Save \$46,000 dollars on your food in the next 3 years

Editor

Here are some tips and tricks to save money on food and drink and create a cash reserve instead:

Cook at home

I read recently that folks are losing their ability to cook on the stovetop and that's a real loss of our culture. Cooking is economical and an important life skill to pass on to your children. You can literally save thousands of dollars a year by cooking from scratch.

The big grocery trip

Grocery trips made less often will cut down on wasteful impulse buys. Half of all shoppers go to the store four times per week. Shoppers making a "quick trip" to the store purchase 54 percent more than they intended to. If you go to the store four times a week and spend \$10 on impulse buys each trip, you will have spent an extra \$2,080 a year. In three years, if you had made 3 percent interest on that money, you'd have more than \$6,600. That can be a real help to a family in an emergency ~ let alone the transportation costs of

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Mistletoe Heights Neighborhood Garage Sale.

April is the month
Sell your clutter for cash
Wouldn't you rather have some cash for
your Texas shaped wafflemaker? Ciao Mix
and match china. Say you gotta go mini
trampoline and a big bah-bye to your
humorous coffee mug collection.

Saturday, April 18

Rain date set of April 25th

Be ready to sell and be ready to shop. Don't forget you will need a Garage Sale Permit from the city Call 392-7851 for your permit.



Continued from page 1

constantly scooting out to Tom Thumb.

Cut back at restaurants

Here's one money saver when eating out with a family: the Order the Water Plan. A family of four goes out to eat at a budget restaurant, and although the meal is cheap the drinks never are. The average drink is about \$1.50 for each of our four family members, which adds up to \$6 plus tax, or about \$6.50.

If the family goes out to the budget meal four times a week, that's \$1,325 a year. In three years, that's \$3157 with 3 percent interest. Starting to see the moolah adding up?

OK, that's the ice tea and soda price. But let's say you have two adults who have two \$8 drinks out two times a week. That equals \$64 a week. That's \$3,328 a year and, again, in our three-year picture with 3 percent interest, \$10595 for the modest drinks out and \$3157 for sodas and ice teas for a three-year combined total of \$13,752.

That's a lot of money lost on liquids for a family with financial goals.

The good old-fashioned grocery list

Do not leave home without it. The grocery market is designed to have you buying foods you never would have bought. How often have you gone in for toilet paper and a tomato and come out with a full grocery cart? The big shop with the big list keeps costs down.

Lunching out adds up

An inexpensive lunch of \$8 just three times a week is \$1,248 a year. If both parents do the same, that's \$2,496; plus our 3 percent interest, that's \$7,496 in three years! That's a lotta burgers.

Buying generic over brand names

If it has a marketing campaign, you're paying too much for it. Buy store brands and generics in food and prescriptions and you can save tremendous money. If you simply saved \$10 a week, it would add up to \$520 a year, and in our three - year scenario, that's \$1,655. If you consider prescriptions, it could be triple the savings.

Lunch for dinner exchange

Trading lunch for dinner out at higher-priced restaurants can save a bundle. Take Valentine's

Day, for example. My husband and I went to a high-end restaurant in Dallas for Valentine's lunch, which was the same meal we would have had in the evening for literally half the cost.

So if the parents had a nice dinner out once a week and exchanged it for, let's say, a Sunday lunch at a fine restaurant, the savings might be about \$35. In our three-year scenario how much would we have saved? \$5,794.

The old latte factor

For those who are still not recessionistas, here's the cost of that pricey coffee: five mornings of latte at \$4 per cup comes to \$2,080 a year, and in our three-year scenario \$6,622. That's a jolt you won't forget. I didn't even add in the occasional muffin.

Shop by unit price

The market can be a confusing place and often the cheapest item is not even on sale. Pull out the calculator and purchase by the unit price. I guarantee that you'll save about \$10 a week, which in three years with 3 percent interest is \$1,655.

Buy on sale

You can go online, look over the area grocery store sales and make your shopping list buying sale foods, always mindful of the unit price. A modest \$10- per-week savings, as you know by now, is \$1,655. I know you can save five times more than that if you make the effort, but a modest effort still proves to be a good bit of money.

Bulk shopping

It's only good if you don't let it go to waste. Toilet paper is a great bulk purchase. See if you can split orders with a friend for further savings. Again, some items are not cheaper in bulk. Be watchful of the unit price.

If you had implemented the ideas that we calculated, your family would now have an emergency fund of \$46,019! You would have eaten out with minor changes, you would still have your cup of Joe and a nice martini and your children would not be loaded up on soda and lemonade sugar highs. And you'd find that other than the initial impetus to starting a new habit, not much in your life really changed.

The savings of \$46,019 could mean the difference, in this day and age, of not losing a home to foreclosure or helping to secure a deeply threatened retirement. Use an automatic savings vehicle to help ensure that these newfound funds are saved and not spent.

4 easy - care shade plants for Fort Worth landscapes

Liriope - Liriope muscari is often used to line walks and/or driveways. It may be the simplest groundcover to grow in a shady location under trees where it's close to impossible to grow anything else. It doesn't like foot traffic, so plant along the edge of paths and drives. Liriope comes in various sizes and leaf colors, so take time to consider the different varieties available. Liriope is often referred to as monkey grass, but the Texas Extension Office says the term "monkey grass" technically refers only to mondo grass or Ophiopogon japonicus.

Plant in the spring after the last frost. Put four inches of organic matter with native soil and plant at the same depth they grew originally. Water thoroughly, apply root stimulator and mulch the bed with three to four inches of bark mulch.

Maintain a moist - not wet soil while the liriope is getting established, and do not allow the soil to be dry for long periods. Fertilize two weeks after the last frost and then 10 weeks later, and again in another 10 weeks use a 15 - 5 - 10, 19 - 5 - 9 or 21 - 7 - 14 fertilizer. Prune once a year to clear out any dead outer leaves in early spring prior to new shoots. Liriope has no real pests.

Caladiums - Caladiums work well in containers, as well as in planting beds. Caladiums offer brilliant summer foliage to your shady area in blends of white, pink, red, green and metallics.

Do not plant caladium tubers until nighttime temperatures are above 65 degrees for at least two weeks. Caladiums like the shade but can tolerate some light morning sun. Before planting, improve the soil and make sure you have good drainage. Adding expanded shale and/or organic matter to your bed will help the soil percolate. If your soil is continued on page 5



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MHA Meetings and Events

MHA Meeting Schedule

May 19th, August 18th, November 17th. 7pm, for consistency purposes all Regular Association meetings will be at Jeff Davis' home at 2325 Mistletoe Drive. The election of officers will be held at the November 17th meeting.

Easter Sunday - April 12

Zoo Run - April 18th

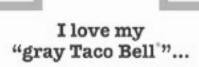
Main ST. Fort Worth Arts Festival

04/16/2009 thru 04/19/2009 Downtown Fort Worth 817-336-2787

Mistletoe Heights Garage Sale - April 18/Rain 25th

Spring Festival in the Japanese Garden

04/18/2009 thru 04/19/2009 Botanical Garden University Street, Fort Worth



The gray mission-style bungalow on Harrison Avenue has been my home for almost 30 years. And Mistletoe Heights has always meant much more to me than just a convenient place to live.

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Annual Mistletoe Heights Easter egg hunt!

This year's Easter egg hunt will be held at Newby Park on Saturday, April 11, at 10 a.m.

To participate, deliver two dozen plastic eggs filled with age appropriate candy or toys to 2341 W. Magnolia Ave., by Thursday, April 9.

Be sure to put your child's age, name and telephone number on the bag.

Remember to bring your Easter basket and camera on Saturday.

Rumor has it that the Easter Bunny will make an appearance!

Coffee, juice and doughnuts will be provided, compliments of the Association.

> For more information, call Susan Presslev at 817-23-6061 or 817-308-1484.

If it rains, the Easter egg hunt will be rescheduled for 2 p.m. If it's still raining, the hunt will be canceled and your eggs can be picked up at 2341 W. Magnolia.





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continued from page 3

If your soil is heavy clay, as many of the gardens here are, blend three inches of organic matter into the soil before planting. Plant tubers one inch deep and water thoroughly. Mulch the soil with three inches of bark mulch. Maintain moist growing conditions.

Caladiums do well with a fertilization program. Apply fertilizer to label directions. Caladiums mix well with shade-loving annuals, such as begonias, ajuga, liriope, ferns and aucuba.

Coleus Coleus (Solenostemon scutellarioides) fire up the shade with bright foliage colors in brilliant green, chartreuse, red, pink, maroons, bronze and yellows.

The best planting time is in the spring after all possible frosts have passed. Some varieties grow in sun but they require heavy watering and are more care - intensive. Plant coleus in three inches of organic matter, including compost and shredded mulch into the top three inches of native soil. Plant transplants no deeper than the soil they came in, water thoroughly, use root stimulator and mulch with three inches of bark mulch.

continued on page 9

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April 12, 2009

Spotlight on a Neighbor

Artist in the Hood Melissa Kahout

The sun, moon and stars must have converged at exactly the right moment when Melissa Kahouts found her home on Mistletoe Blvd. she knew the craftsman on the hill was her destiny. In the 1980's, Los Angeles was Melissa's home where she carved out a career creating portraits of some of Hollywood's pampered pets. Leslie Nielson's cats, Joan River's terriers, Jewel's horse, Robert Altman's French Bulldog just to name a few of Lala Land's famous pets that Melissa made more famous.

"After living through the riots, the floods, the fires, the earthquakes, West Texas started looking really really good to me." Melissa loves the easy feeling of Fort Worth and the honest respect and creative integrity the people of Fort Worth offer when considering art and artists.

Melissa likes to spend time with the subject getting to know them before going back to her studio to create her portraits. Her work is a perfect gift for the pet lover in your life. Great for graduations, anniversaries, birthdays, weddings or just becasue you love your pet. You can contact Melissa @ 817-924-7063 or www.mkohouthorseportraits.com, 2242 Mistletoe Blvd.

Come Party for the Planet at the Fort Worth Zoo's 12th Annual Zoo Run

FORT WORTH, Texas – Go for a wildrun while supporting a worthy cause at the Fort Worth Zoo's 12th annual Zoo Run on Saturday, April 18, 2009. Every year, proceeds from the Zoo Run support conservation efforts for animals that need your help. This year, Zoo Run is participating in Party for the Planet, the Association of Zoo's and Aquariums' (AZA) national Earth Day celebration. The run will also highlight the 2009 opening of the Zoo's newest masterpiece, the Museum of Living Art (MOLA), our new state-of-the-art herpertarium.

In addition to learning how to live "green," participants can enjoy live animals, family activities and a pass to enter the Zoo for the day.

The 12th annual Zoo Runincludes competitive Timed 10K, Timed 5K, 5K Untimed Run/Walk and 1-mile Fun Run. The Zoo's course is USA Track and Field certified, and both competitive races, the Timed 10K and 5K, will be managed by ChampionChip timing. Zoo Run will take place along the Zoo's main pathway and throughout the beautiful neighborhoods surrounding the Zoo.

Race entry fees for all pre-registered runners include a 2009 Zoo Run T-shirt, one complimentary admission pass to the Fort Worth Zoo, food, drinks and activities after the race such as the Terminix Kid's Zone and a Zoo Wild Wonders live animal presentation.

Early entry fees are \$20 per individual or \$18 per person for team entries (5 person minimum). School group (K-12) entry fees are \$16 per person (10 person minimum). Entries must be received by April 3, 2009, to qualify for early for early entry fees. After April 3, 2009, entry fees are \$25 per individual and \$30 per individual on race day. Only pre-registered runners are guaranteed a T-shirt and timing chip. The final deadline for all school groups and team entries is April 3, 2009.

Race Times:

- 7 a.m. Timed 10K (ages 12 and up)
- 8 a.m. 1-mile Fun Run
- 8:30 a.m. Timed 5K and Untimed Run/Walk

Individuals, teams and school groups can pick up mail-in registration forms at the Fort Worth Zoo Guest Relations office (10 a.m. – 5 p.m.) or Luke's Locker (Fort Worth and Colleyville locations). Downloadable forms and an online registration link are available at www.fortworthzoo.org. Participants may also register online at www.active.com. For more information on Zoo Run, please call 817/759-7337 or visit the Zoo's website at www.fortworthzoo.org.

PLEASE NOTE: On the day of the event, Colonial Parkway will not be accessible from University Drive. Please enter the Zoo's main parking lot from Forest Park Boulevard. In honor of this year's Party for the Planet celebration, the the Zoo encourages all participants to "go green" and carpool to the Zoo, if possible.



Yard of the Month-April

Janice and Tad Carter's house at 2325 Edwin St. is the Mistletoe Heights Yard of the Month for April.
Their vanilla-cream-colored house is accented with purple fringe flower, yaupon holly and Indian Hawthorne. A trellis of Carolina jasmine divides the west front section of the house with a mature Chinese tallow tree nearby.
The Carters added large sandstone boulders and lava rocks to create form and color in their beds. Spirea is in full bloom to the right of the front porch.
They have a side bed of seasonal plants of daffodils, Mexican heather, Gerber daisies and pink thrift. Mexican

clay pots are interspersed in the plot with colorful purple, yellow and orange pansies. A Rose of Sharon has

a black Scotty. Thank them for spending thought, time and resources on their home for all of us to enjoy.

You may see Janice and Tad walking in the neighborhood with their two dogs, Dilly, a white Westie, and Duffy,

Another "thank you" goes to Calloway's Nursery for providing a gift certificate to the Yard of the Month recipient.

recently been added near the sidewalk.

continued from page 5

Keep plants pinched and do not let plants dry out. watering during the growing season and be sure to maintain the mulch. Pinch the plants and blooms to keep them full and hinder legginess.

Heuchera - Heuchera, pronounced "hue-ka-ruh" and known as coral bells, brightens up any garden for the entire growing season. Heuchera forms attractive basal mounds and can be planted with various other shade tolerant plants for contrast. Heuchera foliage comes in amber, bronze-green, green, gold, pink, purple, deep purple and silver veined. In Fort Worth, they are evergreen, and produce cream to red colored coral bell-shaped flowers on tall wiry stems that rise above the foliage in late spring.

Fifty to 70 species of heuchera are native to North America. Many improved varieties today are hybrids with amazingly bright foliage colors.

Coral bells prefer fertile, moist, well-drained soil. Heuchera cultivars will grow more vigorously and have the best leaf coloration when they are planted in locations with partial shade. Purple-leafed cultivars can tolerate more sun. In general, the darker the purple, the more exposure they tolerate. The bright amber-leafed cultivars are less sun tolerant; the more yellow the leaf, the less sun tolerant.

These are easy plants to grow, but be sure to mulch and have good soil drainage. They can be divided every three years if the crown gets too large.

They are fantastic components in mixed containers. Heuchera attracts butterflies and hummingbirds into the garden and will certainly add needed contrasts to your shaded garden.

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