



# FROM OUR HOME TO YOURS

QUARTERLY CUSTOMER NEWSLETTER



SUMMER 2016- THE NEWS YOU CAN USE!

ISSUE: 8

## Greetings!

We are pleased to bring you the latest issue of "**From Our Home To Yours**", a seasonal newsletter aimed at promoting financial, educational, and inspirational wellness for the families we serve.

In this issue, you will find useful tips and resources, all of which can help you improve your financial well-being and supply you with tools to carry with you on your journey to a financially fit future.

## Three Articles to Help Cut Your Grocery Store Spending This Summer

We've rounded up three articles to help get the most out of your produce. Whether you grow your own or purchase it from a grocery store, these articles help your dollar go further when it comes to fruits and veggies.



### Tips for Freezing Fresh Fruit

Preserve them now so you can enjoy them later! This is the time of year when fruit and veggies are at their best - both in taste and cost.



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**SUMMERTIME  
Budget Recipe  
BBQ Pulled Pork  
Sandwiches**

[Read More.....](#)

### How to Store Fruits and Vegetables

Especially in warm weather, fruit and veggies can go bad quickly if you don't store them properly. Make sure you know the rules and consider making yourself a handy cheat sheet to stick on the fridge.

[Read More.....](#)

### Save Money When You Shop

Here are 12 ways to cut costs on grocery shopping trips. Following these tips could save hundreds of dollars a year.

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### Ingredients

- 1 1/2 - 2lbs pork shoulder
- 1 cup water
- 1 teaspoon dried basil
- 1 teaspoon dried rosemary
- 1 (18oz) bottle of BBQ sauce

### Directions

Place the pork shoulder roast in a crock pot on low (or high if frozen) with 1 cup water, basil and rosemary for about 8 hours (can be done overnight, use low even if frozen).

Remove skin and bone and pull apart meat, add BBQ sauce and a little water and cook another 1-2 hrs. Put on bun and add cole slaw (optional).

Source: [Food.com](http://Food.com)

## 10 Genius Ways to Save on Your Monthly Household Bills

### Energy Costs

Ask your utility company for a free energy audit. A rep will come to your house and explain what you need to do to make your home more energy efficient. You can save \$100 per year by sealing leaks in windows and doors and insulating ducts - all of which your energy audit will highlight.



### Save Water

Inspect appliances such as toilets, faucets and dishwashers for leaks and drips on a regular basis. A leaky toilet could cost you up to 200 gallons of water a day. To test yours for leaks, try adding a drop of food coloring into the tank and see if colored water appears in the bowl. If it does, you have a leak. To be even more water-conscious, add aerators to your faucets. These frugal attachments reduce the amount of water that comes through the facet head and increases water pressure. You'll increase performance and save money.

### Cell Phone Bill

The average cell phone user faces a \$60 bill each month, including taxes and miscellaneous fees. If you talk less than 200 minutes a month, you may be better off using a pay-as-you-go plan (as long as the cost is .25 cents a minute or less). You can easily save \$45 a month with a prepaid plan. Similarly, don't lock yourself into a multi-year contract. Buy your phone on an installment plan and pay

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for it though monthly, no interest payments. Once your phone is paid off you could save up to \$30 - perfect for users who keep their phone for years.

### Energy Bill

Full loads of laundry and dishes result in maximum efficiency and help you avoid water waste. Clean appliances also cut costs; inspect your lint filter, air-conditioning, and heating system filters monthly.

### Credit Cards

Lose the temptation to spend by locking away your credit cards. Don't cancel them (it can hurt your credit score); instead, put them in a safe place keeping only one in your wallet. (Tip: NCALL's 3-day Credit Smart course teaches you to manage credit effectively. Three sessions are scheduled at the Dover office [www.ncall.org/events](http://www.ncall.org/events)).

### Electricity

Wait until after dark to walk around your house (with a flashlight!) to see what is "glowing". The results will amaze you - power strips, computers, dvd players, cable boxes, the microwave. Although you may not be using them, all of these items are perpetually "on" and eating electricity, unless you pull the plugs when they're not in use. Consider plugging appliances into a power strip so you only have to pull one or two plugs before bed.

### Make Appliances Use Less Energy

If your freezer is empty you can be sure that it's working overtime to keep the space icy cold. Remedy this by filling it with a large stone, a bucket, a milk jug filled with water - anything that will take up space; the freezer won't work as hard and therefore won't use as much energy.

### Save on AC Costs

Team your air conditioner with a ceiling fan to spread cool air throughout the room. Using both at the same time lets you raise the air conditioner temperature by five degrees, which in turn lowers your cooling costs. Aim the vents of your air conditioner at the ceiling, and let the cool air float down to you. You'll get more bang for your buck by cooling the room from top to bottom, rather than in just one spot. Plus, you'll have better air circulation as the cold air drifts down.

### Cut Down on Heating Costs

The Alliance to Save Energy says that you can subtract about 5 percent on your heating bill for every degree you lower your thermostat during the winter. Additionally, switch to a programmable thermostat. If you invest \$70 in an Energy Star programmable thermostat, you'll save more than twice that in your first year alone.

Freddie Mac®

CreditSmart®

A series designed to help you: improve your credit, manage your money, and learn to become a responsible home owner.

**ENROLL**

## NCALL Celebrates 40th Anniversary



We will celebrate 40 years of exemplary affordable housing services in October 2016.

**OVER  
8,000**

**Housing Counseling  
Customers Served  
Have Settled on  
Homes!**

## Upcoming Homeownership Workshops



**August 2nd**  
Homeownership Orientation  
in Newark

**August 3rd**  
Homeownership Orientation  
in Dover

### Spend Less on Cable

If you trade your current cable package for basic, you may save up to \$500 a year. (Tip - test out Netflix for free for one month and see if it could replace your cable. You will need a credit card to get the trial, but if you cancel before the end of the month you will not be charged).

Source: [Reader's Digest.com](http://Reader's Digest.com)

## Delaware Community Events

GET OUT AND DO SOMETHING!



### New Castle County

Dancing in the Park Festival - July 30 [more info](#)

### Kent County

Camden-Wyoming Peach Fest - Aug 6 [more info](#)  
Delaware State Fair - July 21-30 [more info](#)

### Sussex County

\$2 Campfire Crafts at Trap Pond - (starts) July 23 [more info](#)

**August 4th**  
Homeownership Orientation  
in Georgetown

**September 7th**  
Homeownership Orientation  
in Dover

**September 8th**  
Homeownership Orientation  
in Georgetown

**September 13th**  
Homeownership Orientation  
in Newark

**October 5th**  
Homeownership Orientation  
in Dover

**October 6th**  
Homeownership Orientation  
in Georgetown

**October 11th**  
Homeownership Orientation  
in Newark

Call to Register

**302-678-9400**



"Celebrating 40 years of exemplary  
affordable housing services."

**Newark**  
(302) 283-7505

| **Dover**  
(302) 678-9400 |

**Georgetown**  
(302) 855-1370

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