops to go under blazers or shoes that go with everything. You know the drill. Then try to think of a few classic pieces that might help to stretch what you already have like a white shirt with a French cuff or a little black dress.

**2. KNOW WHAT TO BUY**

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What should a shopper look for when buying a "bargain"? Check the merchandise carefully. Is it well constructed? Are the seams stitched properly? Are there loose threads? If there is a pattern, does it match at the seams? If a store is selling seconds that are slightly flawed or irregular, there should be a sign or a tag from the manufacturer telling you so.

If merchandise is marked down, make sure you know why. Check for rips, tears, dirt or make-up smears. If you find a problem that's easily cleaned or repaired, check with the sales people to see if you can have the item at an even bigger discount.

### 3. TIMING IS EVERYTHING

The best time to find bargains? Discount stores offer bargains all year round. But you can catch great buys at your favorite retail watering hole faster than you can say ... holiday. And there's a slew of them. If you can time your urges, try to make them coincide with the following dates.

**HOLIDAY SALES** — President's Day, Martin Luther King Jr.'s Birthday, St. Patrick's Day, Easter/Spring Week, Memorial Day, Fourth of July, Labor Day, Columbus Day, Veteran's Day, The Day After Thanksgiving(A big one!), After Christmas and After New Year's.

And there's more! In addition to the racks that every store keeps permanently stocked with sale items, each individual store or chain has developed their own schedule of advertised sales.

**STORE SALES** — Liquidation Sales, Fire Sales, Manager's Sales, Summer's End Sales, Winter's End Sales, Anniversary Sale, Inventory Sale and Closing Sales. (Some stores use the "Going Out of Business" banner to get you in for jacked-up prices. Some have been going out of business for years.)

Then every few weeks some stores will have a "take an extra 25% off" sale just for the heck of it. So, if you've seen a "must have" item but it falls into the "can't afford" column, just keep your calendar and local paper handy. Don't just check the advertising pages. Flip quickly to the business section. If the economy is down, stores will be using the "sales" bait to get you in.

### 4. WHERE TO GO

If you want movie stars, try Betty Ford. If you want bargains, hit outlet and off-price stores. And don't think they just get the items that didn't make it in the big time. They also get items that are overstocked, discontinued or that stores just had to get rid of to make room. It's like buying retail but without the cost. Try the following —

**Department Store Outlets** — 9.9% of your major department stores have one. Just check with your favorite and ask where they've stashed theirs.

**Factory Outlets** — Check your Yellow Pages for the one nearest you. Beware: quality can vary widely. Some items are not the expensive designer pieces you expect from the manufacturer.

**Off-price Stores** — TJ Maxx, Marshalls, Ross, Dress for Less and the mother ship, Loehman's, to

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name a few.

**Discount Catalogs** — There are catalogs that specialize in discount items like Chadwick's and Bedford Fair. Some established manufacturers like Clifford and Wills puts out several sales catalogs each season.

**The Internet** — We offer discounted fashions on our site but you can also recommend searching out the "clearance" pages on the websites of your favorite retail outlet or manufacturer.

**Discount Chain Stores** — Target, K-Mart etc. They're stocking great basics these days — like cotton shirts and anything made of denim.

**Television Home Shopping** — This is a way to shop for basics in your bunny slippers. Often, during late night, they will have fashion close-outs for even better savings.

**Resale Boutiques** — The very rich clean out their closets and bring their clothes here. They're a great place to buy honest-to-God real designer labels without the sticker shock. Check your local Yellow Pages.

**Thrift Stores** — Check out a thrift store swarming with the very young and hip . Find out the day the "buyer" is in or when the store gets its deliveries. That way you get first shot at whatever comes in.

And don't forget the obvious haunts that you just may have overlooked. Garage sales are good bets but go early on Saturday. And if you need the right blazer for a job interview or a dress for a one-time only social occasion, there's always the closet of someone you love. And see if there's something they want to get rid of. One woman's fashion mistake is another woman's "find".

### 5. BE IN CHARGE

The question you must ask yourself before putting down your hard earned plastic for a bargain is, "Why am I buying this?" If it doesn't go with two things in your closet, put it back! It is a waste of money. Either you will never wear it or you will have to buy more things to go with it.

When it comes to bargain shopping there are two categories: Impulse and Laser Guided. Don't buy anything you don't love or need. Don't let a sales person, friend or well-meaning stranger talk you into buying anything that you're not comfortable with. They don't have to wear it in public, you do.

The information in this article comes from decades of personal and professional experience. We are not ashamed to admit that we are card carrying members of the Imelda Marcos Center for the shop-a-holic and that our book was a form of occupational therapy. Happy shopping!

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Shirley Pierce and Janet Behmer are the authors of the book that's changing the way women think

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about clothes and themselves — Dress Me Now: How to Make Your Wardrobe Behave.  
<http://www.dressmenow.com>

Janet Behmer and Shirley Pierce have over 30 years of fashion experience between them. Janet has spent over 13 years as an on-camera host and buyer for home shopping channels and Shirley is the co-founder and president of Dress Me Now!, a company committed to the self-empowerment of women. She's been invited to speak to women's groups and has been featured on radio and television.

### **IRS Levy And Garnishments**

**By Henry Byers**

Unfortunately to many of us the Internal Revenue Service (IRS) is one branch of government that can never be our friend and is often feared by some less reputable business owners. When the IRS is owed money, they will get it whether you like it or not. For those individuals who owe back taxes, the state or IRS may attempt to collect those owed taxes by wage garnishment through your employer. Once the wage garnishment is filed, the employer is obligated to deduct a certain percentage of each pay check to be handed over directly to the state or IRS until the taxes are fully paid or an agreement has been negotiated to release an individual from the wage garnishment.

The amount of garnished wages that are deducted by the state or by an IRS wage garnishment is based on marital status and the number of dependents. The amount of an individual's income that is exempt from the state or IRS wage garnishments can be figured by adding the standard deduction claimed on taxes and the amount claimed for exemptions and divide that by 52. For example, a family of three will only be allowed to keep about \$325 per week.

Wage garnishments can be extremely devastating to individuals and their families. There are a number of tax relief agencies available nationwide where such individuals can turn to for emergency help with wage garnishments. By retaining a tax attorney, you may be able to be released of your wage garnishment or have the garnishment lowered by a percentage. Individuals may also be eligible to have interests and penalties reduced.

Federal income taxes reported uncollected taxes by the IRS in 2004 exceeded over \$200 billion and increases to over \$400 billion when considering the unreported income and unfiled tax returns. The IRS along with the United States Department of Treasury has demonstrated grave concern over the issues of unfiled tax returns and unreported income, making these issues a top priority.

The IRS has been enforcing its collection activity by over 26% last year alone. This includes about 1.8 million liens, levies, wage garnishments and seizure of personal bank accounts, homes and personal assets. When the IRS was challenged last year by professional tax relief attorney's, the IRS declared almost 3.90 million penalties null and void. This saved the United States tax payers \$3.62 billion.

It's highly recommended that individuals who wish to be relieved of wage garnishments acquire a professional tax attorney instead of attempting to resolve the issues themselves. Over 85% of offers

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made by individuals are rejected by the IRS simply because the average person doesn't understand the process and the forms. Tax attorneys are professionals who understand the complicated forms associated with wage garnishments and who understand how to negotiate the best settlement possible with revenue officers. Retaining a tax attorney can save a great deal of time, money, patience and headache and allow individuals to focus on what's really important like work and family.

Henry Byers, Retired IRS Manager and IRS Levy expert at eGarnish Group LLC (

) publishes other articles related to IRS Levy at

and



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