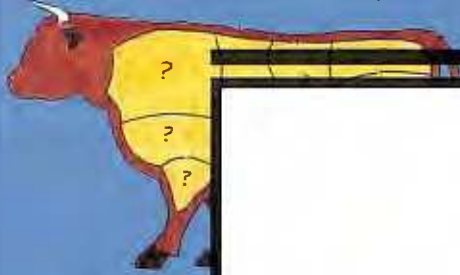


*Tips on
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The COMPLETE Tightwad Gazette

Promoting Thrift as a Viable Alternative Lifestyle



*Estate
Sales*



*Thrift and the
Environment*



*Spending
Frugally?*

*Cheap
Travel*



*Frugal
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Amy Dacyczyn
A.K.A. THE FRUGAL ZEALOT

The Complete Tightwad Gazette

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Promoting Thrift as a Viable Alternative Lifestyle

Amy Dacyczyn

a.k.a. The Frugal Zealot



Villard • New York

A few years have passed since the *Tightwad* books were first published. We were unable, for this edition, to double-check the contact information for each and every resource mentioned in the book. Some telephone numbers and addresses may have changed; before you write to a company or organization, we recommend trying to call to confirm the address and that they still offer the service(s) we mention. Please understand our spirit of economy if some of the information is no longer current.

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A Word of Caution

Tightwads are by nature unconventional. We push the normal limits to make things last longer. We reuse things in unusual ways. We experiment constantly to find new, cheaper ways to do almost everything. Because this book draws upon the experiences of tightwads throughout the country, there is a chance we will inadvertently publish information that is technically illegal or not safe. On the other hand, all of the information in this book was previously published in a newsletter that was read by tens of thousands of people. Whenever any reader pointed out a concern, I thoroughly researched the question and then made a judgment as to the validity of the concern. These

judgments are all incorporated in this book.

Based on this, to the best of my knowledge all of the ideas in this book are legal. Likewise I believe that all of the ideas meet a reasonable level of safety. I pointed out any significant hazard I was aware of, but I did not point out safety concerns if the hazard was extremely remote. For example, when I suggested turning out the lights to save electricity, I did not warn you about the hazard of stumbling over your toddler's pull toy in the darkness.

When using ideas in this book you must exercise your personal judgment and take reasonable precautions.

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Introduction

Two years have breezed by since I sent the last issue of my newsletter, *The Tightwad Gazette*, to press. While my family and I continue to live frugally, I've retired from writing about that subject and have since become absorbed in a series of other projects. Then last summer, when *The Tightwad Gazette* seemed like the distant past, my paint-scraping project was interrupted by a call from my agent. It was a surreal moment: Covered with paint chips and perspiration, and still breathless from scurrying down a ladder and jogging to the house to take the phone, I learned Villard had proposed combining my three books into one. I said, "Well, whatever," and returned to my task. Upon more reflection, the idea grew on me. I'm particularly happy that this book contains information not included in the previous three books. This single reference work embodies more than six years of hard work and the best tightwad ideas gleaned from thousands of readers. It's the book I wish I'd had when I began my adult life.

I realize that, with this book, some readers are encountering *The Tightwad Gazette* for the first time, so I'll provide some background. As

for those who are returning as old friends, later in this introduction they will find an update on my family's happy, frugal life.

Way back in 1990, when I decided I wanted to write about frugality, I knew I didn't want to write a book. During the previous years, when I was fine-tuning my own frugality, I had read just about every book I could find on the topic. I saw that because each author solely wrote from his or her own experience, each book had strengths and gaps.

To me, a newsletter seemed better suited to the subject. It allowed me to make frugality more interesting and fun by balancing types of information and diversifying the ways in which I demonstrated ideas. I solicited participation from my tens of thousands of readers, so that even if my knowledge wasn't well rounded, my newsletter could be. I constantly learned new ideas from my readers. Both the newsletter and I benefited from the unparalleled resources of these fellow tightwads.

After my newsletter became successful, I began to receive offers from publishers who wanted me to write a book. I rejected such offers for over a year—my children were



quite young, and I didn't have the time or ambition to generate that much additional material.

Then Villard approached me with the idea of synthesizing issues of the newsletter published during the first two years into a book. My first reaction was that this would make an awkward book. The articles wouldn't fit into neat, obvious chapters. Some articles could be categorized into several chapters, while others would fit into none. And if similar articles were lumped together, the book would lose much of the surprise and spirit that made the newsletter fun to read. So after much pondering, we decided to structure the book in a fairly loose format. In retrospect, it proved to be the right choice. Many readers shared how enjoyable the book was for them. One noted that because she couldn't simply flip to the few chapters that interested her, she was forced to read everything and thus found she learned much more.

At the time I agreed to publish the first book, I understood that in doing so my newsletter would have a limited run. Many publications repeat articles every year or so, but because books are permanently out there, I couldn't repeat myself. But books were better for the audience. By the time I had been publishing for two years, I had frequently communicated with people who were so financially desperate they were genuinely unable to afford buying my back issues. Once the issues were compiled in books, and those books were in libraries, the information could be freely accessed by anyone. (I always felt the most honored by those who bought the books after they read their library's copies.)

The first book, *The Tightwad Gazette*, became a national best-seller in 1993. It was followed by *The Tightwad Gazette II* in 1995 and *The Tightwad Gazette III* in 1997. Each book represents two years, or twenty-four issues of the newsletter.

Although we strove for continuity in the newsletter and the three books, there are differences. Some differences reflect the styles of various book editors, but most reflect changes in my own life as well as the natural progression of writing on one topic.

First and most obvious, over the course of the six-year period, my children and my family grew. After I had been publishing for a year I gave birth to a set of twins, my fifth and sixth children. Quite naturally, certain parts of the family budget changed—for example, our family's food expenses grew from \$150 per month in 1990 to about \$200 in 1996.

Then there were remarkable changes in our business. During the first year I published, my husband, Jim, still went to a job every day, so I wore all the hats in the business while caring for my four small children. I had fewer than 1,700 readers and I found it surprisingly difficult to fill the reader-letter page. As a result, the amount of space devoted to reader participation was small. And I had no formal training as a journalist, so I didn't know how to thoroughly research topics. Due to my limited time, reader letters, and skills, I found it easiest to write from my well of personal experience.

In March 1991, our newsletter gained national press attention and our subscriber base mushroomed to over 40,000. In June, the twins



were born. Jim retired from the Navy to manage our business. But even this was not enough. Our lives were chaotic, and I was not doing my best work. Not only wasn't I having fun, I was rapidly approaching burnout. After struggling for a year, we decided we had to hire more qualified staff. Aside from employing a half-dozen office workers, I hired a "real" writer, a journalist named Brad Lemley. Brad taught me how to craft better articles, as well as how to do research and interview experts. He shared in much of the research and writing during the last four and a half years. Were it not for his help, his ideas, and especially his good humor, the newsletter would have had a much shorter run.

So just as I was running out of ideas from my personal experience, I was able to shift into writing articles outside of my experience. And because my subscriber base was much larger, the quality of the readers' letters improved and the newsletter reflected more of my readers' experiences.

Back when I signed my first book contract, I envisioned three books that would, together, represent a complete body of work. My plan was to retire the newsletter after six years, which meant I would have to give my subscribers a year's notice after I had published for five years. As we approached that time, we were undecided about how much more good information we still had to write. Brad kept saying, "There's lot's more—we still haven't written about going to college cheaply." Then one month we published *that* article, and suddenly we understood there *was* a limit.

It took us several extra months to decide to retire, bringing the newsletter's run to six years and seven months. At the time the manuscript for the third book went to press, we were still writing some good stuff. I have always regretted the "untidiness" of those last issues, and the fact that book readers never enjoyed that valuable information. In the last issue, we published eight pages of reader success stories culled from a three-pound file of letters we had saved. I especially wanted to share these testimonials. So when Villard proposed combining the three books into one big one, my immediate reaction was that the inclusion of the last seven issues, especially the success stories, would make the title *The Complete Tightwad Gazette* very fitting.

For those who might scoff that many of the ideas in *The Tightwad Gazette* are too extreme and off-beat, or might doubt that such ideas would really make a difference, I would suggest reading the success stories *first*. They begin on page 909. These success stories prove that this information works for real people in the real world. And they prove what I have always believed: If you want more money, you can either find a higher paying job or you can save more money. My readers have had their dreams come true because they chose the latter of these two options.

While I have managed to cover most of what readers might need to know about being frugal, no reader can expect to find answers to every question in his or her own life. An article called "A Reader's Guide to *The Tightwad Gazette*," which begins on page 305,



addresses this in depth. Throughout this book you'll find numerous articles in which I go into laborious detail explaining how I arrived at my conclusions. Such articles should be viewed as models for readers to use in solving their own problems. Once a newsletter subscriber wrote to ask me if homemade bread dough could be frozen and then thawed for later use. I wrote her back saying that I didn't know the answer to her question, but I did know she spent more on a postage stamp to ask me than she would have if she had conducted her own frozen-dough experiment.

My final decision to retire occurred when I knew I had written most of what I had within me to share on the topic. Certainly I could have kept churning out repetitive articles for many years, but that wouldn't have been satisfying to me, or a good value for the audience. There was a point when I knew the scales had shifted—when I felt the audience and I had little more to gain by my continuing to publish the newsletter, and when I saw that continuing meant I would be giving up much more. The newsletter was always demanding of my time and creative energy. I wanted to have more time to spend with my growing children, and I also wanted to pursue other interests. I have never regretted this decision.

This seems to be as good a place as any to respond to the common criticism that my ideas are too extreme. The very purpose of a newsletter is to meet a need that is not met by the mainstream media. Traditional financial and consumer writers offer safe, halfway advice: They'll tell you how to feed a family of four for \$84 per week (when

it can be done for half that amount). The same writers will tell you it's becoming increasingly difficult, if not impossible, for families to make ends meet. In fact, by adhering to the "safe" advice, many families would *not* make ends meet. *The Tightwad Gazette* came about as a reaction to this traditional viewpoint, because I knew that people could achieve the "impossible" with a little discipline, a little creativity, and a willingness to do things that mainstream thinkers deem extreme.

The purpose of this book is to suggest options and explore the boundaries. Not every idea is appropriate for every reader. Even I do not use every idea suggested by newsletter readers. The readers of this book can pick and choose. Those readers who are financially comfortable will likely choose to implement fewer ideas than the financially desperate. In addition, this book is not a textbook about frugality. Much of what readers will find is included solely to express the sport and fun of frugality. It's a celebration of a way of life.

Finally, I wanted to share some of our lives during the last two years. Those readers who want to learn how Jim and I are able to retire early should refer to the article called "An Unemployment Opportunity," which appears on page 831. While our net worth is more significant than most families, technically our "income" is comprised of Jim's military retirement, money from rental houses, and what little money we draw from our investments.

Some people may suspect, now that we're out of the limelight, that we've stopped being frugal or that