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## **Modify Spending to Perk up Financial Future**

**By Jody L. Goode**

As we sail through January, many may be pledging to shed expenses instead of pounds. It may be time to start on a path toward a firmer financial future. We have become a nation of over-spenders and over-extenders. We work more and enjoy less, spend more and feel less satisfied. Changes in individual spending habits may be what are needed to put our nation back on track. Some simple rules can set the tone for future financial fitness:

### **Back to the Basics**

It is time to get back to the basics. Shop only on an as-needed basis, not as a form of entertainment. The pay off of feeling financially secure is more satisfying than the temporary fix from a spending spree. Advice from some to keep spending to keep the economy moving should be viewed skeptically. The economy will heal itself only as our households become stronger.

### **Buy Quality**

The focus of shopping should be to make an investment in something that will last. Avoid impulse gadgets with a short life span. Try to eliminate purchases of disposable items. For example, try using glass refrigerator dishes instead of plastic disposable containers. As an added bonus, it's better for the environment.

### **Buy Local**

Get to know local businesses. There are likely some really nice people in the neighborhood. Think about them first, before heading to the nearest big box retailer or chain restaurant. Also, remember that cheapest is not always the best. Look for quality goods in local shops. Shopping local will allow small businesses to prosper, creating opportunity for everyone.

### **Buy American**

Take a look at those labels and buy products manufactured in the United States, whenever possible. Cheaper imports, while attractive in the short term, are not the solution. Let's keep our dollars at home as much as we can this year. Our friends and neighbors can use them. This means automobiles and trucks, too.

Some of the old clichés, such as "save it for a rainy day" and "waste not, want not" certainly ring true. The principles of our grandparents may be what are needed to set this economy straight. Of course, it will not happen overnight. Nothing that is worth having ever comes that quickly. Healthy financial households collectively make a healthy nation. It may be that the road to economic recovery will be achieved with one small decision at a time.

