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MAKING BREAD

The Magazine
for Women
Who Need
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by **\$10,000** and Still Had a Good Time!

4 Things You Should **Never** Say on the Job

DIARY OF A BUSINESS STARTUP

**Would You Go to a Summer Camp
for Overworked Moms?**

Breadwinner—Who, Me?

A Best-Selling Novelist Discovers
How It Feels When the Kids Turn
to Daddy for Boo-Boo Kisses

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PLUS

- MAKING BREAD's Crash Course in Talking with Your Auto Mechanic
- Insurance Against Rising Insurance Costs
- Trading Places: The In's and Out's of Exchanging Vacation Homes



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- And Introducing a New Column:
THE WORKING MOM'S SHRINK

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As an added benefit, subscribers to **MAKING BREAD's** bi-monthly e-zine, **THE MAKING BREAD MINI-MAG**, will automatically receive access to the **PREMIUM** content on www.makingbreadmagazine.com. The link to access all the savvy, sassy success stories and expert advice set aside for subscribers online will be e-mailed to you when we receive your payment. **PLUS** a complimentary trial issue of the print edition of **MAKING BREAD** will be sent to you when we go to press. For more information, or to request your link, e-mail subs@makingbreadmagazine.com.

PREMIERE ISSUE

THE MAKING BREAD MINI-MAG

READ **MAKING BREAD...**



AND YOU'LL BE ROLLING IN DOUGH!

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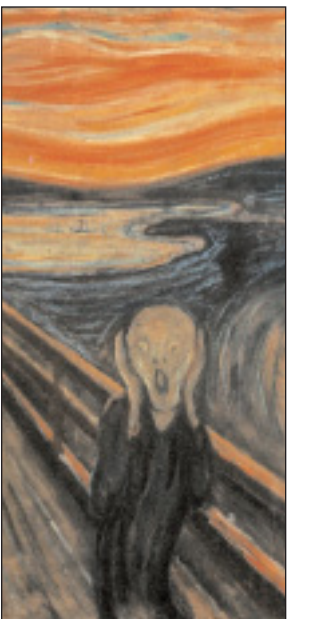
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Cover image and Woman with Beach Ball: Stockbyte. Photo of Julianna Baggott: by Edvard Munch, and "In the Car," by Roy Lichtenstein, courtesy of the Archives.com.



EDITOR'S NOTE

Welcome to the Premiere Issue of **THE MAKING BREAD MINI-MAG**—the e-zine companion to our Web site, **MAKING BREAD: The Magazine for Women Who Need Dough!** In it, you'll find the best of the savvy, sassy finance advice and success stories that the dedicated, hard-working **MAKING BREAD** staff gathers. Rather than offer it in print form, we've taken to electronic distribution. Why? Because it makes good financial sense for a startup to keep printing and distribution costs to a minimum. As we grow, we plan to offer **MAKING BREAD** in print as well, for those of you who are hooked on the smell of ink. But you may find that you quickly become hooked on what the **MINI-MAG** has to offer—"great magazine reading—without the ink smudges and paper cuts."

Money buys many things, but most important of all are freedom of choice and freedom from worry. I believe that all women, no matter what their age, should be financially independent, and I invite you to come along for the ride as I build my nest egg and egg you on to do the same with yours.

*My friends, who know my spendthrift ways, never tire of asking me why I, of all people, started a finance magazine. When the going gets rough, I often ask myself that, too. But I know the answer. You see, two years ago, I had one of those "Ah-Ha!" moments that (if we're lucky and listening to our inner voices) we all get every once in a while. Suddenly realizing that I had a lot of catching up to do in the money department if I ever hoped to live the retirement life of my dreams (loafing around Europe with my trusty laptop by my side), I created **MAKING BREAD** so that I could learn more about the money matters I'd neglected for too long—and to help others avoid the same mistakes I've made along the way.*

Money buys many things, but most important of all are freedom of choice and freedom from worry. I believe that all women, no matter what their age, should be financially independent, and I invite you to come along for the ride as I build my nest egg and egg you on to do the same with yours.

*In my "Wry Bread" column on **MAKING BREAD's** Web site, www.makingbreadmagazine.com, I reflect on*

the many ways money touches women's lives and how we can use it to empower ourselves and others. Below, we've reprinted the first of those essays. It'll give you a clearer picture of what we're all about.

Prosper and enjoy!

Gail Harlow

IS THE 'ROAD LESS TRAVELED' GETTING MORE CROWDED?

Speeding to work, in a rush to catch my train, I glimpsed a street sign out of the corner of my eye: "Birchrunville 2 miles," it said, and an arrow pointed down a narrow country lane. It was a road I'd noticed before, its seedy, off-the-beaten-track quality whispering to me to slow down, make a left turn, take a detour and explore new territory. The moment was fleeting—as dreamlike as any roadside distraction seems to a driver behind the wheel of her car, as she pushes the speed limit, thinking about the challenges and annoyances that await when she arrives at the office.

But for me on that morning, that sign started me thinking about roads less traveled, journeys not taken and destinations deferred. It brought to mind some of the brave women I know who refused to settle for the ruts they'd found themselves in, who listened to the whispers—those inner voices urging them to try something new. Just the day before, I'd heard from Dawn, who had been unhappy in a job that didn't challenge her or utilize her talents well. After a year of looking for something else, she finally found a position that thrills her. It's "the start of a creative career and is much more aligned to 'feeding me' because it gives me the opportunity to 'feed others' in a way that is much more important than pushing papers around," she wrote to me.

I've heard friends speak about that hunger before. Another wonderful woman, Susan, who'd been a talented and respected editor

for various national magazines in New York for years, decided her life would be more meaningful as a reading teacher, so she went back to school to realize that dream. Sharon, a lawyer friend of mine, recently decided to cut back from five to four days on the job, so that she will have time to devote to her family and to herself and her dream of writing a novel. Sande walked away from a lucrative corporate career to open a ground-breaking art gallery, and Mary Ellen left the art department of a national magazine to create and license her own designs.

Many of these women took pay cuts to follow their passions. One or two later became wealthier than they had ever hoped. But even when there was a huge financial payoff, money wasn't the driving force for change. They were hungry for an inner satisfaction and creative challenges that their old jobs simply didn't offer them.

I can hear it now: the chatty drive-time reporter on AM radio announcing a traffic jam on the road less traveled. That would be all of us women finally deciding to go after what we really want!

I admire these women enormously for the courage they have to go after what makes them happy. They are my guides as I begin my own scary journey as editor of this Web site and magazine about women and money. Though I drive down the same road I used to take to get to the paying job I left to create **MAKING BREAD**, I don't really know where the road will lead. I don't have all the answers about money management, but I do have a lot of questions. I invite you to come along for the ride. And if you're feeling unfulfilled in the job you find yourself in today, I hope that you'll begin searching for another road to your occupational Shangri-La.

I can hear it now: the chatty drive-time reporter on AM radio announcing a traffic jam on the road less traveled. That would be all of us women finally deciding to go after what we really want!

*Gail Harlow is the Founding Editor of **MAKING BREAD: The Magazine for Women Who Need Dough**. Send your comments, questions and suggestions to gail@makingbreadmagazine.com.*

*This bi-monthly e-zine is a publication of **MAKING BREAD: The Magazine for Women Who Need Dough** (www.makingbreadmagazine.com). The pun in the title is definitely intended, reflecting the spirited approach we'll be taking in delivering the information you need to help you make the most of your money. While poking fun at lingering stereotypes about purse strings and apron strings, we aim to inform, explore, challenge, and change your attitudes about money. And entertain you in the bargain! Read **MAKING BREAD**—and you'll be rolling in dough!*

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TIP BANK



SAVING & SPENDING

Beat the Rising Cost of Insurance by Raising Your Credit Score

Here's another reason to pay down your credit-card debt: everything from insurance premiums to mortgage rates are adjusted depending on your credit score.

With insurance rates rising dramatically (home and auto rates increased 6 percent last year, according to *Money* magazine) and expected to climb even higher this year, now is the time to do everything you can to keep a lid on them. So review your policies, consult with your agent about how you can lower your rate, and comparison shop. Consider raising your deductibles, consolidating home, auto and life policies with the same underwriter, installing smoke detectors and alarms—and improving your credit score.

Payment history, credit usage and number of credit applications applied for in the last six months affect your score.

Don't know what your score is? Go to www.eloan.com and find out for free. Then set about improving it. Like bowling, the higher the score the better. Scores from 400 to 900 are most common, with 400 considered poor. Payment history, credit usage and number of credit applications applied for in the last six months affect your score. (Apply for too many and creditors will be given cause for concern, because a credit

check will reveal that others have been making frequent inquiries.)

To improve your score, 1. reduce your debt by paying down some of the balance on one or more of your accounts; 2. reduce the number of credit cards where 50 percent or more of your credit limit has been reached by paying down a high balance or transferring the balance on large accounts to ones with a lower balance; 3. strive to pay on time and avoid missing consecutive payments, particularly on cards with a high balance, at all costs.

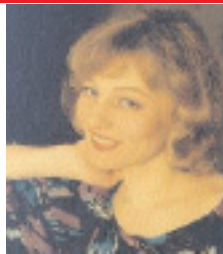
Improving your score is your insurance that you'll keep down the cost of insurance premiums, mortgages, mortgage refinancing, and any other credit lines that you might open in the future.

—Gail Harlow

CHEAP & EASY EATS

Ladies' Choice—or 'Fruit of the Room'

"This fruit dish is simple and fun to make. It



allows you to be spontaneous and get creative in the kitchen, without spending lots of time and money. That's why I call it Ladies' Choice," says Antonina Newhart. "Its taste changes with my appetite, or what I have on hand—which is how it gets its second name, 'Fruit of the Room.'

"Just add whatever you want or whatever you have handy, and don't stop till you think you're done. Don't know what to do with that banana or apple in the bowl that has only a day's grace left? Cut it up and throw it

into the mix. The end result is a fruit dessert that is colorful, healthy and tastes terrific. Even kids love it."

INGREDIENTS

An assortment of your favorite fresh fruit (strawberries, bananas, blueberries, pears, apples, oranges, tangerines, cherries). Use your imagination! An assortment of your favorite dried fruits (apricots, pears, apples, prunes, cherries, blueberries, cranberries, etc.), chopped. A handful of your favorite nuts (walnuts, pecans, almonds, hazelnuts, etc.). 1 cup plain yogurt or sour cream, depending on your preference. 1 or 2 Tbs. sugar to taste.



ASSEMBLY REQUIRED

Wash, peel and cut up the assorted fruits and mix them with the chopped dried fruit in a serving bowl. Add nuts to taste—the more the crunchier. Sprinkle with sugar to taste and spoon the yogurt (for a lighter touch) or sour cream (which adds a heavier texture) into the mix. Add a sprinkling of cinnamon or a dash of lemon. If you like nuts, go nuts with them. If you hate dried apricots, use raisins or dried plums, instead. If your daughter HATES oranges, but likes apples, use apples, but sneak a few oranges into the mix. Just cut the slices into tiny pieces. She'll never notice they're there. This versatile fruit salad can be served as a healthy breakfast, snack or colorful dessert.

The following is one my favorite combinations (ingredients listed make enough for one person):

1 apple, 1 orange, 1 banana
1 cup of dried apricots
2 tablespoons of crushed walnuts
1 cup plain yogurt or sour cream
Sugar or its substitute (to taste and depending on how sweet the fruits are).

—Antonina Newhart

SUCCESS GUIDE

Four Things You Should Never Say on the Job!

Are you doing good work but not getting promoted? You might be tempted to blame it on office politics—or tough competition. But before you do, take a look at your communication skills.



When you make suggestions, are they taken? Or are your proposals and ideas passed over at business meetings? If you issue orders, are they followed—or conveniently forgotten? If you answer yes to the latter of either of these questions, perhaps you're suffering from the dreaded "passive pattern" of behavior, which could be jeopardizing your success.

Experts define the "passive pattern" as the failure to present yourself with strength and conviction. Instead of using polite, powerful behavior, people with the "passive pattern" exhibit self-defeating communication mannerisms—like a wimpy handshake and a nervous giggle—often without knowing it.

Actions don't always speak louder than words. Here are four passive verbal career-stoppers to avoid:

1. Interjecting qualifying words. These are extra words added to sentences that can make even the smartest person sound tentative and unsure: words like "kinda," "sorta," "maybe," and "perhaps." "I was kinda, in a way, somewhat sure the deal would close." (Well, were you or weren't you?)

2. Saying "I think" when you know. If you are asked, "What time is the meeting on Monday?" do you answer, "I think the meeting is at 3 P.M." or "The meeting is at 3 P.M."? If you are unsure of the time, you can use "I think." But don't say "I think" when you know. →

3. Using "I don't know" in a self-denigrating way. This is not saying, "I don't know" because you truly don't know something. This is using "I don't know" as a way to discount what you have just said. "I suggest we implement the original plan. It's affordable, I don't know..."

4. Overusing "I'm sorry." This is apologizing for no reason. One woman said, "It's raining today, I'm sorry," as if the weather were her fault. A sales representative began a call to her customer by saying, "I am sorry to bother you today." Do you think she got the sale?

Other passive habits to avoid on the job are speaking too softly, playing with your hands, standing in a slouch or with your arms folded over your chest (you should always strive to look open, confident and professional), and avoiding eye contact, which can make you appear nervous or insincere.

Project a confident attitude; act like you believe in yourself—and others will, too.

—Barbara Pachter

(Pachter is a speaker, trainer and coach specializing in business communications, business etiquette, and positive confrontation. For a free copy of Pachter's newsletter, "Competitive Edge," go to www.pachter.com. Published four times a year, it contains tips and strategies for business professionals on a wide range of business communication and etiquette issues.)

LOAFING

Trading Places



Home exchanges are a great and often overlooked way to cut the cost of going on vacation. No matter where you want to go, chances are there's someone who'd like to get away—and might consider trading her home for yours for an agreed-upon period of time. But how do you find them? One



Web site that acts as a sort of matchmaker for travelers seeking home exchanges is Digsville.com (www.digsville.com). Can you dig it?

Log on and tour the home listings, complete with photos (such as these French locations), tips on nearby tourist attractions, and transportation access—plus introductions to the families who live there and an idea of when and where they would like to travel.

The site includes a message board for exchanging travel tips, and reports from people who have exchanged homes via the site. While touring the listings is free, to make a contact with one of the listers you must become a Digsville member. A fee of \$49.95 for two years allows you to list your home and contact other listers directly.

"We have exchanged homes and usually cars 11 times in the past three and a half years. In my opinion, it's a marvelous way to travel," writes one happy home exchanger. "Absolutely no money (security deposit) is ever exchanged. But you do need rules on breakage, car mileage, phone expenses, etc."

Most of those who describe their experiences emphasize the importance of exchanging letters, e-mails and phone calls before exchanging homes to get to know the people who will be living in your home.

"My family and I have home exchanged many times," writes another Digsville member, who points to an important advantage of having all the comforts of someone else's home away from home: "Best has been the opportunity to bring along extra people. Whether it's a grandparent, babysitter, or friends, it really is a not-to-be-overlooked bonus of home exchanges."

—Gail Harlow

CHEAP CHIC

Fake It Till You Make It



"Accessorize to glamorize" is the motto to follow this spring and summer—which is great for

those of us on a budget. This season more than any other it's the little things that count. You don't have to go out and buy lots of new outfits to look and feel stylish—just refresh your old favorites by adding colorful new ornamentation. Shoes, shawls, belts, purses, necklaces, and hats quickly make an old look new.

You can buy these for top dollar at big-name department stores, but if you're smart, you'll look elsewhere. Take a clue from the street venders in New York City. Come summer time in Manhattan and Seventh Avenue, also known as Fashion Avenue, turns into a shopping bazaar, the sidewalks lined with carts overflowing with designer knockoffs. "Prada" purses, "Rolex" watches, "Chanel" sunglasses—you name it, they've got it. Find the Internet equivalent of these street carts at sites like www.designerknockoffs.com, www.fashionknockoffs.com, or www.marzysmania.com.



Why spend \$330 for a pair of Prada shoes, when you can get a reasonable facsimile for less than \$50? Items are returnable and your money is refundable, if you're not satisfied with the quality. As a wise woman once said, "Fake it till you make it."

Speaking of designer fashions, **MAKING BREAD** gives a rousing **CHEAP CHIC CHEER** to the Target (pronounced Tar-jay) ad placement spotted in *The New York Times* Magazine "Fashions of the Times" issue this spring. Saucily sandwiched among the luxe Chanel, Prada and Giorgio Armani ads was



priced at \$19.99!

a gorgeously photographed model in a slyly humorous imitation of a haute couture layout. The model was wearing a "Mossimo little black wrap dress," available at www.Target.com and

—Gail Harlow

HEALTH = WEALTH

There's a Pot of Gold at the End of This Rainbow

If your five fruits and vegetables a day all turn out to be French fries or iceberg lettuce, change your approach so that you eat a rainbow of produce every day. Potent ingredients in fruits and vegetables called phytochemicals help prevent different diseases. And each color provides a unique—and important—benefit.

Tomatoes

contain lycopene, which may protect against heart disease (and guard your mate from prostate cancer); **spinach** and other dark-green leaves contain lutein and zeaxanthin, phytochemicals that help keep your vision up to snuff; **blueberries** and **cranberries** are rich in proanthocyanins, which help put the kibosh on urinary tract infections.

So pack your market cart with a Technicolor array and help protect your greatest asset—your health!

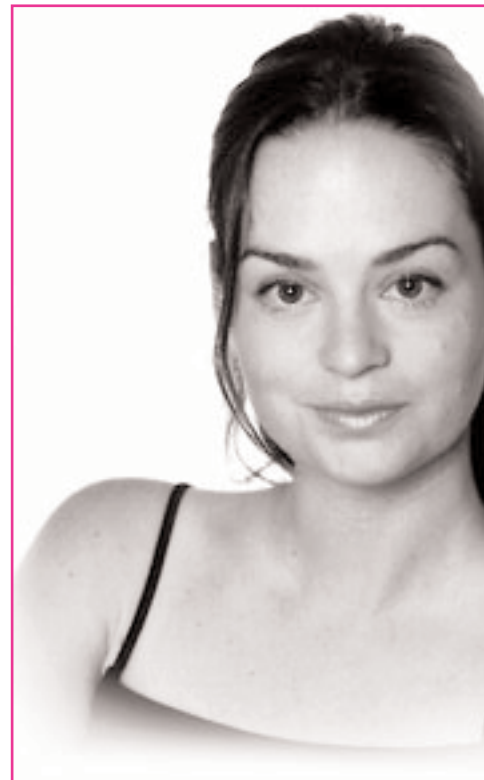
—Nissa Simon



Breadwinner— Who, Me?

How This Best-Selling Novelist Is Handling Her Unexpected Role Reversal

By Julianna Baggott



but the concerts made her so nervous she was nauseated, and so, forgoing her career was easy, as she'd already decided that it wasn't for her. My father was a lawyer and an engineer who always played down his job. He would confess that he really wanted to be the one at home with the kids, a perverse notion in the '70s. He loved law, but he seemed trapped by the hours and looked forlorn in a necktie, like a happy-go-lucky farm dog on a leash.

My parents raised artists, for the most part. My oldest sister went into theater. I remember her practicing her bloodcurdling screams. My brother toured with the sax in Europe before going into computers. My other sister still paints and sometimes shows her work. I was the writer. My parents were extremely supportive and encouraging, but realistic, too. There was never any expectation that I would make money. My father called my undergraduate degree in French/Creative Writing something like "Starvation/Poverty." (I enjoyed reminding him of this last spring,

I certainly never expected to be the breadwinner. I was supposed to be a quiet, literary writer, a stay-at-home mom. But quite suddenly I found myself the author of a national bestseller, "Girl Talk," with two more novels already sold. I was making considerably more money than my husband, going on national and international book tours. It was something most writers dream about. I was completely caught by surprise. Blind-sided. Breadwinner? Who, me?

My mother was a housewife, a mother of four. She taught piano lessons in the living room after school. She'd been a concert pianist for a very short time,

'The idea was that the person who made the most money would have to work. The other would be at home. And although we had our first two children well below poverty level (in fact, we aspired to the poverty level), we stuck with the plan,' says the author, above.



when I toured in France with the translation of "Girl Talk.")

I met my husband in graduate school. He was studying poetry and I was studying fiction, and, as writers, we both wanted to be housewives in a World-According-to-

Garp kind of way. We were jockeying for it. I won out, mainly for biological reasons, and he was sent out into the world. The idea was that the person who made the most money would have to work. The other would be at home. And although we had our first two children well below the poverty level (in fact, we aspired to the poverty level), we stuck with the plan and I stayed at home, renting out rooms in the house to help make ends meet.

I wrote "Girl Talk," my first novel, late at night, on weekends, in short, little 15-minute pockets of time that bubbled up from the day, here and there. After it was sold, we could afford baby-sitters, and so "The Miss America Family" (now out in bookstores) was written in two-hour segments during the day. By the time I'd written my third novel, "The Madam" (due out in Summer 2003), we'd decided that I was the one making the most money, and stepping out from under the wide, sheltering umbrella of my husband's "real job," I became the breadwinner. We were entrepreneurs, our business: books.

We had to adjust, not only to the new roles, but to the new pressures. Like retirees, we bought more sweatpants, and we never have cocktails, even for celebratory reasons, before five (neither of us are big drinkers). My husband quickly took over the cleaning,

the laundry. He even took over the cooking, making fancy meals that, over time, began to resemble more closely my repertoire: frozen pizza and macaroni. These changes were all fine with me. I gladly turned over the house and all of its labors (although I still help out a good bit).

It wasn't as easy, however, for me to turn over the kids. My husband is a wonderful father. He's more patient than I am, more likely to play Spiderman, more likely to go tromping through the local muddy creek. And, although it was always the plan that he would become the primary caregiver, I wasn't ready for it when it came. Eventually, it did. The youngest smacked his hands on the pavement and called for Daddy instinctively, when we were both there. I picked him up, because I was closer, and still he

My husband quickly took over the cleaning, the laundry, even the cooking, making fancy meals that, over time, began to resemble more closely my repertoire: frozen pizza and macaroni.

held out his hands for my husband. It was automatic. It was the natural consequence of my hours in front of my computer, my days on tour, but it was very hard, nonetheless. It still is.

Now, though I'm the one who has to spend more time in my office (a bedroom upstairs), my husband

and I share more of the responsibilities. We are both writers and, quite happily, housewives, stay-at-home parents. I wasn't raised for it. I'd never dreamed it. I wasn't expecting it. But it's a balance that we're striking at the moment, and it seems to work. □

Julianna Baggott is the author of the national best-seller "Girl Talk" (Simon and Schuster Pocket Books, 2001) and "The Miss America Family" (April 2002), as well as the forthcoming novel "The Madam" (Simon and Schuster, Atria Books, Summer 2003). She is also a poet. Her poems have appeared in such publications as Best American Poetry 2000 and Ms. Magazine. Her collection of poems is called "This Country of Mothers" (SIU Press 2001). She lives in Delaware with her husband and three young children. To learn more about Julianna and her work, visit her Web site, www.juliannabaggott.com.

Diary of a Business Startup



Follow the Triumphs and Travails of a Super Mom Creating a Summer Camp for Other Overworked Moms

Part One: Birth of an Idea

By Terry Whitaker Koorhan

"Come on," I shouted, "Time to get ready for camp!" It was the first week of summer, and the fourth day of camp for my kids. "I'm not going!" my daughter Sophie hollered back. "I don't like camp!"

Sophie's take on summer camp baffled me. As I kid, I'd always wanted to go to camp. Every spring, the teachers would tuck an advertisement into our schoolbag, touting the wonderful experience that summer camp promised. But I was one of seven children, and financially, my parents could never make it work.

"Sophie," I began, "I can't believe you don't like camp. Spending the day outdoors, with so many exciting activities seems like a blast to me."

"Well," she countered, "then you should go to camp. A camp for Moms."

Hmm. A camp for moms. Now there was an idea just waiting to be picked up and run with. But, at the time, I didn't see it—I was busy trying to get my family out the door, while losing a debate with a 6-year-old.

Later that week, I was having a conversation with my close friend Carrie Link from Portland, Oregon. We speak often, and I value our time on the phone as much as my morning coffee. Over the years, our commiserating about parenting issues has helped me keep my sanity. At any rate, when I related to her the story above and

mentioned Sophie's advice, Carrie's enthusiasm shot right through the phone.

"Wouldn't that be great?" Carrie said, and, as we laughed in agreement, I started to see the brilliance of the notion. A summer camp for women. Not camping with tents—no roughing it or chores resembling housework—but a getaway designed by moms for moms, with daily events planned for relaxation and rejuvenation. With no kids around, this could be a great experience.

Hmm. A camp for moms. Now there was an idea just waiting to be picked up and run with. But, at the time, I didn't see it. I was busy trying to get my family out the door.

I wondered whether there were other women who would like this idea. Would other mothers be interested in getting away from it all for a few refreshing days? Would they want to go somewhere to reenergize without the expense or pretentiousness of a fancy spa? To a place where all food, housing and supplies were included? Immediately, these questions sounded rhetorical. But how could I be sure? I've worked in both large and small businesses,

but I've never launched a company. I needed to test this "Camp for Moms" theory with other people. Nothing scientific, mind you, but I needed some validation of the idea.

I created a short e-mail survey. I explained the concept and asked just a few questions. What activities would you most like to do? How far would you be willing to travel? How much would a getaway like this be worth to you? I sent the survey to some friends and told them if they'd like, they could forward it to their friends. I asked Carrie to do the same. I received about 50 responses. Overall, they were very encouraging. Women who were interested were very interested. Most of the women took time answering the questions and included detailed preferences. I learned a lot, and I confirmed some of my assumptions about the viability of the idea.

Then I got nervous. How much work, and more importantly, how much time and money was this venture going to take? It was a big consideration. I work part time now—or, at least, I'm paid for a part-time position, regardless of how many hours I work. I feel like I don't see enough of my kids as it is. I'm not really looking for another time-consuming project. While it would be great to go to a camp like this for a few days, did I really want to be the one who produced it? My anxiety mounted.

Would a camp for Moms help women rediscover the girl within?

But soon I realized something important. I don't need to create a mega-business right off the bat. I can start small, with one session, locally. I can organize a simple trip this summer where a group of like-minded women relax and have some fun. And then I'll analyze it. See what worked, what didn't. With some experience behind me, I can then consider whether to begin a business. I can think about whether creating a "Summer Camp for Moms" is for me.

I'm not sure where this is leading. I don't

Then I got nervous. How much work, and more importantly, how much time and money was this venture going to take? But soon I realized something important. I don't need to create a mega-business right off the bat. I can start small.

know whether I'll succeed or fail, or even how far forward I'll go. But I want to explore the possibilities. If I can enhance my life, and my family's life, and the lives of women like me, then this is a chance worth taking. That's the idea that has me so excited, and I can't wait to see where this path leads.



Photos of Children in the River from the Santa Fe River Plan.

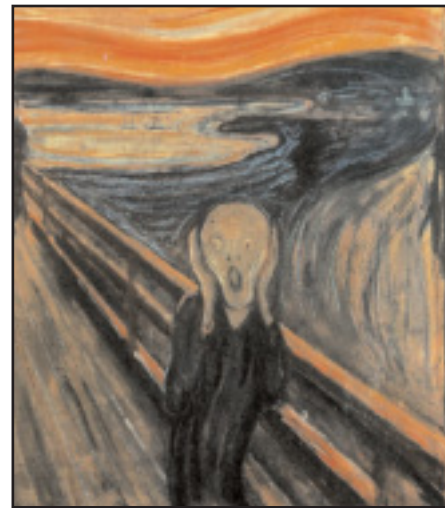
Coming in the next issue of *THE MAKING BREAD MINI-MAG*, Part Two: Getting Started. Terry Whitaker Koorhan works as a business development manager for Meyer Associates, Inc., a Pennsylvania-based architecture and interior design firm. She hopes to have her first Summer Camp for Moms running this summer. E-mail her at terry@kooorhan.com with your comments.

Be a Calculating Woman!

\$2,000 \$1.29 6%
\$70.99 \$88.00
0

Conquer Your Fear of Numbers— and Balance Your Checkbook

By Elizabeth Kaminsky



Painting: 'The Scream,' by Edvard Munch, courtesy of the Archives.com.

Your palms are sweating. Your pulse races. You squirm. You fidget. You feel sickly. Where are you, exactly? Next in line for an upside-down mega-coaster? At the opening of the new Stephen King movie? Or, are you perched at your kitchen table, calculator in hand, with your tax forms and your checkbook set out in front of you?

It may seem ridiculous to think that math phobia is an issue for today's woman, but consider these issues. We earn salaries that are roughly 73 percent of our male counterparts'. More women than men will experience poverty in their lifetimes. We will live several years longer, and for many of those years, we will live alone. Numbers like those really are frightening. But they make a strong point. In order for us to flourish, we need to look at the roots of our math-related malaise and conquer it for good.

Why is it that otherwise strong, competent women are paralyzed by a column of (gasp) numbers? Perhaps the fear is fueled by the myths of childhood. When we were girls, the fairy tale never mentioned Cinderella comparison-shopping for the castle's toilet paper. We didn't play with stockbroker dolls, who came with a portfolio of financial assets and a killer retirement plan, instead of 40 pairs of tiny shoes and a pink convertible. And, the talks some of us had with our parents were more about finding Prince Charming than becoming Princess in Charge.

Early on in school, we might have been math whiz kids. But as we grew, we were discouraged by teachers or parents from further-

ing our mathematical competency. I met recently with a woman I'll call Jane who was working to get her GED. She's 53, with grown children and grandchildren. She has studied and struggled twice before and has not passed the test. Jane shared with me that her father discouraged her from learning algebra, geometry or any other higher math because she "was going to get married anyway and all that stuff would be her husband's job." Did I mention that she's divorced now and raising

When we were girls, the fairy tale never mentioned Cinderella comparison shopping for the castle's toilet paper. We didn't play with stockbroker dolls who came with a portfolio of financial assets and a killer retirement plan. And the talks we had with our parents were more about finding Prince Charming than becoming Princess in Charge.

those grandchildren herself? For her, math is a very real demon blocking the door to earning her diploma and getting a better job.

GO FIGURE!

M-A-T-H was always a four-letter word to me. In fact, my fear of math is the reason I became a writer. Imagine my dismay when I was offered a very lucrative job as a technical writer in the finance department of a large company. My first project was preparing the company's annual report to shareholders. It

was full of dastardly little devils all lined up, digits stretching into the millions in front of my dyslexic eyes. Was I intimidated? You bet. I mustered up the courage to come clean with my boss. After reminding me that she'd hired me for my writing skills, she gleefully told me that "numbers were my friends." What I found even more valuable is that she showed me, a skeptical, math-phobic writer, how to "make friends" with these foreigners.

Here are three of her tips, which still help to get me through the maze:

1. Learn the 'Language' of Numbers: The "math" I was learning about on the job dealt with money. After all, isn't that the most important math any of us will need to know about? I was eager to learn all I could about money, especially since I had grown up without any. My boss began by using my strengths and encouraging me to learn the language of numbers. Every profession has its lingo, and finance or money management are no exception. Get yourself a good reference book that explains things in plain English. One book I like is "Personal Finance for Dummies," by Eric Tyson, but there are many, many others.

When you learn the language, you will start to see some key concepts that make sense elsewhere in life. I figured out that the company's net profit numbers were somewhat like the balance in my checking account (except that, in my case, it was sometimes a "net loss"). Learning the language is critical to slaying the dragons of numerical nervousness. Think about it—when you learned to cook, you learned a language that included new terminology. When you learned to drive, the same thing happened. Any specialized activity in life has its vernacular and you can become fluent in it.

2. Understand That It's All About Relationships: We all know the saying, "It's all relative." That's certainly true when dealing with numbers. We may not think about numbers as having anything to do with relationships or trends, but they do. Since most women have

Quick Tip for Calculating Tips: I follow this useful rule of thumb when figuring out how much of a tip to leave in a restaurant. Since I used to be a waitress, I usually tip 20 percent. If the bill is \$32.40, I move the decimal point one space to the left, then double the number: $\$3.24 + \$3.24 = \$6.48$. For simplicity's sake, I'd probably round that up to \$6.50.

keen abilities to manage relationships and spot trends, we are naturals for mastering these little monsters. Some tricks my boss taught me may be helpful to you. For example, looking at the big picture, then describing it in words, helped to lift my fog. I could pick out the amount of dividends paid from one quarter to the next and see where the numbers were headed. Were they going up or down? Did they stay the same? Using my newly acquired finance-language skills, I began to unravel what these trends were telling me. How the numbers related to one another told a story, and that was something I could understand.

3. Take a Chance on Yourself: That boss of mine did a wonderful thing—she took a chance on me. I say take a chance on yourself when it comes to conquering your fear of numbers.

The biggest fear for most of us is fear of the unknown. Learn the language of numbers. Read, watch or listen to the financial news. Ask questions. Be a sponge. Invest in yourself. Take charge of your financial education. When you do, you'll find that there's nothing to be afraid of. Numbers truly are your friends; they are tools that you can use to help you manage your money better.

Remember that even if our jobs don't call directly for math skills, we use those skills expertly every day when we figure out a mark-down price, leave a tip at a restaurant or double a recipe. We pay bills, we budget, we →

comparison shop for the best deal. When you put numbers in the context of your life, you'll find that you really are good at math, after all.

3 Tips for Balancing Your Checkbook

Write It Down: Most of us get into checkbook trouble for the things we forget to record in our register. If you don't carry a checkbook, but use your ATM card, instead, keep an index card to write down what you have deposited and what you've spent. Say you can't find the time to do this little chore? How about doing it when you are waiting in line, commuting to work, sitting in the doctor's office?

Round It Off: Accountants everywhere are cringing right now, but don't drive yourself nuts over a few cents. If you spent \$23.56 at the drugstore, write down that you spent \$24. Yes, you'll be off when you try to reconcile with your bank statement. But what you are doing is building a little cushion for yourself to help cover those items that may have slipped your mind, like a bank account fee or a small purchase. Some women I know deliberately "short" themselves for emergencies. For example: Bea deposits \$750 at the beginning of the month, but only records \$650 in her checkbook. She pays her bills and lives her life based on the \$650 figure. She says this method of hiding it from herself has saved her countless times. Once a year, she treats herself to something with part of her built-in emergency fund.

Use What Works for You: There are many methods for keeping track of your monthly finances, with or without a checkbook. Decide what's best for your skills and interests. Some people do quite well using cash and envelopes for all of the expenses they have identified, i.e. an envelope for food, one for utilities, one for rent, one for transportation, etc. When they cash their paycheck, they put amounts of cash in each of the envelopes to cover those expenses, and then pay the bills with money orders. Others prefer the more traditional checkbook approach, which looks something like this:

Balance from last month: **\$130.00**

	Deposits	Withdrawals	Balance
Deposit pay	\$800.00		\$930.00
Check 252		\$350.00	\$580.00
ATM withdrawal		\$100.00	\$480.00
Check 253		\$290.00	\$190.00
Monthly account fee		\$3.00	\$187.00

With this method, the **last number** in the "Balance" column is what you have left after bills are paid and deposits are made. Most preprinted registers that come with checkbooks are set up to work this way.

Elizabeth Kaminsky is the owner of Outburst Creations, a communications consulting company and artists' cooperative. She has extensive experience in human resources, investor relations and adult education. Currently, she teaches continuing education courses in personal finance and family issues for a New Jersey university.

Resources You Can Count On

- "Smart Women Finish Rich," by David Bach (Broadway Books)
- "Personal Finance for Dummies," by Eric Tyson (IDG Books)
- "The Wall Street Journal's Guides to Understanding Money and Investing" (Lightbulb Press)
- "Understanding Personal Finance" (Lightbulb Press)
- "The Neatest Little Guide Series" ("Do-It-Yourself Investing," "Mutual Fund Investing," "Stock Market Investing") by Jason Kelly (Penguin Books)
- *On the Web: The American Savings Education Council (www.asec.org) has wonderful resources for savings and retirement planning, including an interactive calculator called the "Ballpark Estimate."*

She Conducted a 'Great Accounting'—and Saved 10 Grand!

Do You Know Where YOUR Money Went Last Year?

By Victoria Secunda

With the hot breath of tax time upon us, recently millions of Americans were collecting the paperwork for their income-tax returns, sweating over how big a bite Uncle Sam would extract from their so-called wealth, and how they'd come up with the dough on April 15.

Last year, my husband and I—both self-employed, for whom the year 2000 had not been generous—met with our accountant, who informed us that the last thing we needed was more deductibles. What we needed was either more income, or a much, much lower standard of living. Something had to give, or we would never be able to retire.

With that chilling thought in mind, I pored through all my checkbook ledgers, credit-card bills, and cash receipts to determine exactly how much it had cost us to live in our Connecticut house for the year 2000 and where we could slash our expenses. I made a list of 46 categories, covering everything from property tax to garden supplies, dry cleaning to video rentals. Just making



From haircuts to house-painting, doing it yourself can save thousands, says the author, above.

this exhaustive list was sobering; it exposed how little I knew about the cost of living and how easily money can evaporate, in increments, like the morning dew.

There is a very big difference between how much it costs a person to live and how much, and on what, one actually spends—and therein lies the trick of making and sticking to a budget. Figuring out what is an essential need (housing, food, medical); what is a frill (manicures, vacation trips, dinners out); and what, depending on whom you talk to, falls into the grey area of semi-negotiable (monthly hair coloring, cleaning help, premium cable TV) makes all the difference. →

Photo by Shel Secunda.

It is now two Great Accountings later and I can tell you, to the penny, how much we spent in the years 2000 and 2001, and where we saved money. What follows is a summary of these three categories—needs, frills, and semi-negotiables—comparing and contrasting our expenses for those two years.

Needs

Several years ago, when our daughter graduated from college, we “downsized” by moving to a less expensive community and using our real estate profits to buy a mortgage-free house and pay off our car loans. This move still left us on the hook for such expenses as property tax and homeowner’s

Phone bills took a dip, because I changed phone plans and eliminated one of our phone lines. Heating oil went way up—by \$600—for reasons best known in the Middle East.

insurance. Between 2000 and 2001, these items went up a smidgen. Electricity went down a smidgen, because we removed some overhead light cans and were vigilant about turning off fixtures. Phone bills also took a dip, because I changed phone plans and eliminated one of our phone lines. Heating oil went way up—by \$600—for reasons best known in the Middle East.

But medical expenses went way down. My husband, through one of his professional memberships, found a dental HMO, which, since I have numerous and varied tooth problems, ended up saving us approximately \$2,000. And Shel’s barbershop expenses were eliminated; I learned how to cut his hair (no, he is not allowed to cut mine; read on), an annual savings of about \$140.

So far, a no-brainer. But here was the big surprise: In 2000, food and other supermarket expenses—for two people, with occa-

sional dinner parties and takeout goodies, such as desserts, were a whopping \$7,112. My husband, upon hearing this alarming figure, immediately usurped the grocery shopping—he’s a speed shopper, I am a lingerer with a yen for hearts of palm—buying store brands of many items. My contribution to this cost-cutting exercise was to stay away from fancy food emporia (no takeout) and to finally become a decent cook. Despite these measures, our grocery bills for 2001 rose to \$7,384—an increase of roughly \$270. This I blame on inflation.

Frills

Okay, so there’s a limit to how much one can save on essentials, assuming living in a tent is not an option. It’s the “wants” (for which one can only blame oneself), when confused with “needs,” that can put people knee-deep in sleep-deprived hock.

In this category, I cut out or greatly reduced several income-ravaging non-essentials. First, I got rid of our tree service (think bugs and borers), thereby saving \$3,000. Then I found cheaper lawn-cutting guys—\$2,000 cheaper. I also cashed in one of my husband’s life-insurance policies and stashed the cash value of the policy in a money-market account, saving the \$1,900, cost-ineffective annual premium. In addition, I canceled a couple of magazine subscriptions; resigned from one professional writers’ association; and cut way back on entertainment—a savings, collectively, of roughly \$1,500.

But there was one item, under the heading “household repairs,” that, in my mind, was a need, and in my husband’s (and my accountant’s) mind was a frill: getting the interior of our house painted. My argument was that cracks honey-combed the walls and window frames, leaching heat in winter, and that the place looked truly shabby. To shore up our real estate investment, I reasoned, a facelift was

mandatory. My husband had another argument: A decent paint job for an eight-room house would cost anywhere from \$10,000 to \$15,000, and would I tell him, please, where we’d find the money? (Talk about your conversation-killers.)

My solution: I’d paint the house myself. After culling through various do-it-yourself Web sites and books, and talking to a couple of pros, I developed a working knowledge of spackling, caulking, and painting techniques. My husband has pointed out that, notwithstanding my noble and gorgeous efforts, this three-month labor was not exactly a freebie—it cost us roughly \$1,000 in supplies and kept me from looking for writing assignments. But he only said this once (he does not have a death wish). Turns out that this endeavor is a win-win situation: My husband beams when his clients come to the house and admire its sparkling interior, and I didn’t have to visit my therapist, not once, all winter.

Semi-Negotiables

I confess: I spend a ton at the beauty parlor—about \$1,600 yearly—for monthly wash/cut/dye jobs. Every time I suggest to my hairdresser that I stop coloring my hair, she says, “Never. Your gray hairs are yucky, not the pretty kind.” My friends, none of whom get their hair colored, are mum on the subject, as is my husband. You could say, then, that this expense is negotiable, and if push comes to shove, I’ll let the yuckies prevail and only get haircuts. Meantime, I think of it as a mental-health expense.

So, too, are the lawn guys. On our acre, mowing is beyond me, and my husband’s business would go down the drain if he had to spend a day each week cutting down the veldt. Some would argue that this cost is semi-negotiable. Again, if push came to shove, we’d move to a smaller place with only a bit of lawn, which I, do-it-yourself-er that I have become, could manage.

Moreover, in recent years, I have been inflicted by the gardening addiction and have spent a shameful amount on plants to fix up our formerly disgustingly overgrown property (doing most of the work myself, I hasten to add). Nevertheless, trees and

There’s a limit to how much one can save on essentials. It’s the ‘wants,’ when confused with the ‘needs,’ that can put people knee-deep in sleep-deprived hock.

shrubs are now a fully negotiable expense, by which I mean I’ve stopped buying. But I have indulged on occasional perennials. Negotiable? Yeah. But only somewhat.

Bottom Line

What you really want to hear is how much less money we spent last year as a result of my Great Accounting. The grand total is \$10,000 over the previous year. But here’s the thing: I don’t know why it isn’t more. Call it the cost of living where we do.

That said, we were able to bank the entire 10 grand last year, an amount that we must increase in order to bankroll our pension funds. So, if worse really does come to worst, our plan is to move someplace even less expensive, by which time I’ll be too tired to maintain an acre of gardens, and I won’t give a damn what my hair looks like.

A shack in Provence would be nice....□

Victoria Secunda is the Executive Editor of MAKING BREAD Magazine. She is an award-winning author (eight books), journalist, researcher and lecturer, whose work has appeared in Woman’s Day, TV Guide, Harper’s Bazaar, Redbook, and Glamour, among other magazines. Her most recent book is “Losing Your Parents, Finding Yourself: The Defining Turning Point of Adult Life,” published by Hyperion in 2000.

Don't Get Taken for a Ride When You Take Your Car in for Repairs!

MAKING BREAD's Crash Course in Talking with Your Auto Mechanic

By Gail Harlow
(with assistance from her carsavvy little brother)

Our cars are like extensions of ourselves. Like our bodies, when we're young, we take them for granted. When we're running late for work and we climb into our car, put the key in the ignition and nothing happens, or we're tooling down the road singing at the top of our lungs to our favorite pop song at the end of the day and suddenly the engine starts to shudder and make scary haunted-house noises, we feel helpless, frustrated . . . betrayed. What now?

My favorite auto horror story is the time my trusty old Ford stopped dead in its tracks at a stop light in the center of town, necessitating the rush-hour traffic in the lane behind me to jostle for position to get around me. No one seemed to understand my predicament; horns and words blared as drivers passed. Did they actually think I'd made myself an immovable object on purpose? Did they think that I was staging a car sit-in? This went on for half an hour until some men took pity on me and offered to push me out of the way. At least with cell phones, these days calling for help is easier.

But the really scary part comes when you get your car to your mechanic. Most of us don't know a caliper from an alternator. (What's that—something that keeps chang-



ing its mind?) Unless we've been raised with car-savvy brothers, most of us don't know the language of cars. We don't know how to talk to auto mechanics. There's nothing wrong with that. We've got more important things on our minds—like "making bread" and raising our families. Unfortunately, some auto repair shops will take advantage of this lack of knowledge to take advantage of us when we take our cars in for repairs.

**Look for a shop that treats
male and female customers
in the same manner.**

You don't have to be at their mercy. Don't be afraid to ask that person wielding a monkey wrench to explain clearly the recommendations being made. More important, know the right questions to ask before you give the go-ahead for any repair. When in doubt, ask a friend who knows more about cars than you do for an opinion before you give the green light to do the

work. What with insurance bills, car payments, taxes, registration, and repairs, the annual cost of owning a new car is about \$5300 a year, and a used car can cost several thousand a year to operate and maintain, according to the Automobile Association of America (AAA). There are many excellent and reputable repair shops out there; don't let one of the bad ones "take you for a ride" and increase that cost needlessly.

How to Find an Honest, Competent, Reliable Mechanic

If you're driving a new car, you probably use your dealer's services while you're under warranty. After that, though, all bets are off. Often the small independent repair shop will give you a better rate and faster service than a large dealership would. They want your business. My brother, who is now driv-

**An honest mechanic will try to save
you money wherever possible
and will recommend the use of
old or reconditioned parts,
if it can be done safely.**

ing the trusty Ford that stalled on me, recently saved \$300 by switching from a dealership to a local mechanic for a repair. Same work; different price. Go figure.

But looking for an honest mechanic can sometimes seem like searching for the perfect man. Take heart; in neither case are they impossible to find. **MAKING BREAD** recommends the following Internet "dating services" as a smart first step in your search for a mechanic you can trust: Cartalk.com (www.cartalk.cars.com), the Internet presence for the popular radio show "Car Talk," produced by those down-to-earth mechanics Tom and Ray Magliozzi, better known as Click and Clack, The Tappet Brothers, contains a section called "Mechan-



X Files," where you can search a database of 16,000 mechanics "recommended by and for the Car Talk Community" by zip code and read customer-satisfaction comments. The shops must meet the following tough standards:

- They are always honest.
- They are competent.
- The repair price is always reasonable.
- They fix the problem the first time.
- They complete the work in a timely manner.
- They respond well when they screw something up.
- They take the time to explain the problems and necessary repairs.
- The shop is located in a safe neighborhood.
- The hours of operation are convenient for customers.
- They treat male and female customers in the same manner.
- They are near public transportation (or provide loaners, shuttle bus, rides as needed).

It gave me a warm, fuzzy feeling to read the following comment from one satisfied customer of a garage near me, listed in their data base: "[This mechanic] has been honest and straightforward. He tells me when he thinks something should be done and when he thinks it's not worth it. He's put in used parts when he felt that was sufficient, after checking with me, and advised me not to go with used parts when he thought that would be stupid."

Triple A (also has a free "approved auto repair" search feature on its site (www.aaa.com), listing repair facilities that have been inspected and approved by AAA Service Specialists. You don't have to be a AAA member to use the search feature. Shops are evaluated based on "equipment, competency of technicians, existence of ongoing training programs, community reputation, cleanliness, and appearance." AAA- →

approved garages guarantee their work for a minimum of 12 months or 12,000 miles. Removed parts are returned to the customer (more about that later).

In general, Triple A and the Federal Trade Commission recommend taking the following steps when looking for a mechanic:

- Look for a repair shop before you need one to avoid being rushed into a last-minute decision.
- Ask for recommendations from friends, family, and other people you trust.
- Shop around by telephone for the best deal, and compare warranty policies on repairs. Ask to see current licenses, if state or local law requires repair shops to be licensed or registered.
- If your car is still under warranty, make sure the shop will honor the warranty.
- Look for shops that display various certifications, like an Automotive Service Excellence seal. Make sure the certifications are current, but remember that certification alone is no guarantee of good or honest work.
- This is important: Ask if the technician or shop has experience working on the same make or model vehicle as yours.

10 Questions to Ask Your Mechanic Before You Give the Green Light to Make the Repair

- 1. What part(s) have failed?** Duh. (If you don't know what they are, write down the names, so that you can ask someone you trust about them.)
- 2. Why would this part (these parts) have failed?** Does the answer jibe with your knowledge of how the car was acting before it failed?

3. Is the cost of the repair covered by the manufacturer's warranty or an extended warranty that you may have purchased?

Always check your warranty coverage, which should be listed in your Driver's Manual or on the manufacturer's Web site. If you purchased an extended warranty or service agreement when you bought the car, be sure to check this as well. Don't rely on the dealer to do so for you.

4. What is the cost of the part(s)?

Double Duh.

5. Do you recommend replacing the broken part with a used one? Parts can either be new (made to the manufacturer's specs by that manufacturer or another company), used (salvaged from another vehicle), or rebuilt, or reconditioned (restored to safe working order). An honest mechanic will try to save you money wherever possible and will recommend the use of old or reconditioned parts, if it can be done safely.

6. What is the cost of labor? Is the shop using a national labor costs estimate table? Some shops charge a flat rate for labor, based on an independent or manufacturer's estimate of the time required to complete repairs. Others charge on the basis of the actual time the technician worked on the repair. Using the latter method, of course, you're at the mercy of the competence (and honesty) of the worker doing the job.

7. Will there be a diagnostic charge if you decide to have the work performed elsewhere? You may want to get a second opinion or competitive bid on the repair work, if it's extensive. Many repair shops charge for diagnostic service, so that they aren't left empty-handed in case you end up having the work done elsewhere or not at all. You should know this upfront. If you're looking at a really big job, consider taking the car first to a shop that only does diagnostic work—a shop that doesn't sell parts or perform repairs. You'll get an objective opinion about which repairs



are really necessary. Take the written estimate you get from the diagnostician to a shop that will do the work and ask it to match the price quoted.

8. Will they return all replaced parts to you?

This is your way of keeping them honest, your insurance that they aren't just saying they've done the work, that they aren't replacing parts that don't need replacing, or that they haven't replaced a perfectly good part with a used part so that they can use your part elsewhere. Some state laws require that all replaced parts be returned to the owner.

9. How long can I go without making the repair? In order to make an intelligent decision about whether to have a recommended repair done, you need to know what the consequences of postponing the work will be. For instance, if during a regular check-up, your mechanic recommends that you get your brake pads replaced, he or she really is doing you a favor by explaining that you risk damaging your brake calipers and rotors—much more expensive parts to replace—if you don't replace the pads.

10. How can I prevent this from happening again? You'll reduce the cost of operating your car, if you take it in for regular preventive maintenance and checkups. Once you find a mechanic you can trust, ask him or her for advice on how to keep your chariot in perfect running order. Some repair shops create maintenance schedules for their customers. If yours suggests more frequent maintenance than the owner's manual does, ask for an explanation. It's possible that your mechanic has become aware of problems with your particular make of car that weren't addressed in the owner's manual. Then, again, this may be an overzealous attempt on the shop's part to pad the bottom line. Beware also of shops that offer

FREE safety inspections. These will often (surprise, surprise) uncover "problems" that don't really exist.

LAST LAP

When in doubt, always get a second opinion before having work done. Ask for a signed written estimate beforehand, specifying the condition in need of repair, how it will be repaired, the parts needed and the expected labor charge. Have the repair shop contact you for approval before they do work that goes over an agreed-upon figure.

Before you pay the bill and drive off into

If you're wondering what the difference between an alternator and a caliper is, the simple answer is: One makes the car go and the other makes it stop. You don't really need to know more than that, as long as your auto mechanic does.

the sunset, get a detailed repair order describing the work that was done, the parts that were replaced, the cost of all labor and parts, the name of the mechanic who did the work, and the odometer reading when you brought the car in and when you picked it up. Keep these for your records. If you're dissatisfied with the work and the owner of the shop won't reimburse you or make it right, contact your Attorney General or local consumer protection agency for help. As a last resort, write or call the Federal Trade Commission (Consumer Response Center), Washington, DC 20580 (202-326-2222).

Oh, and if you're still wondering what the difference between an alternator and a caliper is, the simple answer is: one makes the car go and the other makes it stop. The good news is that you don't really need to know more than that, as long as your auto mechanic does. □

Gail Harlow is the Founding Editor of **MAKING BREAD: The Magazine for Women Who Need Dough**.