

Save Money...

Save the Planet.

Frugal Green



September 2009

**A Vineyard
Goes Green
with wind -page 3**

**Housing
Crisis Help
- page 6**



PRINTED ON 100%
RECYCLED NEWSPRINT

PRINTED WITH
SOY INK

Tips for cutting the cost of getting hitched

- Set a budget and stick to it. Decide what your priority is — the dress, for example, or the photographs — and cut everywhere else.
- Network, network, network. Friends may be able to print invitations, make centerpieces, even alter or sew a wedding dress. Some vendors offer discounts on referrals.
- Wed on a weekday or Sunday, when reception-site rents are lower.
- Remember that clubhouses and parks are cheaper than hotel ballrooms — and that a friend or relative's backyard is free.
- Choose an off-peak month.
- Cut the guest list.
- Streamline the invitation by eliminating liners and interior envelopes.
- Save on postage by having guests e-mail their RSVPs. If really pressed, consider e-vites.
- Rent your wedding dress or buy used. Vintage and high-end thrift shops may stock them, and there are web sites like preownedweddingdresses.com devoted to them.
- Check pawn shops and second-hand stores for jewelry including wedding bands.
- Fake the cake. Really. You can rent a large, icing-covered foam cake from some bakers for the reception and serve a smaller, less expensive one without the fancy decorations. Or go with a small cake for the bride and groom, with decorated cupcakes for the guests.
- Serve brunch or lunch instead of dinner, and make it buffet, not sit-down. A cocktail reception is even cheaper.
- Make your own centerpieces or, if using a florist, choose flowers that are in season and have silk ones interspersed with the real ones.
- Skip the band and hire a DJ or make a playlist for your iPod and plug it into a sound system.
- If you decide to have an open bar, limit it to beer and wine.
- Look for photographers who offer file ownership as part of their service to save on the cost of enlargements and reprints.

Story on Page 5

FRUGAL GREEN

is published monthly by the Star Beacon, 4626 Park Avenue, Ashtabula, Ohio, 44004.

To advertise in Frugal Green:

Contact James Beacom at 998-2323, ext. 249.

Your feedback is important

Frugal Green is about building a local community of readers who enjoy saving money and the planet; who understand resources are both precious and finite; who shop locally and support home-grown service providers and businesses.

We encourage your feedback and participation:

Do you know someone who has mastered the green lifestyle, who's a super-frugal shopper or has learned to live better on less? We'd love to feature them in a future issue. Give us a name and phone number and we'll take care of the rest.

Do you have tips to share with readers, a nifty idea for living greener or favorite place to save money? Share them with us!

By mail: Frugal Green, attention Carl Feather, c/o Star Beacon, PO Box 2100, Ashtabula, OH 44005-2100.

By e-mail: cfeather@starbeacon.com, include FRUGAL GREEN in subject line

By phone: 440/998-2323, ext. 297

ON THE COVER: Mark Havel stands with the wind turbine he built using domestic and Chinese components for his winery. Story on Page 2.

Sneak a peek inside a frugal household

Do you know a tightwad home when you're inside one? For many people, penny-pinching strategies aren't noticeable. However, if you're frugal, you have an eagle's eye. If you visited a fellow frugalista's home, you could spot their frugal ways because you probably do them, too. What in your home is a dead giveaway that you live a frugal life?

KITCHEN DRAWER:

You might see saved rubber bands, free samples, pencil nubs (hey, they still have a point), bread twist ties, folded aluminum foil, used birthday candles, washed plastic baggies or saved bread bags to use for pet care.

FREEZER: What are all those baggies? They're filled with overripe bananas, frozen pesto, broth, make-ahead meals, vegetables or leftovers, of course. You'll see meat bought in bulk and divided into smaller meal-sized portions, too.

CUPBOARDS: There's a full pantry. It often contains preserved foods from a home garden and a food stockpile bought when items were on sale. You would notice homemade cleaners in spray bottles and very few brand-name foods, too.

REFRIGERATOR: You would see reconstituted powdered milk, iced tea, water, block cheese to shred, bagged apples versus individual, and leftovers ready for lunch the following day. You would see seasonal fruits and vegetables (often pre-chopped), reusable containers, a few cartons of eggs bought on sale, homemade condiments, syrups and sauce, bulk yeast and maybe some chilling cookie dough.

SINK AND COUNTER AREA: You might see a spray bottle of dish liquid diluted with water to spritz dishes, a toothbrush for scrubbing, dishrags, knitted or crocheted pot scrubbers or dishcloths, microfiber cloths or washcloths versus paper towels. You would see a kitchen-counter composter (often a coffee container reused) and a change jar, too. Coffee drinkers will have a thermos or carafe to keep coffee hot throughout the day.

LAUNDRY ROOM: You would see the washing-machine water set to cold. You would see a drying rack or retractable clothesline and a laundry loot jar, too. Another reader, Mary in Texas, shares: "My laundry room is off the kitchen, and there are multiples of Zote soap, Borax and Super Washing Soda, plus a big plastic container of homemade laundry soap."

APPLIANCES AND HELPFUL TOOLS: Most frugal homes have "tools of the trade" that help people save money. A few appliances that top the list are a food dehydrator, stand mixer and slow cooker.

Sara Noel is the owner of Frugal Village (www.frugalvillage.com), a Web site that offers practical, money-saving strategies for everyday living. Write to Sara Noel, c/o United Media, 200 Madison Ave., 4th Floor, New York, NY 10016, or e-mail sara@frugalvillage.com.

Frugal Living

by

SARA NOEL



CARL E. FEATHER / Star Beacon

MARK HAVEL, owner of Domaine Michele Vineyards in Conneaut, holds a flange that he had custom-machined by an Ashtabula shop. The flange helps pull together Havel's wind-power system for his vineyard utility building that he's offering as a package to others interested in small systems.

Going Green

a few hundred watts at a time

Conneaut winery taps into wind power with custom-built turbine and inverter system

By **CARL E. FEATHER**
Staff Writer
cfeather@starbeacon.com

CONNEAUT — Mark Havel has a realistic view of wind power. He knows it would take a substantial investment to put up turbines powerful enough to feed a modern energy-hungry home with computers, big-screen televisions, refrigerators and air conditioning.

Nevertheless, Havel, who owns Domaine Michele Vineyard on Keefus Road, has an interest in living and working green. The goal for the winery that he and his wife Michele started three years ago is to make it as sustainable as possible, including

generating its electricity with solar and wind power.

By virtue of the topography required for good viticulture, Domaine Michele is on a high ridge with excellent wind-energy potential. Shortly after acquiring the land, Havel started investigating economical ways to harness it.

Specifically, he wanted to power a utility building/workshop that is isolated from the grid. Havel says it would have cost him about \$5,000 to have the utility company hook up the building to the power lines that run in front of his house, and he'd have a monthly bill of at least \$30.

"We need remote power, and I didn't want to fuel

See **WIND**, Page 4

Wind

Continued from 3

that with gasoline," he says. "We have wind year-around here, which is why we decided to start with this."

Havel's research for green, economical solutions led him to China, where production costs for just about everything are lower. He found there a magnetics firm that produces an alternator for wind turbines. When driven by a wind speed of 18 mph, the alternator can put out 1,000 watts at 60 volts.

The unit's price was

attractive; Havel decided to purchase three of them (Danny Moore) had these plates cranked out. He did a very nice job," he says. Havel reasoned that it would be less expensive to find a source of poles domestically, and he was right on the money. "I found a supply of parking light poles in North Olmstead and put together a working model," he says. With help from his son, Havel raised the pole and alternator Sept. 6 and secured them to a concrete pad poured on a knoll a couple of hundred feet above the utility building. Havel used rebar and about 1.5 tons of concrete mix to make sure the pad would be robust enough to handle strong winds. Havel used 12-gauge underground wire to get the power from the turbine to the batteries, which are stored in the

utility building. There's no connection to the grid. The power from the alternator charges the batteries; the inverter converts the DC power to alternating current at a voltage that can be used by power tools, lights and other relatively low-demand appliances. If the wind turbine overcharges the batteries, circuitry in the Chinese-made inverter/controller siphons it off to a bank of halogen light bulbs.

Havel is just beginning to test his multinational do-it-yourself power plant. He would like to have, at a minimum, two or three of the wind turbines feeding battery packs and inverters. He said the increased capacity is one reason, but so is redundancy. If one of the turbines is hit by lightning or otherwise becomes incapacitated, he'll have a

backup.

The inverter/controller is also set up to handle solar power input, and Havel may investigate that as another source of renewable energy for his winery. That building is planned for another hill on property he owns a short distance from his original vineyard.

Havel is interested in developing a business of selling the wind-power kits and has done some test advertising on Craig's List. His price is \$2,195 for the complete kit, substantially lower than what other wind turbines cost, but he has not had any serious takers.

His goal is to fine-tune the various components so they work together efficiently and outsource as many of the components to U.S. companies as possible.

"We're taking something somebody has already worked on (the alternator) in China and adapted it to something we can do here," he says. "It's thinking outside the box."

To learn more about Havel's kit, e-mail him at broussailles@hotmail.com.

The Consignment Store

4608 St. Rt. 45 N., Rome, Ohio 44085

(1 mile north of Route 6)

Find Something New for Next to Nothing

Fine Clothing & Accessories for the Entire Family
Open Monday-Friday 9-5; Saturday 9-4; Closed Sunday

440-563-5530



Los Compadres
Spend \$20 or more and receive 15% Off your total bill
(One Coupon per Table. Not Good w/Any Other Offer.)
Expires 10-15-09

Mexican Restaurant
4700 West Ave • Ashtabula (Next to Arby's)
440-998-5013

Original KIRBY Bags & Belts Sold Here!

Vacuum Supplies & Repairs

"Since 1936"

ACE PARTS

355 Center St., Ashtabula

992-6301

Mon. - Fri. 8:30-5:30 Saturday 8:30-3:30

COPE FARM EQUIPMENT, INC.

440.275.2200

We'd love to show you all that our equipment can do. There's no lawn too large or too small for John Deere to handle.



JOHN DEERE

www.copefarm.com

4057 State Route 307 W • Austinburg

HAYFORD

STOVE SHOP

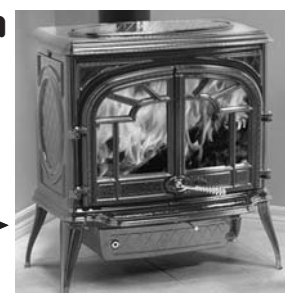
Buck • Napoleon
Wood Stoves
Breckwell
Pellet Stoves

OUR WOOD AND
PELLET STOVES
QUALIFY FOR THE 35%
STIMULUS CREDIT

1101 Garrett Rd. N., Jefferson, OH 44047

440-576-9474

Hours: Tues. Thru Sat. Noon-5:00



Eliminate Heat Loss Up The Chimney With A Fireplace Insert

More brides make weddings lovely for less money

By ANA VECIANA-SUAREZ

McClatchy Newspapers

MIAMI — Andrea Guzman chucked the sit-down dinner for a cocktail reception. Marie Williams Barnes recruited a friend to design her wedding invitations. And Cindy Rodriguez won't be hosting her party at the hotel she first chose but at a less expensive clubhouse.

As the recession lingers, brides are trimming guest lists, crafting their own favors, slashing flower budgets and doing without the open bar. Sure, love blooms in hard times, but nuptials are less lavish.

"Since last year we've seen more and more girls cutting back or preparing more of their own things for their weddings," says Monica Vega of Sapore Group, a wedding and events planner in Miami. "They're looking at their budget and thinking that's money that can go for their mortgage or used to buy a house."

Tying the knot has never been cheap, but spending for The Big Day is falling. The average U.S. wedding cost about \$21,800 in 2008, a drop of almost \$7,000 from the year before, according to the market research company Wedding Report. Of course, spending varies widely, and a splurge in one community may be considered thriftiness in another.

For example: Outlays compiled by costofwedding.com have ranged from \$10,609 to \$17,848 so far this year in Hialeah, Fla., while in Key Biscayne, Fla., couples have spent as much as \$99,695.

Even if a family can afford a six-figure wedding, over-the-top festivities are out of fashion.

"You can't be too lavish in these times," says Steve Levine, business manager for Jose Graterol Designs, which does high-end flower arrangements. "Even if the bride wants certain arrangements and has the money to spend, it can't LOOK over the top."

Bill Hansen of Bill Hansen Catering says business is down, the worst since he launched his business in 1980. While bookings remain strong, the average price per plate has dropped by about 20 percent. Couples are choosing chicken instead of beef and opting out of more expensive venues.

"Brides," he says, "are very much in the driver's seat."

Photographer Michael Murphy, who has run his own studio and gallery in Fort Lauderdale, Fla., for 19 years, echoes the sentiment. As competition turned fierce, he dropped his prices by 20 percent in January and restructured his packages so couples can make an initial commitment and decide later whether to buy an album.

"I don't want money to be an issue and I wanted to be preemptive," Murphy says. "Couples are more budget-conscious these days."

They have to be; love offers no immunity from layoffs or salary cuts.

See BRIDES, Page 7

LAKE COUNTY CREDIT CENTER

GUARANTEED CREDIT APPROVAL... FAST!

• DIVORCE • BANKRUPTCY • MEDICAL BILLS
• SLOW CREDIT • NO CREDIT • CHARGE-OFFS

NO PROBLEM! YOU'RE APPROVED!

\$300 TOWARD YOUR DOWN PAYMENT

1. Valid driver's license/insurance proof
2. 2 Most recent pay stubs
3. Phone bill and utility bill
4. 6 References
5. Cash down payment
6. Minimum income of \$1300 per month

As Low As:

\$0 Down & \$79 Per Month

CALL ASK FOR DEE DRIVE NOW 1-800-219-9285 NOW

OR APPLY ONLINE WWW.MITSUCARCREDIT.COM

CALL OUR 24-HOUR CREDIT HOTLINE NOW! 866-374-8386

*Plus tax and title with approved credit. Payments based on 2002 Saturn SL2 - Stock #140909.

**Plus tax and fees. \$79 payment based on 8.49% APR at 66 months with at least

675 Beacon score. Customer responsible for tax and fees.

ALL YOU NEED IS A FULL-TIME JOB OR FIXED INCOME OF \$1300 A MONTH AND A PHONE!



AUTHORIZED DEALER
AUTO BUYING PROGRAM

Mentor Mitsubishi/Kia
9090 Mentor Ave.
www.mitsucarcredit.com



MITSUBISHI
MOTORS

FORECLOSURE?

Counseling free at Ashtabula office

By **CARL E. FEATHER**
Staff Writer
cfeather@starbeacon.com

If you are a homeowner who is delinquent on your mortgage payments, there's a good chance you've been ignoring the notices from your lender.

Kathy Sandella, who heads up the housing program at Catholic Charities of Ashtabula County, says you really need to open that envelope and pay special attention to the HUD notification.

"Every person who falls behind on his mortgage is supposed to be referred to a HUD counselor; all have the right to free counseling," says Sandella, who is that counselor for Ashtabula County.

Sandella steps in as the homeowner's advocate in the foreclosure process. She helps the homeowner develop a budget and, based upon how much room there is in that

budget for a house payment, asks the lender for a loan modification to fit the payment.

Increasingly, however, Sandella is finding it difficult to get those modifications because the homes are worth significantly less than what's owed on them and the debt level of consumers is so high.

"People have become very comfortable with debt," says Sandella.

National statistics bear out that comfort level and its impact. Forty-three percent of Americans spend more money than they earn. And one in seven carries 10 or more credit cards.

Ironically, Sandella often encounters consumers who are current on their credit cards but months behind on their mortgages. The reason: They know credit card companies will sock them with huge fees and higher rates if they slip into delinquency on those payments. Sandella says it's

an example of the misguided "common sense" that clouds consumers' thinking when they get into a financial bind. It's also the kind of thing Sandella helps consumers sort out.

"What we are finding is that very basic common sense is sometimes not basic common sense," she says.

Even if you are just thinking about buying a home, Sandella can offer financial counseling to make sure you can afford the house you are considering and, thereby, avoid becoming part of the county's foreclosure statistics down the road.

Those numbers trouble Sandella. She says 209 sheriff sales of foreclosed Ashtabula County properties were scheduled for the period May 4 through Oct. 19.

"It was huge, and we're seeing them go up every year," she says of foreclosures in the county.



CARL E. FEATHER / Star Beacon

KATHY SANDELLA looks over a rack of literature about consumer credit issues. She heads up the housing program at Catholic Charities in Ashtabula and can provide financially troubled homeowners with counseling and intervention services.

Sandella says unemployment is frequently a factor in people losing their home, but those kinds of cases can also be successfully resolved if homeowners get involved with counseling before they reach a crisis point. She said some-

one who is just a month delinquent on the mortgage payment, such as the result of waiting for unemployment benefits to kick in, can usually get assistance from a grant program.

The Home Rescue Fund offers up to \$5,000 in mortgage assistance for people who are laid off, if certain stipulations are met.

Sandella says once mortgage payments are five to 12 months delinquent, there is little that can be done. And increasingly, those are the kinds of situations walking through

See FORECLOSURE, Page 7

Surplus Discount Grocery

Good Food • Great Price

466-1233

Grocery • Beauty Products & More

471 W. Main St., Geneva

Mon. thru Fri. 9-6 • Sat. 9-4
Sunday by chance

Now is the Time for Remodeling
We service
• Rentals • Retirement Complexes
• Private Homes
ANYTHING RELATED TO REMODELING
Let us maintain your properties
Forget the Rest • Go with the Best
GC Remodeling
Gary 440-221-4526
References available upon request • 30 Years Experience

Brides

Continued from 5

Just ask Cindy Rodriguez of Miami. Soon after Kenneth Reyes popped the question in February, he was laid off from his construction job. They had to drop their first reception choice for a less expensive venue. Though the wedding isn't until May 2010 and Reyes hopes to land a job well before then, the couple is trimming back on everything from the open bar to the party favors.

"Prices are a reality check," Rodriguez says. "But we want to stay within our means. We don't want to go into debt for a party."

As weddings are downsized, couples are forced to be more creative, a trend wedding planner Vega says can actually make things more fun. Brides no longer balk at

the idea of searching pawn shops for wedding bands or buying a used wedding dress at a thrift store. In fact, while some wedding industry professionals lament slowing sales, Josie Daga, founder of pre-ownedweddingdresses.com, reports traffic to her Web site is up 200 percent from last year.

"There's a new consciousness, an awareness, that there are other options," Daga says. "People are looking for different ways to save."

Set Priorities

When wedding planner Vega first meets with a couple, she asks them to fashion a reasonable budget. She then has them rank their priorities. One couple may want a lavish meal but may be willing to skimp on the flowers. Another might choose fabulous photographs over an open bar.

The key is to keep an open mind. "You can have a very nice wedding on a strict budget," Vega says. "But you shouldn't go into debt for it."

Soon after Andrea Guzman began planning her December 2008 wedding, she realized her budget wouldn't allow for the 200-person guest list she and groom Hernando Vega had put together. The couple, as well as both sets of parents, were contributing to the cost.

So Guzman slashed the list to 80, scheduled the reception for a Saturday afternoon and made it a cocktail party instead of a dinner. She didn't hire a DJ either, but used a friend's sound system to hook up her iPod. She also trimmed back on the photographer, opting for a CD with photos but no album.

"It was either a big reception or the honeymoon," says Guzman, who went off to San Francisco

and the Napa Valley with Vega. "And we really wanted the honeymoon."

Cost-conscious couples learn quickly what's important to them. When Marie Williams married Jeff Barnes last summer, they decided to splurge on a party at the Marriott Dadeland for about 100 guests. Everything else was open to negotiation.

"We looked around and decided whose talents we could use and who we could network with to get better deals," Barnes says.

Aside from recruiting a friend who is a graphic designer to print her invitations, she enlisted her creative chums' help for trinkets and seating charts. Always on the lookout for sales, she scored a few good ones — the flower girl's basket was on clearance at the Rag Shop, her shoes at DSW. She borrowed the ring pillow, the cake cutter and drink flutes and got "a great

deal" for the limo through a friend.

"Together as a couple we decided what's important and we kept our focus on that," she says. "I think you have to pick one or two things that will really make it for you and let go of the rest."

Couples can still have a fairy-tale wedding even as they scale back, says Suzie Coelho, author of "Style Your Dream Wedding" (\$49.99, Thomas Nelson). And she doesn't expect a return anytime soon to the lavish wedding receptions of years past, when families tried to outdo one another and often took out loans to finance what they couldn't afford.

"It's no longer cool to be showy," Coelho says.

"People are reevaluating the way they live their lives and how they spend their money. Weddings are just an extension of that."

Foreclosure

Continued from 6

Catholic Charities' door. Further, she says lenders have also become less cooperative in working out modifications than they were when the government first started pressing them to bring the foreclosure crisis under control.

She feels that financial literacy is an important step toward helping consumers solve the crisis they helped create. One of the common factors she sees with troubled homeowners is a history of refinancing to pay off credit cards, bills and finance home improvements.

"If you have to refinance every couple of years for

\$10,000, you are not making it," Sandella says.

She calls refinancing "the first step to possible foreclosure" because she rarely sees a homeowner who's in foreclosure who has not done at least one refinance.

"The first one makes the second one so much easier," she says.

Sometimes, homeowners who don't set up a cash

fund for repairs go the refinancing route to pay for that new roof or waterline replacement, but she says there are other options they should explore first. She can help the homeowner find them.

"There are things people go into debt for when they could have gone through a program," Sandella says.

Even if your house is paid off or you're current on

your mortgage, the foreclosure epidemic should be of concern to you. She says for every foreclosure in your neighborhood, the value of your house is driven down by 1 percent. There is also the issue of homelessness — not just for people who lost the home they were buying, but also renters who live in houses owned by investors who fail to pay their mort-

gage loans. In those cases, the renters often don't know there is a problem until a sheriff's deputy shows up to evict them.

"I look at this and I think, 'Where are these people going to go?'" Sandella says.

Contact Sandella at kathys@doycac.org or 992-2121. There is no charge for her services.

Watson's Auto Tech

• Factory Maintenance

• Brakes • Alignments • Batteries

• Air Conditioning • Engine Work

• Computer Diagnostics • Tires

224-1297

Corner of Rt. 84E. & State Rd.

Marcy

Wheel & Tire

5580 State Route 193 S
Kingsville, OH 44048
(440)224-2624
(440)579-0200 fax

Tires and Automotive Service & Repairs
All Major and Private Label Tires Available



INTERSTATE
BATTERIES



NAPA



COOPER
TIRES



DEAN



KUMHO
TIRES



Continental



GENERAL
TIRE



FALKEN



FIRESTONE



NITTO
TIRES



TOYO
TIRES



BRIDGESTONE



NEXEN



HANKOOK



GOODYEAR

See More Green!

**At Ashtabula's
Newest Recycling
Center!**

Drive-thru Service

Open Mon.-Fri. 8:00 - 4:30
Sat. 8:00 - Noon

**Servicing Individuals,
Industries & Municipalities
Container Service Available
Public Scale**

**BUYING ALL KINDS
OF SCRAP METAL**

- Aluminum
- Copper
- Brass
- Siding
- Auto Batteries
- Steel and Cars



1919 Cook Rd. • Ashtabula • 992-3970