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Learning to Shop Wisely – The Rule of 3!

By Nikki Willhite

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When I was taking my Interior Design classes in college, in one of my classes I was given a special project. We were to go downtown shopping. We were to buy something for a small amount of money. It could be anything, but it had to be able to serve 3 purposes.

It was interesting to see all the different objects people purchased, and their explanations on how they could be used. Most of all, it was a great lesson in creativity and versatility.

I call it the Rule of Three. If you can find three uses for something you want to buy, it will never be wasted.

Our pioneer ancestors, who had to be frugal by necessity, followed this rule. Everything in their home was used, worn out, or recycled, and served as many purposes as possible.

An example of this is their eating table. It was called their Harvest Table. The wood was only finished nicely on one side. They did this so that in the fall, when the crops came in, they could take the table outside, turn it over, and place their precious bounty of crops on it for sorting and cutting.

We do not face the same challenges as our ancestors. However, we have our own obstacles to rein in our spending. We are bombarded from every direction with temptations to overspend and go into debt.

Learning to Shop Wisely – The Rule of 3!

One of the easiest ways to waste money is in the needless, or impulse spending on clothing. Our society is extremely visual. We place far too much importance on our looks and clothing. Trying to keep up with fashion is very expensive.

However, with proper planning, we can keep this expense down. A few well-chosen clothes can go a long way. For instance, if you buy a dress, there is not a lot of versatility. However, if you buy a sweater, you can find many uses for it. You can wear it casually with pants, or dress it up with a skirt. It can also just be worn for warmth. It meets the Rule of Three.

An object like a glass bowl has many uses. You can use it for

food, either serving or preparation. You can fill it with fruit and use it decoratively on your countertop or table. You can fill it with potpourri. You can even throw up in it when you are sick!

Same thing for a simple basket. I'm sure you could come up with a dozen uses, from yarn to bills, magazines to food, floral arrangements to endless storage ideas. What could be more versatile?

Here's another way to look at it. Think of your hands. How many purposes can you think of for them? Probably more than about anything else. Now think of buying a pearl ring for one of your fingers. What purpose does that ring serve? It is decorative, and worn for only one reason– to look good.

If you tire of that ring, or your fingers get larger and it can't be sized, is there any other purpose for that ring? Not really, unless you remove the stone and put it in another setting (which will be expensive) or give it to someone. So just be sure you really want that ring before you buy it.

On the other hand (no pun intended) when you buy a wedding ring, it has several purposes. It is a symbol of your marriage union. It has sentimental value. It is also decorative. It could be said to be used for security in some ways. It passes the Rule of Three.

Here are some other examples to further illustrate my point:

SOFA SLEEPER

Used as a bed.

Seating for company.
Seating for family.

DESK

Used to pay bills.
Used to write letters.
Used for studying.

WIRE WHISK

Used to mix waffle batter.
Used to beat eggs.
Used to make cakes.

SCOTCH TAPE

Seal letters.

Sewing aid.
Wrap presents.

One last example of a single purpose item is a piano. Now then, I couldn't live without mine, but then, I play it every day. However, for it to be useful, someone has to play it. If someone does it is money well spent.

If, however, after you buy it, you tire of lessons, and it just sits there, you have made a mistake, from which you may or may not be able to recover your money. How many people do you know that have pianos just sitting in their home? The only time they are played is when company comes. Since it is probably not being maintained or tuned (which is expensive) even they won't want to play it long.

Think carefully before buying items with just one purpose!

Nikki Willhite, mother of three, and an Interior Design Graduate, is the editor of The Pennypincher E-zine and Tightwad TidbitsDaily. Visit her at <http://www.allthingsfrugal.com>

5 Tips to Wardrobe Shopping

By Barbara Myers

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Shopping can be a pleasure or a chore. However you look at it, use these five tips to be an effective and organized shopper.

1. Dress well. In order to spend less and buy wisely, dress up in comfortable clothes. It's the same concept as going to the grocery store on a full stomach.
2. Shop with a plan. Know exactly what you need and how much you can spend. Write it down. Create a budget.
3. Keep an ongoing list of needs in your closet. As you dress each morning, make notes of specific items you need to complete outfits such as a wider, brown belt or a white tee with a v-neck.
4. Before you make a purchase ask yourself, "Does this match my wardrobe in terms of color, style and price?
Is this on my needs list? How versatile is this item? How many ways can I wear it?"
5. Shop first at high-end mass merchants, outlet malls, and off-price stores for basics such as tees, shirts and pants. You'll then have more money for seasonal updates such as jackets or accessories.

Barbara Myers is a professional organizer and author of "Manage Your Wardrobe System." Enjoy a free tips booklet and e-zine to help you take control of your time by organizing your life. Visit <http://www.ineedmoretime.com>



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