

The Household Hustler's Handbook

Live Like the One Percent on a Middle Class Budget

By Victoria McVay

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"Prior Proper Planning Prevents Pitiful Poor Performance."

- My Mom

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Forward

Why I Wrote the Household Hustler's Handbook

Honestly, I wrote this book because I have just come out the other side of a personal tragedy. Not even two years ago my husband became disabled.

Allen and I have been married for 19 years this year and were together for three years before marriage. We met in college, fell in love and started making plans together from there on out. We had big dreams together. Shortly after our wedding, he was graduating from dental school and we packed our bags and were off to Germany so he could serve in the US Army. We traveled the world during that four years, had the time of our lives and learned a ton about other cultures and traditions in far away places.

Within three months of our return to the US, my husband decided he wanted to work for himself and bought a dental practice. Unfortunately, it was owned by some unscrupulous people and we had sunk our money into a complete dud of an office. Allen is not a business person. He was an amazing clinician but it's like the person who always gets lost unless they have their Google maps telling them where to go. After a frantic call from him two weeks into his purchase, I decided to drop what I was doing and come help. I won't go into the details but we were a perfect match in business, too. He was the talent and I was the brains. Needless to say we turned what was a 1.4 million dollar fraud into a several million-dollar business. It wasn't easy but we did it!

Fast forward to December 2016, our company is thriving we are about to have our best year yet and its early in the morning - I start to wake Allen up for work. He tells me in no uncertain terms "No... I can't move" I thought he was just being a pill. Me: "Seriously you need to get up." After three months and several visits to various doctors and specialists, it turned out

he has degenerative back problems and can no longer practice dentistry. I had worked with him as my business partner for over 10 years. It felt like a death in the family. Now all the responsibility was on me. For a while, I understood what single moms go through because I suddenly had 3 children at home instead of two. Allen needed my care and attention. He was not able to drive or move well for several months.

This was a test of my mettle sort of time and I had to create time and cost efficient ways to manage our household and several businesses. Let me just say that i do have hired help. I have a babysitter and a secretary for my executive calendar. With Allen being hurt they were on overtime – I was doing great at work, but my family life was awful. I had turned the business around from being a partnership to being solely mine. Since my husband is no longer working in the business we don't even discuss it any more. I had created good margin in my business, but my household systems and finances were a mess. I have since broken down many of the systems principles I created within my work life and brought them home.



I hope it gives all of you the intellectual capital to “Go Forth and Prosper”!

A Book for Working Mothers and Household Hustlers Everywhere

This book is written for working mothers everywhere, always hustling hard for the people they love

A Brief History of The Role and Perception of Women

- Oppression (considered property of males)
- 2nd Class citizens (property ownership, job availability)
- Suppression (voting laws in Georgia)
- Reason and philosophy – on the equal rights of women (Wollestoncraft, Anthony, etc.)
- Women’s movements (Suffrage, Sexual Revolution, Me Too Movement)

Women Now – Living in a Time of Mixed Priorities and Perceptions

- Women now work, live and raise families in the aftermath of this tumultuous history
- “Women are expected to work as if they don’t have children, and raise children as if they don’t work”
- How do women transcend previous ideas around what it means to be a woman and the constraints of these ideas to set a path for themselves
- Don’t let this history and these attitudes define who you are
- Marriage and family are critically important pieces of humanity and the way we strengthen our society
- Respect for the role of women and their ability to drive results in the home, workplace and society at large is critical

My Story: A Non-Traditional Woman in a Traditional Environment

- {See current story}

- Add information about "traditional" family and expectations of the role of women (MRS degree, motherhood, stay-at-home wife and mom, the impact of immigrant values vs. more progressive "Western" values)
- How I set my own path and the way I became a Household Hustler

Becoming A Household Hustler

Comedian Kevin Hart does a bit in one of his routines where he describes building a house and the builder trying to talk him into a lot of extras that he doesn't need. Hart, whose net worth is around \$128 million, makes the point that it doesn't matter what kind of financial situation you are in – nobody wants to feel like they are being taken advantage of.

This point goes a long way toward preparing yourself for the Household Hustler mindset. You are not just planning to negotiate with someone to get a better price; you are planning to negotiate to get a fair price. You are preparing yourself to make the most of your money and get a great value for the products you need for yourself and your family. It's not just about the deal – it's about maximizing your dollar and making it go further to live the kind of life you want. Let's be honest though – a product or service is so much more enjoyable when you feel as though you won it.

We hear from the experts, the financial gurus, advisors and consultants. They give you advice on how to save your money, invest your money, and plan for the future. They help you set goals, understand markets and portfolios, and pay off debts. This is all great advice and essential for planning for the future for you and your family.

But what I've noticed is that experts seldom talk about how to use your money well right now. How do you maximize your current dollars by maximizing the way you spend money? The experts are all about how to save, manage and invest. They never talk about how to spend the money you do have for the things you need, right now. After all, the only reason we have money is to buy the things we need to live our lives. And most of us want to live well right now, as well as in the future.

Over the years, I have mastered the art of the household hustle and am sharing my advice, tips, expertise and personal experiences with household hustlers everywhere. This book is the "Art of the Deal" for household management. So this book is dedicated to the hard working people who manage their household with the money they have in the bank right now.

The Household Hustle is my passion and my labor of love. I hope that sharing my advice with you will help you master the art of maximizing your dollars to live exactly the kind of life you want, with the wealth you currently have.

Who is a Household Hustler?

Women at every level of income and education are Household Hustlers.

{Business bridge diagram and analogy here}

You are the CEO of your household, even if your spouse or partner is the primary breadwinner.

Household Hustlers generally fall into one of these categories:

	Woman is work-subordinate to spouse	No personal income
	Woman is work-capable, but earns less	Some personal income

	Woman is work-equal, earns about the same	Same/Equal personal income
	Woman is work superior	More personal income

It's important that, as a woman, you put yourself in a situation where you are not completely subordinate to your husband or partner. You must be able to control the situation, should the dreaded "What If" scenario should happen. If you aren't earning an amount of money above poverty level, let's face it – you're in trouble.

{Poverty Level = ?}

“Buying Right” for Your Lifestyle and Income Level

This book is our modern day answer to the old fashioned Home Economics class. Note, I'm emphasizing the word "Economics" here. This is about using the money and income you have to maximize the value it has on your life. By spending the right way, you can live the life you want – but it takes a really great hustle to make it happen. This isn't a book about saving money. This is a book about getting the maximum value out of the dollars you have and spending money the RIGHT way, to enjoy and manage your life to its fullest.

The Economics of the Household Hustle

The question for every Household Hustler as they grow in their income and ability to spend is, "How are you spending your TIME?" This is a critical question for you as the CEO of your household – as your revenue (or income) increases, you have to decide where to spend your time. And where to not spend your time. Certain activities are literally a waste of your time if you are making a certain level of income, and that affects your cash flow and your time capacity.

Don't Be Afraid to Hire Help

One key aspect of owning a business is knowing when to hire help, so you can focus on the activities that will help you grow effectively. In the case of the Household Hustle, you may find that buying groceries, doing laundry or cleaning toilets take too much time or makes you too exhausted to earn effectively.

That's fine if you are in a state of very low or no income. You can totally save money by doing these But what if you are earning the same as your husband? Will the extra work at home affect your job performance? Will being tired cause you to be passed over for the next promotion? Are you spending too much time on mopping the floor to effectively focus on marketing and client acquisition for your small business? Taking on chores that

you can pay someone else to do actually inhibits your earning ability and pulls your focus in the wrong direction.

It's important to buy back your time at a cheaper rate than what you cost. Understand your worth and make the jobs at hand cheaper for you to get them done. Bottom line, it's okay to hire help. In fact, once you get to a certain level of income and productivity, it's essential. You simply can't do it all yourself. Nor should anyone expect you to. Find the things that you like to do – do you love yardwork? Does doing dishes give you a zen moment? - or can do more quickly and efficiently than someone else. Farm out the rest to someone who needs the work. You'll be helping others and yourself by providing employment.

{Poor man's mentality – impoverished view on life – etc.}

Preparing Your Mindset

Establishing the mindset of becoming a Household Hustler is essential. You must prepare yourself for the hustle first, then spot the deal so you can take action. This is not a book about using coupons. I have no patience for clipping coupons – in fact I hate the idea. It's like nails down a chalkboard for me. If that was what you were hoping for please put this book down! It drains your free time on something my 8 year old could do. I am a working mom so I have a particular distaste for wasting time. In fact, I hate it! Time is our most precious commodity and one that we can never get back. Look at how fast children grow and parents age, then tell me I'm wrong.

So here is the deal with preparing your mindset – everyone has to make deals. It doesn't matter how much money you have or save or plan to have, the way you make a deal is just a matter of what market you are currently in. There are deals to be had in every area of your life. You can hustle a deal on almost anything: your yearly salary, the food you eat and the clothing you wear. There are deals to be had on products, property, debt, bills and services. Even the IRS is susceptible to deal making.

So how do you prepare yourself for making these deals as a Household Hustler? You need to focus on four key areas before you move forward to make a deal:

- 1) Do Your Research
- 2) Know Your Seller
- 3) Understand the Market Value
- 4) Control Your Emotions

Do Your Research

It is important to be organized and systematic when you approach the research you need to do, so you can better understand the deal you plan to make. Evaluate the potential outcomes of your deal. Will it take a lot of time? It may be worth more money to reduce the amount of time required. Will the deal potentially harm, jeopardize or improve a relationship you've established? Can you achieve everything you want with the deal as outlined? It's important to evaluate the impact of the deal on your life and the relationships you have with others. Sometimes building a long-term relationship where your planning for a much bigger and better outcome is more important than scoring a good price right now.

Here's an example. For me, glasses are pretty important because I'm legally blind without corrective lenses. So this is a need, not a want. Having said that I also want to look good. The desire to not look odd, nerdy, creepy or old is the want part of this purchase. I also consider the amount of time this item will be used when I'm considering a purchase. In this case, unless I'm pretending to be Helen Keller for some reason, I need these all the time.

To evaluate the purchase, I ask myself if this is something that is a utility item (used everyday) or is it not. Glasses are a utility – I need them everyday. How durable do I need them to be? I'm not playing in the NBA, but they need to make it on a morning hike or jog. Is there a warranty? Yes, a short warranty is ideal. Normally I would tell you to go for the longer warranty and compare the quality of the warranty to the replacement cost of the item, but most people have a prescription that changes every few years. Unless you buy rimless glasses, you are unlikely to find a shop that will retro fit new lenses to your old frames as the frames warp when putting in new lenses.

Next, I consider aesthetics of the product. What colors, sizes and shapes do the glasses come in and what style is most desirable to me? My face is small, so I prefer more rectangular shape and specific neutral colors (brown or black) so I can wear them everyday and ensure they are a better investment. Do the glasses have any upgrades and are they necessary? Yes! I need the reflective coating or I have trouble driving at night, also I want it because you can see my eyes much better with it. In my job it is important for me to be able to look someone in the eye and make eye contact with them. It also helps in negotiations to be able to see the whites of a person's eyes when they are speaking.

Once I have isolated exactly what I will be looking for, I look at the different markets selling the item. I try to find the lowest price I can online without any interaction with a live person. This is typically my starting point for hustling a deal on something and generally takes no more than 30 minutes.

So your evaluation of the item "glasses" should look like this:

Need or Want	Both
Durable, Long-Term Item	Yes
Warranty	Short to Mid-term (eyes change every two years)
Specifications	Small face frame, black/brown color, rectangular
Upgrades – Need or Want	Both
Online Market Value	\$325-\$960

By scoring the deal as far as importance –1 being the most important and 3 being the least – you can keep yourself from being completely distracted by price. Here is an example of how I would score the primary factors I need to consider when making any purchase, in this case glasses:

Time	3
Relationship	2
Price	1

Even though price is important, so are other factors, like time, specific products and services and reputation.

We frequently get so caught up on price that we forget how valuable our time really is. Most people WAY undervalue the cost of their time. This is the main reason I hate couponing – for me, unless the value from the coupon is over \$670 an hour I'm out! If you go my website, I can help you calculate the value of your time for free as my gift to you for taking the time to read this book. In the case of the glasses purchase, I am okay with committing more time to finding the right deal at the best price, because glasses are important for me to function in my everyday life.

The reason I scored Relationship as a 2 is because I like going back to the same place for. Depending on the purchase, the quality of a product or service can vary as far as

importance. If you are purchasing reading glasses, they are typically cheap so if they break in a month and you spent \$3, you spent 10 cents a day. Now if you bought glasses for \$960 and they broke in a month, most people would be upset. This is why I mention a medium-term warranty (one year), as it ensures the quality will be there or the company will repair or replace the product or service.

There are times that you only get a specific product or service from one vendor. This is usually due to proprietary factors like a patent or a perceived specific talent someone has that no one else does. One of my mentors has a specific talent that is proprietary. If you want to communicate with him its via fax machine. I bought a fax machine and an extra line just so if I need to communicate with him, I can. In this instance he has all the leverage – what a fantastic position to be in!

Reputation is a tricky thing. It is super important, but as far as a company like Yelp you need to consider the source. There have been several instances of corporate sabotage and abuse of their system that have gone unchecked and really hurt many businesses by providing an outlet for negativity and sometimes extortion.

As Charlie Hunnam, the actor who plays King Arthur in the movie *King Arthur: Legend of the Sword*, says "Why have enemies when you can have friends?"

Know Your Seller and Understand Their Challenges

When you are preparing to make a deal, it's crucial that you know who represents the seller of what you want to buy. Is the seller an individual? A group of people? A small or large company? A large corporate entity, a small business or a non-profit? It's good to know the type of people you plan to make a deal with.

Put yourself in the other person's shoes. What do they want? Why are they making this deal? These questions are important because they give you leverage for better negotiation. When you understand where the other party is coming from, you find the items and areas where they are most likely to be flexible and where they will be willing to bend. You can use this information to know how best to make a deal – they get what they want or need and so do you.

Years Ago, I was remodeling my kitchen. I looked at several different bids for cabinetry. One cabinetmaker was from Mexico. He had an amazing price structure because the cabinets were fashioned in Mexico and their material and labor costs are much lower, so this cabinet maker was able to pass on the savings. The issue I had was that this man was new in the business in the US and did not have references, hence I was uncomfortable moving forward and risking that I would never see him or my money again. I ended up going with used cabinetry for 75% of my kitchen and reworking what I had with a skilled carpenter. This ended up saving me even more than the Mexican cabinetmaker in the end because I bought them used and still got the price down several hundred dollars. I was getting bids ranging from \$40K at Home Depot to \$14K from the Mexican cabinet maker. My total cost on the cabinets was just barely over \$5K. They are custom and they look amazing!

Understand the Market Value

One of the most critical aspects of making a deal is to understand the fair market value of what you are negotiating. You need a starting point to know whether you are getting a good price.

Do your homework to find out the cost of the thing you want to buy. What is the current price at different stores and in different markets? Check the prices online, and look up at least 3 different retailers. For example, if you are purchasing tile to put in new flooring, you should look online to know that a certain kind of tile costs \$2 per square foot at Home Depot, \$2.10 at Lowes, and \$1.89 at a locally-owned flooring retailer. You should establish a baseline to know that buying that tile for less than \$2.00 per square foot is a good deal.

Know your options and the value of what you want to buy before you begin your hustle.

Control Your Emotions

Emotional Intelligence is one of the most important aspects of negotiation. You should recognize that heightened emotion is detrimental to the process of negotiation – I always say that the first person to lose their temper loses their power. Be aware of the other person's feelings and understand that negotiation is not personal, it's just business. Keep your head and remain logical. Let me just say that I am very aware that there are ways to control others emotions, but until you learn how to master your own emotions there is little point in teaching you the rest. If you feel as though you have mastered the list below please, go to my website VictoriaMcVay.com for more advanced EQ learning.

Here are some good methods for controlling your emotions during a negotiation:

- Say as little as possible without being rude. This is a great way to control your emotions and keep leverage on your side. Just like playing poker, keep your cards close to your chest and let the other party do 80-90% of the talking. They will inevitably reveal what you want to hear, and it will go a long way towards making sure your negotiations remain calm and professional.
- Gauge the other person's disposition. Are they calm and confident? High-energy? Nervous? Stressed? Take a minute to observe the seller and think about how you can make them comfortable with the situation. Work on understanding where they are coming from and put yourself in their shoes. This will help you assess where you can find areas where they will bend with the deal and where they will not. Most people are guided by their emotions, so paying attention to disposition is key to your negotiation.
- Ask questions that will draw out the seller's story. Why are they selling the item you want to buy? This is very important when it comes to negotiating price because it lets you know how you can help them. Remember, people want to do things that are in their own best interest – you can help them help themselves by buying the item they really want to sell, but you can do it on your own terms and at a price that's best for you. One example is if there is an urgency to sell a piece of furniture because the seller needs to make use of the space in a whole different way, the sooner the better – for instance, they are turning a bedroom into an office or vice versa.
- Mirror the actions and perspective of the seller. For example, if they are a fast talker, then you should talk fast too. If they are excited, be excited. If they are very calm, remain calm. People like you better, and trust you more, if you are like them. Likeability and trust go a long way toward improving your negotiations.
- Be complimentary and genuine when working with the seller. Pick out something you like about the person you are negotiating with and let them know. This helps the other person to relax around you because they feel that you like them. And it helps them like you in return. Do NOT be disingenuous by complimenting someone on

something you don't actually like (don't tell them you love their outfit or hair or decorating style if you really don't like it at all). People pick up on phony compliments and will instinctively mistrust you.

- Enjoy the game of negotiations. Life is about learning and experiences and you really only learn lasting life lessons when something has gone terribly wrong. So if you get the raw end of a deal, use it to better your deal-making skills the next time. I relish the idea of going up against a smart negotiator. The really good ones wake me up like watching an action movie. They are usually 3-5 steps ahead on the board game of life – and I love to learn how they play the game.

Time is Money - Your Time Has Value

Control Your Emotions and Control Your Money

Finding Deals, Spotting Opportunities and Taking Action

Now that you have prepared your mindset for negotiating the hustle, it's time to find those deals and take action. But how do you identify the products or services that will allow you to hustle?

There are several key elements to taking action and spotting an opportunity:

- 1) Seek out locations that offer great deals on items with high value
- 2) Use technology to help you save money *quickly* and easily
- 3) Identify the right circumstances for a deal
- 4) Leverage your strengths

Secondary Markets

I use secondary markets as my primary way to shop! I almost never buy anything new. Shopping in secondary markets not only differentiates you by saving you money and keeping more of it in your bank account, it also allows you to differentiate the look the style of your home, how you dress your children, what you drive and how you live your life. Personally, I feel smarter than the average bear living this way – and I get to have the lifestyle I want without breaking the bank.

There are two types of secondary markets 1) brick and mortar shops like: Savers, Goodwill or local consignment shops and auction houses, and 2) online sellers, such as EBay, OfferUp, Facebook Marketplace and Craigslist. Each type offers fantastic deals on high-quality and usually high-dollar items. The depreciation on secondary market goods is unbelievably low, compared to new goods. Many times you can get items for 10 cents on the dollar or less.

My personal favorites include:

- Savers (also known as Value Village, Unique and Value Thrift)
- EBay
- OfferUp
- Goodwill
- Facebook Marketplace
- Craigslist
- Local Consignment shops
- Cities and Municipalities

Turn Spring Cleaning Into an Instant Money-Making Household Adventure!

According to the statistica.com website, 72% of Americans participate in spring cleaning activities every year.

Online Garage Sale with a Twist

Instead of setting up a garage sale in your driveway on the weekend, instead use the power of the internet to resell those items that you no longer need or want. But here is the key – sell those items in bulk!

Make Spring Cleaning a Home Update

Update and redecorate your home one room at a time, one room per week.

Get Your Kids Involved

Find one or two significant items to donate, and take your kids with you to give them to a worthy cause. For example, donate an old children's bed to a local orphanage.

You can feel great about shopping in secondary markets because not only do many of them support great causes, they also reduce waste and repurpose items. Savers traditionally supports organizations like Big Brothers, Big Sisters, Easter Seals and Arc. Goodwill provides jobs and training, and many consignment stores donate unused or unsellable items to the needy. As a matter of fact, Savers keeps over 700 million pounds of reusable items out of landfills each year. #giveashirt

EBay is so fantastic. In recent years, not as many people are using it, but EBay is so versatile. You can pretty much find most things cheaper on EBay. I tend to buy luxury items on EBay because there is accountability via their rating system and through PayPal if you are unhappy with the purchase. Additionally, as a busy mom I don't like to spend my time shopping much. Especially putting together nice outfits for my sons - its super time consuming and for what? So they can either ruin the clothes by just being boys or outgrow the clothing in 9 months. I am not a stylist for the under 10 year olds. So I buy "lots" of nice clothes for my sons because not only has the work been done - the outfits are already put together its also great because you are buying nice clothes for pennies on the dollar- they have majorly depreciated after one wear. I have a process to winning on eBay – if you are interested please go to VictoriaMcVay.com

I buy quite a bit off of OfferUp, Facebook Marketplace and Craigslist. In particular OfferUp and Facebook Marketplace are cool because they are full of pictures and are extremely user friendly. Also, most of the time you can negotiate delivery for free or use that as leverage to get a lower price.

Although I like Craigslist, it is less user-friendly than the other two and has less security in place for personal safety. It is also less photographically oriented and more focused on text, therefore it is likely you will see several listings for goods without pictures. For this reason, the negotiation may take longer from start to finish, because it requires more back and forth communication between buyer and seller about the item for sale when there are no pictures.

Cities and other government agencies have many instances in which they sell items to the general public. They will often hire brokers to represent them in the sale of things they need to get rid of; for example, building materials that were part of their infrastructure or furniture from an upgraded or remodeled government office. And attending a police auction is quite an event, if you have never been – you can get some fantastic deals on items seized in the name of the law!

I believe it's important to include my children in the buying and selling process and teach them how to negotiate for great values, so they too can understand the value a dollar can really have. Online secondary markets are a good way for children to run their own business with supervision – the modern day version of a lemonade stand. It's never too early to teach them about money, and how to make the most of it.

Leveraging Technology to Find Deals

A great way to save money and get cash back easily and quickly is to leverage the technology you already have. Most people have smartphones, which makes saving money at the point of sale a breeze – and cashing in on rebates afterwards a snap.

Retail Store Smartphone Apps

Many stores have smartphone apps that you can download to immediately save money and access coupons. Most of these stores have loyalty cards. Sign up for the loyalty card at the stores you like, download the app, then shop to earn points and use the

coupons and discounts they have right from your phone. Most store loyalty programs give you coupons, cash back and discounts as you spend, that you can use for future items that you need. Retail apps also often have special coupons and discounts that are only available through the app – another good reason to have apps for your favorite stores handy on your smartphone.

Here are some of the stores with easy to use apps that can instantly save you money:

- Target
- Michael's
- JoAnn's Fabrics
- Safeway
- Fry's (and other Kroger retailers)
- Best Buy
- Famous Footwear
- Dick's Sporting Goods
- Macy's

If you have a smartphone, give some of these a try. You really have nothing to lose and can save a lot of money!

Rebate Apps

One of my friends swears by rebate apps on her smartphone to save money after she shops. You simply download the app to your phone, then take a photo of the receipt (or sometimes the bar code on an item) after you get home from the store. She has gotten hundreds of dollars back over the past couple of years, just by taking photos of her receipts. Some of the easiest to use and get money back include:

- **ibotta** - find the store where you spend money, select any items shown in the app that you bought at that store, then take a photo of your receipt. Sometimes the app will ask you to watch a short commercial or take a quick survey, but most of the time you can just select the product you purchased. The ibotta app will credit your account with the designated rebate for that item, then you can cash out the money as a PayPal or Amazon gift card once you reach a certain amount.
- **Walmart Savings Catcher** – take a photo of the QR code at the bottom of your Walmart receipt, and the app will go out to all of the competitive stores in your area and find any lower advertised prices. It puts the difference onto an e-gift card for you to accumulate and use at Walmart in the future.
- **Receipt Hog** – just take a photo of any receipt for anything you buy (products or services). The app captures your receipt and gives you different numbers of “coins” or points for the receipt. Once you accumulate a certain number of coins, you can cash them in for PayPal or Amazon gift cards.
- **Cash Dash** - select the stores where you made a purchase, then take a photo of your receipt. Sometimes you must watch a short video, but the app will give you a percentage of the amount you spend back as a rebate.
- **Dosh** – this app automatically tracks your purchases from certain local retailers and restaurants, then gives you credit for your purchase. Just enter your credit card numbers and the app does all the work. When you reach a certain amount, you can cash out the rebates for cash, PayPal or Amazon gift cards.

I'm planning to download some of these rebate apps to start getting cash back myself – especially the ones that involve minimal effort on my part!

Email Notifications for Sales

Often deals come in the form of a coupon in an email or text message. Keep an eye out for these and use them to your advantage, especially in places like department stores and high-end outlets. Again, you can just pull out your phone and show the retail clerk your email – easy and quick!

Credit Card Points

There are two sides to this hustle: 1) gaining points by spending on a credit card and 2) using points for spending on goods. Let me first say that I'm not a fan of the idea of getting a credit card just to get points. I pay off the entire balance on my two credit cards monthly, 24 hours before they are due. I do not make purchases that I plan on spanning out. If I cannot pay it off by the end of the month, it does not go on the credit card – end of story. Having said that, you can get amazing deals on goods through your accumulated points and not have to spend cash. It's a great deal if and a good way to use your credit card to save money.

Groupon and Living Social

Groupon is a good beacon for finding shopping deals. However, I rarely use the actual site. The deal is that Groupon actually charges the company they are working with 30 to 50 percent of the cost of the offer being advertised on their site. If you call the company yourself, they will usually forgo the cost of the Groupon fee and directly pass the savings on to you. I do this all the time – it's a perfect example of spotting a deal that is ready for the hustle.

Primed and Ready for the Hustle

Part of being a Household Hustler is making your own deals through negotiation. So how exactly do you spot a deal that is ready for the hustle? There are many reasons that a seller may be ready to make a deal with you. Bottom Line: know your options and the value of what you want to buy before you begin to hustle a deal. The following is my go to list of advantages I look for:

- Overstock Items
- Bulk Discounts
- Mistake Items and Seconds
- Time on Market
- Seller's Urgency
- Unfinished or Unrepaired Items
- Referrals
- Off Season or Slow Season Buying
- End of Year Sales
- Wholesale

- Leveraging Currency

Overstock Items

Many times retailers overestimate the demand of certain items and order too much. When their stock takes up too much room they have to start moving inventory or they will lose money. For example, the garment district in Los Angeles often has huge deals on designer fabric because the design house didn't use all the fabric for their seasonal items.

This is a great time to pull out your hustler hat! When a retailer needs to move inventory to make room, you stand to gain by getting a much lower price.

Bulk Discounts

Many times you can get a great deal from a seller if you are buying in bulk. If a merchant is guaranteed to make more money (and move more inventory to make room for new items), then they are more likely to negotiate with you.

For example, if Lowes or Home Depot knows you are going to be purchasing items that total over \$1500, you can often get a discount up to 20% off. You need to register in the store to take advantage of this opportunity, because they don't advertise this program. EBay also has a "make an offer" in its options to purchase. If you are buying multiples of something, always look for a vendor that offers this option, because it means that they are willing to negotiate further. When I'm looking for a particular item, I use this as leverage whenever I shop for a particular seller. The more you buy, the better the discount. And don't be afraid to make an offer – it's reasonable (and expected) that when you are spending more money with a seller, they are more likely to add extras or give additional discounts.

Referrals

Another great way to hustle your way into a better deal is to leverage referrals that you can make to friends and colleagues. If a business will stand to gain additional business because you are happy with their products and customer service, you can often influence them to give you a better deal on what you plan to buy. This is especially true if you already know people looking to buy what the retailer is selling, or if you have friends with you when you buy. Word of mouth is a key marketing tool for many businesses – you can leverage that to work in your favor.

Time on Market

Often a seller finds that they are just unable to move an item off of their shelves because none of their customers want to buy it. This is a big motivation for them to negotiate with you, so they can move the inventory out of their shop as quickly as possible.

A great example of this was the deal that I negotiated on my wedding dress. The designer dress was originally almost \$2000, but it had been at the shop for over a year and no one was interested. In fact, this dress had a nickname – the "alien dress!" It didn't fit anyone that tried it on. It stuck out in the shoulders. I have small shoulders but am larger chested so the fabric was pulled to the front instead of the sides... and it fit perfectly. I knew it was the right dress as it was being zipped up. It needed almost no alterations, just some of the tulle trimmed at the bottom. Needless to say, I bought the \$2000 dress for under \$300. The lesson is, don't be afraid to look at things no one else will try – you may find the best bargain ever!

Urgency to Sell

In some cases you will find a seller that has an urgent need to offload an item. They may need to make fast cash, move or relocate a store, or liquidate merchandise. Whatever the reason for their urgency, this is the time to pull out your hustler hat and read their emotions. Find out more about them and why they need to move the merchandise, then begin your negotiations.

For example, I bought a Porsche Cayenne for an outstanding price. The seller was having financial difficulty and needed to get out of the car payments ASAP. My offer was not enough to pay off the loan this man had on the vehicle, but he was so desperate to get out of the committed payments that he used what I offered to pay the loan down. I got the vehicle for almost \$8000 under the low end of the Kelly Bluebook value because the seller was extremely motivated by his urgency to stop making payments on the vehicle.

Mistake Items

Sometimes retailers will receive products from a manufacturer by mistake. They may have received the wrong item, placed an order that came in as something different, or received incorrect specifications for an item. In many of these cases, a seller will usually be willing to give you a discount on an item that was a mistake or returned because they can be very difficult to sell – and they hadn't intended to have it in stock in the first place. Most of the time the seller would have to absorb the cost of the item and never recoup their money, so selling it to you at a discount works out for both of you. One way to easily find mistake items is to call independent shop owners that do large amounts of custom work for much bigger companies that order in bulk.

Unfinished, Unrepaired Items and Seconds

It's usually pretty easy to get a good deal on a product that is either unfinished or that requires some kind of repair. For example, sometimes furniture that has been painted an ugly color, or has missing knobs or other pieces of hardware, may be less expensive because it needs to be refinished or repaired. Clothing missing a button is usually cheaper so buy, because a repair is needed. Premium items that have imperfections are also much cheaper than those in perfect condition – and you usually can't tell the difference!

Sometimes sellers have items in stock that did not go through proper quality control and they end up not being able to sell the merchandise for full price. For example, cigars that have minor imperfections are called "seconds" and sold at a much cheaper price than their perfect counterparts. Unless you are a cigar connoisseur, you most likely can't see the imperfection at all.

And don't discount pre-owned automobiles. Old cars in great condition can be a real find. For example, I know of a Porsche that was repaired with Chevy parts. The body is still the same, but the vehicle is less than half the cost of the normally a high-ticket item – and no one can tell the difference!

Off Season or Slow Season Items

Every area of the country has different season, but all areas have an off-season. During the summer months, winter wear is off-season. During the winter, fall clothes are on sale. Christmas decorations go on sale the week after the holiday and you can pick up Valentine's or Fourth of July items for a song if you wait until the day after you celebrate.

Wait to shop until the very end of the season and buy items that will be good for next year – you'll save a ton of money and be ready well in advance when you need that item.

End of the Year Sales

Most retailers want to get rid of their inventory to make room for the new year or season, and one of the best times to look for these kinds of sales is at the end of the year. In January, sellers are usually trying to closeout many of the items that they had in stock for the holidays. For example, car dealership and national chains need to show their investors bigger sales numbers to close out the year. It makes a great time of the year to look for deals.

Because there is usually an end of year push for companies to show higher sales, you can wait until the last min to get the items you have been wanted to purchase. Plan ahead in typical household hustler mode and you can make some fantastic deals on end of the year sales.

Wholesale Market

The only way you can get a wholesale discount is if you have a license for it. If you don't have a license, then you can rent one from a vendor. To make this happen, you first need to find out the wholesale price on a good. Then you can negotiate a fee to pay that vendor for buying that good on your behalf. If it works in everyone's favor, you've got yourself a deal.

Leveraging Currency

Many years ago I was planning a trip to India with my Father. The challenges were that I had never been to India and could not put together a trip there without some serious help. I had lived abroad and was no stranger to traveling and booking everything myself, but India was an altogether a different kind of vacation. I had been researching travel agencies online.

The plan was to be gone for approximately 30 days give or take. We were going to cover as much ground as possible because there was a ton to see. The parameters I had also included four-star or higher hotels. This was not because I am a snob, but I wanted to make sure the hotels were clean and nice enough that we did not risk getting sick. My dad is much older and that would have ruined the trip. In order to see all the places we wanted to go, I also needed two in country flights and a train ride, plus bus or car transportation for 90% of the time.

With these requirements I was getting estimates from both American and British travel agencies for \$7000-\$8000 total for the trip. I was in sticker shock and could not afford the trip that my dad had been dreaming of all his life. I decided to get creative and see if there was a reputable Indian Travel agency that I could book the trip through. I did find one that I was really impressed with. I called the agency in India and spoke with the guy who owned the company and booked the trip. I wired the money 2 days later. The total was \$3634 for two people to stay in four-star or higher hotels (several were actual palaces – one with the king still living there – amazing!) that included breakfast and our private driver and guide each day. It included two in-country flights and train ride, along with a tiger safari for two days.

The reason I was able to save so much on the trip was because the Indian travel agency was being paid in Rupees, which at the time were worth 44 Rupees to \$1. With such a

great exchange rate, by booking everything in the other country I made out like a bandit and had a fabulous first class vacation with my father.

Leveraging Your Strengths as a Hustler

No one is good at everything. My weaknesses are that I'm impatient, not super detail oriented, and am horrible at following through on things. My husband is pretty much the opposite of me, so I have him do the research and deal making when we are considering a new TV, appliances or a new iPhone. These are items that require more attention to detail than I have the desire to learn. My position is the same as Tim Ferris' (The 4 hour Work Week) – don't spend your precious time wrangling with your weaknesses to become average in those areas. Focus on your strengths and delegate your areas of weakness. It's better to bring someone you know or hire someone to handle the areas where you do not excel.

Sage advice and a great lesson to learn about leveraging your personal strengths to be a better household hustler!

Savers – My Favorite Secondary Market

One of my favorite ways to save time and money is to shop in secondary markets. I typically visit stores in areas with high-priced real estate, and always find what I want quickly and for rock bottom prices. Gently used kids clothing, housewares, linens – you name it, I can find it.

Savers is one of my all time favorite places to take advantage of secondary market hustles. I find locations in high income neighborhoods and can make out like a bandit! The stores sell very gently used items and are located throughout the United States and Canada under the names Savers, Value Village, Unique and Village des Valeurs (in Quebec). One of my favorite things about Savers is that I can run in and find exactly what I need in minutes (the stores are very well organized, which makes speed shopping easy). Another favorite is that they recycle items that they can't use or resell in their stores and they work to directly support non-profit organizations throughout the country. Here is a description of the program from their website:

Our Rethink Reuse™ business model of purchasing, reselling and recycling gives communities a smart way to shop and keeps more than 700 million pounds of used goods from landfills each year. We also help more than 120 nonprofit organizations by paying them for donated goods, which supports their vital community programs and services. Our brands comprise Savers (in the U.S), Value Village (in the U.S. and Canada), Unique (in the U.S.), Village des Valeurs (in Quebec) and Savers Australia. All in all, we operate over 330 locations and have 22,000 employees.

We wanted to help local communities, so we partnered with nonprofit organizations doing great things like helping kids, the disabled, people suffering from diseases. But we didn't stop there. We looked globally, too. We resolved to keep 650 million pounds of items from bedding and shoes to dishes and toys out of landfills each year by either selling it in our stores or sending it to recyclers and developing countries.

The Savers' business model involves partnership with local non-profits and purchasing and reselling donated items. The non-profits collect and deliver donated goods to Savers, which pays them for the items at a bulk rate regardless of whether they ever make it to the sales floor. Savers has more than 160 non-profit partners throughout the United States, Canada and Australia, which it pays more than \$117 million annually.[citation needed] As of 2012, the company had 315 stores worldwide and reached \$1 billion in revenue.

Savers has buyers for its recyclables throughout the world and attempts to keep as much donated product out of the waste stream as possible.

Savers is a great company with a big heart. And a fantastic secondary market to help you hustle great deals for your household!

Hot Household Hustlers – My Favorite!

I pride myself on being one hot Household Hustler, but to be honest, I drew inspiration from many different people. We see those hustlers every day – on television, in the news, at the bookstore. So to give them some credit, I want to share a few words about some of the hustlers that inspired me to get my hustle on and make the most of every dollar so I can easily live like the one percent.

From penny-pinching and repurposing old junk, to making healthy speed-meals and efficiently using your leftovers, these mavens of the marketplace media know how to get their hustle on. They each provide a huge resource of tips and advice in their unique areas of expertise, and you can use these lessons in your daily life to become one hell of a Household Hustler.

My four favorite Household Hustlers include Heloise, Martha Stewart, Rachel Ray and Joanna Gaines – each of these people know how to maximize their money and time. All of them bring comfort, elegance and value to their world. They don't do this by clipping coupons and buying cheap substitutes. Rather, they reuse and repurpose quality items to make them into beautiful, valuable pieces. They shop smart, make deals and find value in what they buy to ensure they have the best quality. And they maximize their time by being efficient and planning well.

Background

Accomplishments

how they add value

why they are great examples of Household Hustlers

"fun" facts - special good deeds or personal accomplishments of each

Heloise

Heloise has been a household name since the early 1960s, since the original Heloise began offering homemaking wisdom to the public in her syndicated newspaper column. Today, her daughter, Ponce Kiah Marchelle Heloise Cruse Evans (recognized by her pen name, Heloise), has taken on the mantle. In my book, her long-term success makes her the original Household Hustler and a true American icon of thriftiness.

is an American writer, author, and speaker specializing in lifestyle hints, including consumer issues, pets, travel, food, home improvement, and health.

True, that tip has nothing to do with a tidy home. But after more than three decades, it's still the secret to what keeps the columnist happily coming to her keyboard. Her "Hints From Heloise" column is syndicated in more than 500 newspapers in the United States and internationally, appearing seven days a week. She's also written 14 books, is a contributing editor to "Good Housekeeping" magazine and makes regular television appearances.

Thrifty

Household name

Pinch a penny – reduce, reuse, recycle with grace and charm (courtesy and class)

Make the most of every dollar

Syndicated Newspaper Column

Hints From Heloise runs seven days a week in more than 500 newspapers in the United States and internationally.

Magazines

Contributing Editor of Good Housekeeping magazine and monthly columnist: Ask Heloise.

Radio

Interviews experts and posts on: www.Heloise.com

A frequent guest on local radio shows.

Television

Appears on national TV, including Late Show with David Letterman, Today Show, The View, CNN and local stations.

Books

- **Handy Household Hints from Heloise*, trade paperback (2010)
- **Kitchen Hints from Heloise* (2005)
- **Get Organized With Heloise* (2004)
- **Heloise Around the House* (2003)
- **Heloise Conquers Stinks and Stains* (2003)
- **In the Kitchen With Heloise* (2000)
- **Heloise's Hints for All Occasions* (1995)
- **Heloise's Household Hints for Singles* (1993)
- **Heloise from A to Z* (1992, revised 2004)
- **Hints for a Healthy Planet* (1990)
- **All-New Hints From Heloise* (1989, revised 2004)
- **Heloise's Beauty Book* (1989)
- **Help! From Heloise* (1982)
- **Hints From Heloise* (1980)



Lecture Circuit

Heloise gives numerous speeches to business and civic organizations in the U.S. [Click here](#) to see appearances and speeches.

Charitable Work

Heloise makes frequent appearances for Battered Women's Shelters, The American Heart Association, military family support-services and animal-related causes.

Awards

- * Communicator of Achievement 2009, National Federation of Press Women
- * Headliner Award, Women in Communications
- * Mental Health Mission Award, National Mental Health Association's first award for outstanding contribution to mental health education

* Distinguished Alumnus Award, Southwest Texas State University (now Texas State University)

Education

*Southwest Texas State University (now Texas State University), San Marcos, Texas, 1974 B.S. Education, a double major in Business Administration and Mathematics, with a teacher's certificate

[Cleaning your computer](#)

[Essential Oils](#)

[Microfiber Cloths](#)

[Holiday Stains](#)

[WFAA-TV](#)

[College Student Hints](#)

[FamilyNet Channel](#)

[Homestyle Cleaning Solutions](#)

The original Heloise

HELOISE BOWLES CRUSE—THE ORIGINAL HELOISE

The original Heloise was born Eloise (with a twin sister Louise) Bowles in Ft. Worth Texas on May 4, 1919. When her newspaper column was syndicated, she added the H because she thought it made more alliterative sense -- Hints from Heloise!

- She graduated from Felt and Tarrant Business College and Draughn's Business College in 1939.
- In 1946 she met and married Marshal (Mike) Holman Cruse, a captain in the Army Air Forces. Cruse was then stationed in China and Heloise moved to Nanking in 1948. They left China and moved to Waco, Texas.
- The current Heloise was born and the family moved to Arlington, Virginia in 1953 and to Hawaii in 1958. Her mother added Ponce' (after her fraternal grandmother Florence) and corrected Michelle to Marchelle (for her father Marshal) and then added Heloise to finally complete her name!
- Heloise has decided that she wanted to write a column in a newspaper for to help housewives, She marched to the office of the Honolulu Advertiser to see the editor to discuss her idea. She even offered to work for free for 30 days and the editor took a chance—The Readers' Exchange column began in 1959. It was such a success by 1961 that Time magazine did an article on Heloise.
- Later in 1961, King Features Syndicate convinced Heloise to syndicate her column with a new title, Hints from Heloise. By 1962 it was running in 158 newspapers and in 1964 it was appearing 593 newspapers in America and abroad.
- Col. Cruse and Heloise moved to San Antonio in 1966. Heloise II who was majoring in math at Southwest Texas State University (now Texas State University), was helping her mother out with the column.

- Heloise died December 28, 1977. Her tombstone read, "Heloise, Every Housewife's Friend."
- Her daughter took over the column and continues to write the Hints from Heloise column.

HER BOOKS

Heloise's Housekeeping Hints, 1962
 Heloise's Kitchen Hints, 1963
 Heloise All Around the House, 1965
 Hints For Working Women, 1966
 Heloise's Work and Money Savers, 1967

My latest book ***Handy Household Hints from Heloise*** (Rodale Press) will be released in trade paperback August 31.

Look for it in your book store or online at Amazon.com and Barns&Noble.com.

GET ORGANIZED WITH HELOISE

Hints to help you and your family get organized—kids, pets, travel, that junk drawer and more! My FIVE POINT PLAN for Clutter Control and the 10-SECOND GUIDELINE will assist you in finding WHAT you need, WHEN you need it! Reclaim all the time you lose looking for stuff.

HELOISE CONQUERS STINKS AND STAINS

Smells and stains plague even the most conscientious of cleaners. Heloise offers up-to-date hints and how-to solutions for getting rid of awful odors and nasty spots and stains She provides answers to frequently asked questions about stinks and stains and offers an A-to-Z list of odor and stain prevention and remedies.

IN THE KITCHEN WITH HELOISE

America's #1 Lifestyle Manager shares with readers her hints and recipes, adapted for today's fast-paced lifestyles. It's filled with ways to equip and organize your kitchen, money-saving shopping and storage hints, time-saving hints for cooking and entertaining and pages of Heloise's favorite recipes.

ALL-NEW HINTS FROM HELOISE

Heloise has updated her indispensable home reference guide that focuses specifically on today's changing life-styles. Organized by subject, and cross-referenced with a comprehensive index, it provides current advice and hints on everything from home care (inside-and-outside) to travel, entertainment, children, pets, and more.

HELOISE FROM A TO Z

In a dictionary form, it's packed with some updated information, some old favorites and some new hints, including—removing stains from clothing, unstopping drains, fixing squeaky floors and saving supermarket dollars. In addition, there are scores of hints on using and

caring for the modern home's high-tech equipment, such as microwaves, home computers, VCRs, and more.

HINTS FOR ALL OCCASIONS

Life is full of special events and this collection of advice, hints and recipes will make them even more special. From planning a picnic to hosting a holiday. Heloise offers unique hints for successful, stress-free party giving. You'll discover a wide range of practical ideas for entertaining and a calendar of surprising special occasions worthy of celebration!



HOUSEHOLD HINTS FOR SINGLES

If you're living single, Heloise offers hints, advice and guidance to meet the challenges of living solo. For the student living away from home for the first time, the recent graduate setting up a new house, or people starting new lives after divorce or widowhood, this book has practical info on lifestyle matters from cooking, cleaning, shopping to budgeting.

Heloise here, sharing her timeless hints to help Bonita/Estero Salvation Army

By Elizabeth Kellar -

Naples Daily News

Here's a hint from Heloise, the grande dame of housekeeping wisdom: If you want a career you'll love, find one that presents constant challenges.

On Monday, she'll make a stop in Naples as the keynote speaker for the Friends of the Salvation Army Bonita Springs/Estero Annual Winter Luncheon. Proof of her popularity is that it is sold out.

The Salvation Army is a cause that close to the columnist's heart, she said in a recent telephone interview. When she was in college at Southwest Texas State University, now Texas State University, there was a large flood. She wasn't personally affected, but stayed on the campus to help with the cleanup.

During those efforts, a charity came by selling coffee and sandwiches. Then, the Salvation Army stopped by with coffee and sandwiches, offering what they had for free. That generosity left a lasting impression on Heloise.

"From that moment on, I had a personal experience with them," she said.

She can find no fault with the charity's thriftiness, either. It may even rival her own, she quipped.

"Those people can squeeze a penny further than Heloise," she said.

Longtime fans of the Heloise column will recall that the current Heloise inherited the column from her mother, the original Heloise. The current Heloise began writing the column in 1974, lending her mother a hand and using a No. 2 after her name to distinguish her from the original Heloise. After her mother died in 1977, the current Heloise took on the column full-time.

Through the years, modern life has led Heloise to research new kinds of helpful hints.

Helping the Salvation Army

<http://www.heloise.com/heloise-here-sharing-her-timeless-hints-to-help.html>

Literacy

San Antonio Youth Literacy sponsored the event to benefit the group's Let's Read program, which fosters reading among underprivileged elementary children. More than 160 guests attended the annual gala.

The nonprofit group raised more than \$6,000 from a silent auction — which featured dinners, jewelry and spa packages — to support the literacy program.

Heloise chatted with each author individually, then with all of them collectively before night's end.

Clack, introduced as a columnist who “writes from the heart,” talked about his upcoming collection of columns, “Clowns and Rats Scare Me,” which will be published by Trinity Press.

“It's like going to the hospital and bringing home a baby,” Clack said of his first book.

Tafolla was one of the winners of the 2009 Tomas Rivera Book Award for Mexican American young adult literature for her book “The Holy Tortilla and a Pot of Beans.” She talked about growing up on the West Side, where books were in short supply and thoughts of becoming a writer seemed like the stuff of fantasy.

Asked how she would introduce herself in a foreign land, she said as a writer from San Antonio, where her family has lived for centuries. She said that gives her a tremendous amount of loyalty to place, people and culture.

“It's gives one a certain sense of wanting to record, to show this beauty to the world,” Tafolla said. “I've been able to take a dramatic performance of one-woman shows to different places in the world and share the beauty we sometimes take for granted.”

Rosen said one of his goals was educating young children about literature and investing in future readers and audiences. He said he tries to base what he does at the theater on books that children are reading in school or at home.

“If you get them excited about a piece of literature onstage then they'll want to go out and read it,” Rosen said.

Heloise introduced McCombs as an Alamo City icon.

“If you lived in San Antonio for more than 30 seconds and don't know Red, then you don't know Red,” she said. “Red, you're an entity unto yourself.”

McCombs said he came to honor Harriet Marmon Helmle, the group's founder, for 25 years of hard work and progress toward battling illiteracy. He said his humanitarian efforts over the years are activities he enjoys.

“Life is for the living,” McCombs said. “It's a gift every day, something we didn't earn, something we don't deserve ... I'm always anxious to do different things.”

San Antonio Youth Literacy executive director Pat Medina said one of the group's biggest concerns is that people don't realize the literacy problem that affects children and adults in San Antonio.

“We want to ensure the kids don't become a statistic,” Medina said. “We use these types of venues to educate San Antonio to the need of ensuring that the youth of our community are able to read.”

Martha Stewart

A name synonymous with taste and class, Martha Stewart can stretch a dollar by renovating flea market finds, repurposing inexpensive furniture or household items and even using leftovers to make a meal elegant and delicious enough for entertaining.

Delivering an audience of engaged fans who are “doers,” big spenders, and highly influential

Reduce – reuse – recycle: Martha transforms the inexpensive everyday item or piece of junk into a beautiful, elegant work of art. From furniture to leftovers to gardening, Martha finds ways to curb waste, transform furniture on a budget and reuse the things you thought were unusable.

Martha Stewart is an American media mogul best known for her television show and magazine, Martha Stewart Living.

Martha Stewart was born on August 3, 1941, in Jersey City, New Jersey. Stewart rose to prominence as the author of books on cooking, entertaining and decorating. She then expanded her brand to include a magazine and television program, serving as CEO of Martha Stewart Omnimedia. Stewart resigned her post in 2002, following charges of insider trading of which she was subsequently convicted.

After the Stewarts restored the 19th century farmhouse they had bought, Martha decided to focus her energy on gourmet cooking, having trained herself by reading Julia

Child's *Mastering the Art of French Cooking*. She started a catering business in the late 1970s, and soon became known for her gourmet menus and unique, creative presentation. Within a decade, Martha Stewart, Inc., had grown into a \$1 million business serving a number of corporate and celebrity clients.

Stewart expanded into the world of publishing with her first book, *Entertaining*, which became a bestseller and was followed in quick succession by such publications as *Martha Stewart's Quick Cook Menus*, *Martha Stewart's Hors d'Oeuvres*, *Martha Stewart's Christmas* and *Martha Stewart's Wedding Planner*. Her newfound fame took its toll on her personal life, as her marriage to Andy Stewart ended in divorce in 1990, after a bitter three-year separation.

In 1991, Martha Stewart, Inc., became Martha Stewart Living Omnimedia, Inc., with the release of her magazine, *Martha Stewart Living*. Stewart's lifestyle empire soon grew to include two magazines, a checkout-size recipe publication, a popular cable television show, a syndicated newspaper column, a series of how-to books, a radio show, an Internet site and \$763 million in annual retail sales.

<https://www.biography.com/people/martha-stewart-9542234>

Delivering an audience of engaged fans who are “doers,” big spenders, and highly influential

Reduce – reuse – recycle: Martha transforms the inexpensive everyday item or piece of junk into a beautiful, elegant work of art. From furniture to leftovers to gardening, Martha finds ways to curb waste, transform furniture on a budget and reuse the things you thought were unusable.

<https://www.marthastewart.com/1530630/decorate-on-a-budget-craigslist-furniture-transformations>

<https://www.marthastewart.com/1526268/curbing-waste>

Introducing Change the Day: We'll offer simple ways you can have a positive impact on your health, your home, and even the world. Get inspired by our Change Makers and the companies that are making a difference in the way we live. This month, we're minimizing our trash at lunch. Join us to help #ChangeTheDay

Martha Helen Stewart (née Kostyra; Polish pronunciation: [kɔ'stira]; born August 3, 1941) is an American retail executive businesswoman, writer, television personality and former model. As founder of Martha Stewart Living Omnimedia, she has gained success through a variety of business ventures, encompassing publishing, broadcasting, merchandising, and e-commerce. She has written numerous bestselling books, is the publisher of the Martha Stewart Living magazine, and hosted two long-running syndicated television shows, Martha, which ran from 2005 to 2012, and Martha Stewart Living, which ran from 1993 to 2005.

In 2004, Stewart was convicted of charges related to the ImClone stock trading case. There was speculation that the incident would effectively end her media empire,^{[2][3][4]} but in 2005 Stewart began a comeback campaign^[5] and her company returned to profitability in 2006.^[6] Stewart rejoined the board of directors of Martha Stewart Living Omnimedia in 2011^[7] and became chairman of her namesake company again in 2012.^[8] The company was acquired by Sequential Brands in 2015.^[9]

Following her release from prison in March 2005, Stewart launched a highly publicized comeback and was once again involved in Martha Stewart Living. Offerings of her company's Martha Stewart Everyday line at Kmart were expanded to include a new line of ready-made home furnishings, and its mass market interior paint line became available at the larger Sears stores. However, the most heavily promoted aspect of her comeback was in television. Stewart returned to daytime television with The Martha Stewart Show and appeared in an adapted version of The Apprentice (called The Apprentice: Martha Stewart). Both shows premiered in September 2005, and both were produced by Mark Burnett. Her prime time Apprentice spin-off received poor ratings,^[67] which some^[who?] attribute to popular dislike for the opportunistic tone of the network's massive promotional campaign and to NBC's slotting the show up against the hit drama Lost. The Apprentice: Martha Stewart was not renewed for a second season.^[68]

In October 2005, Stewart released a new book, titled The Martha Rules, on starting and managing a new business,^[69] and a month later, her company released Martha Stewart Baking Handbook.^[70] In October 2006, Martha Stewart's Homekeeping Handbook, a reference book about looking after a house, was published by Clarkson Potter. She also is a regular contributor of cooking, crafts, and gardening segments on NBC's Today show. Stewart's daily talk show was nominated in six categories for the 33rd Daytime Emmy Awards in 2006, including Best Host and Best Show.

In 1961, she married Andrew Stewart, then a student at Yale Law School. Their only child, a daughter named Alexis, was born in 1965. The couple separated in 1987 and divorced in 1990.^{[11][31]} Subsequently, Martha Stewart dated Sir Anthony Hopkins but ended the relationship after she saw The Silence of the Lambs. She stated she was unable to avoid associating Hopkins with the character of Hannibal Lecter.^{[87][88]}

Stewart reportedly dated billionaire Charles Simonyi, who was an early employee of Microsoft and head of their software group, on and off for 15 years. She featured footage of him as a space tourist aboard Soyuz on her television show in 2007. They broke up around February 2008.^[89]

Stewart is an avid animal lover. Her pets include champion show Chow Chow dogs, French Bulldogs, Himalayan cats, and Friesian horses, including her dark horse Rutger.^[90] Stewart also created a video^[91] on behalf of fur-bearing animals after being approached by PETA while in jail. Stewart stated, "I used to wear real fur, but, like many others, I had a change of heart when I learned what actually happens to the animals".^[92] Stewart filmed a public service announcement on behalf of the farm animal welfare organization Farm Sanctuary.^[93]

Martha Kostyra, Stewart's mother, died at the age of 93 on November 16, 2007.^[94] Kostyra, also called "Big Martha" by her family, had appeared on Martha Stewart Living numerous times.^[94]

Stewart currently resides in Katonah, a hamlet of the town of Bedford, New York. She also maintains a 35,000-square-foot (3,300 m²) residence on Mount Desert Island in Seal Harbor, Maine, known as 'Skylands', the former summer estate of automobile designer and tycoon Edsel Ford, with gardens designed by renowned landscape architect Jens Jensen (1922).

Martha Stewart has supported the following charities listed on this site:

Aid Still Required

American Humane Association

ASPCA

Breast Cancer Research Foundation

Dogs Deserve Better

Farm Sanctuary

Five & Alive

Friends of the High Line

Gabrielle's Angel Foundation

Heifer International

Make-A-Wish Foundation

Parkinson Society Maritime Region

Population Services International

Robert F Kennedy Memorial

Robin Hood

SPCA

St. Jude Children's Research Hospital

Abuse, AIDS & HIV, Animals, Cancer, Children, Conservation, Disaster Relief, Economic/Business Support, Education, Health, Human Rights, Hunger, Parkinson's Disease, Poverty, Women

Rachel Ray

Rachel Ray is a time saver! Famous for her 30-minute meals

Rachael Ray (born August 25, 1968) is an American television personality, businesswoman, celebrity chef, and author. She hosts the syndicated daily talk and lifestyle

program *Rachael Ray*, and three *Food Network* series (*30 Minute Meals*, *Rachael Ray's Tasty Travels*, and *\$40 a Day*).^[1] Other programs to her credit include *Rachael Ray's Week In A Day* and the reality format shows *Rachael vs. Guy: Celebrity Cook-Off*, and *Rachael Ray's Kids Cook-Off*. Ray has written several cookbooks based on the *30 Minute Meals* concept, and launched a magazine *Every Day with Rachael Ray*, in 2006. Ray's television shows have won three *Daytime Emmy Awards*.

Rachael Domenica Ray was born in Glens Falls, New York, the daughter of Elsa Providenza Scuderi and James Claude Ray.^[2] Her mother's ancestry is Italian and her father's is French, Scottish, and Welsh.^{[3][4][5][6][3]}

When Ray was 8, her family moved to Lake George, New York. Her mother managed restaurants in New York's Capital District, including the Lake George Howard Johnson's restaurant, located near the former Gaslight Village amusement park, which attracted many of the entertainers.^[5]

In 1995, Ray moved to New York City.^[7] She worked first at the Macy's Marketplace candy counter. When Macy's tried to promote her to a buyer in accessories, she moved to Agata & Valentina, a specialty foods store.^[8]

Moving back to upstate New York, Ray managed Mister Brown's Pub at The Sagamore, a hotel on Lake George. From there, she became a buyer at Cowan & Lobel, a gourmet market in Albany. Ray credits the concept of *30 Minute Meals* to her experience working at the store, where she met people who were reluctant to cook. She taught a course in which she showed how to make meals in less than 30 minutes.^[citation needed]

With the success of her "30 Minute Meals" classes, WRGB, the local CBS-TV affiliate, asked her to appear in a weekly segment on their newscasts. This, along with a public radio broadcast and the publication of her first book, led to a *Today* show spot and her first Food Network contract in 2001.

Ray, who favors a "quick and easy" cooking style, teaches many simple recipes that she says can be completed in 30 minutes or less, although critics claim her concept does not include preparation time.^[9]

Ray says her Sicilian maternal grandfather, Emmanuel Scuderi, and her Cajun ancestry both exert strong influences on her cooking. She uses ingredients such as fresh herbs, garlic, and chicken stock to boost flavors, and believes measuring "takes away from the creative, hands-on process of cooking." She, instead, favors approximations such as "half a palmful."

To critics of her shortcut techniques, Ray responds, "I have no formal anything. I'm completely unqualified for any job I've ever had." ^[7] She has also repeatedly said, "I'm not a chef."^[4]

On her television programs, she has used catchphrases such as "E-V-O-O" (extra-virgin olive oil), "yum-o," "G.B." (garbage bowl), "Oh my gravy!", "entr  tizer" (entr  e-sized appetizer), "stoup" (cross between a soup and stew),^[10] and "choup" (thicker than a soup but thinner than a chowder).^[11] In 2007, *The Oxford American College Dictionary* announced the addition of the term *EVOO*, short for extra-virgin olive oil, which Ray had helped to popularize, and credited her with coining the phrase.^{[12][13]}

One of Ray's specialties is burgers. She has devoted one of her published works, 2012's *The Book Of Burger*, to the subject.^[1]

Rachael Ray has created thousands of recipes during her culinary career – and she continues to dream up new ones every day! RachaelRay.com is her official website and home to more than 5,000 of her recipes. It also brings you the best from Rachael's world, from her TV shows and magazine to her cookbooks, [pet food](#) and not-for-profit.

Whether you're a seasoned cook or simply hungry, a pet parent or a human parent, curious to learn more or just looking to get inspired, there's something for everyone on RachaelRay.com!

Saving time in the kitchen!

Giving Back:

Every year, millions of animals enter shelters throughout the U.S. They're in need of care, medical attention, food, and forever homes.

It's no secret that Rachael loves animals—she even worked with pet experts to develop a line of premium dog and [cat food](#) called [Nutrish](#).

Rachael's Rescue® was created for all of the forgotten pets—the ones who might not have someone who loves them as much as they deserve. A portion of proceeds from each sale of [Nutrish](#) is donated to The Rachael Ray Foundation, which helps animals in need through Rachael's Rescue.

Through 2016, Rachael's Rescue has donated more than \$14 million dollars to pet charities and other organizations that do good for animals. The funds are used for food, medical supplies, treatments, and more.

Many more animals around the country need help, and through Rachael's Rescue, together we can make a difference in the lives of many four-legged friends.

Rachael Ray formed Yum-o!® as a way to use food and her love of cooking to give back to the world.

Today's kids and their families are pressed for time. Many don't know how to cook or assemble basic meals, or are simply too busy and tired to spend much time in the kitchen. In addition, easy access to inexpensive food with low nutritional value has caused eating habits to deteriorate. Fortunately, most kids and parents are eager to make better food choices if given the necessary tools.

Emmys, television, magazines, cookbooks

30 Minute Meals (1999)

Rachael Ray's Open House Cookbook (2000)

Comfort Foods (2001)

Veggie Meals (2001)
30-Minute Meals 2 (2003)
Get Togethers: Rachael Ray 30 Minute Meals (2003)
Cooking Rocks!: Rachael Ray 30-Minute Meals for Kids (2004)
\$40 a Day: Best Eats in Town (2004)
Rachael Ray's 30-Minute Meals: Cooking 'Round the Clock (2004)
Rachael Ray's 30-Minute Meals for Kids: Cooking Rocks! (2004)
Rachael Ray's 30-Minute Get Real Meals: Eat Healthy Without Going to Extremes(2005)
Rachael Ray 365: No Repeats: A Year of Deliciously Different Dinners (2005)
Rachael Ray 2, 4, 6, 8: Great Meals for Couples or Crowds (2006)
Rachael Ray's Express Lane Meals (2006)
Rachael Ray's Classic 30-Minute Meals: The All-Occasion Cookbook (2006)
Rachael Ray: Just in Time (2007)
Yum-O! The Family Cookbook (2008)
Rachael Ray's Big Orange Book (2008)
Rachael Ray's Book of 10: More Than 300 Recipes to Cook Every Day (2009)
Rachael Ray's Look and Cook (2010)
The Book of Burger (2012)
My Year in Meals (2012)
Week in a Day (2013)
Guy Food: Rachael Ray's Top 30 30-Minute Meals (2014)
Kid Food: Rachael Ray's Top 30 30-Minute Meals (2014)
Comfort Food: Rachael Ray's Top 30 30-Minute Meals (2014)
Everyone is Italian on Sunday (2015)

Joanna Gaines

Joanna Gaines makes very simple into beautiful, cozy, elegant and comfortable. Her favorite places to shop are antique stores, flea markets....

Reduce, reuse – the elegance and beauty of simplicity are at the heart of every home she designs. Finds inexpensive ways to design high-quality

Wife. Mom. Renovator. Designer. Shop owner. Homebody.

Fixer Upper is an American reality television series about home design and renovation airing on HGTV. It stars Chip and Joanna Gaines,^[1] based in Waco, Texas. The show's pilot aired in May 2013,^[2] with the first full season beginning in April 2014,^[3] season two began in January 2015,^{[4][5]} season three began in December 2015, and season four began in November 2016. The fifth and final season premiered on November 21, 2017.

Joanna Gaines is co-owner, co-founder and lead designer of Magnolia Homes, and co-stars in HGTV's *Fixer Upper* with her husband Chip. She appreciates the old ways of living, simple and hard-working with home at the center.

Joanna was born in Kansas and raised in the Lone Star State. She graduated from Baylor University with a degree in Communications and was inspired to join the world of design while interning in New York. Off-the-beaten-path boutiques felt like home in the midst of the big city. These shops were the influence for what came next. Joanna decided to open her own shop in 2003, bringing her NYC-inspired ideas and eye for design back to her roots—Waco, Texas. She soon discovered this emerging passion complemented Chip's experience, and together they began remodeling and flipping homes. Joanna self identifies as a driver, and takes pride in her work. But she also loves to have fun with Chip and appreciates his hilarious antics. Joanna's design preference is simple, fresh and timeless. She loves the use of industrial pieces that are a glimpse of how life used to be. Her specialty is making old things new and seeing the potential in every project—no matter how hopeless it may seem in the beginning. By preserving and highlighting the character of each home, Joanna keeps things original and one of a kind. Her passion is to create functional rooms that inspire and encourage others to own their space.

In between filming for *Fixer Upper*, their many renovation projects, and running Magnolia, Joanna enjoys life on the farm and spending time cooking family recipes in her kitchen. Gardening soothes her soul and being with her four kids dominates all other favorites.

Magnolia Foundation is passionate about doing good work that matters in our neighborhood and yours. To us, this means serving, supporting and working with charitable organizations that fall within four areas of focus: orphan care, youth development, family housing and community restoration. Whether you want to learn more about us or desire to get involved, we are glad you're here!

Home is the beginning of everyone's story. It's where life happens—where we unplug, connect, dream, and spend intentional time with those who matter most: our families. At Magnolia, whether we're renovating houses or curating product collections, family and home are kept at the center of everything we do.

In an ideal world, everyone's story begins in a home that is full of love, safety and security. But in today's world, when we look around, we see stories of brokenness. At Magnolia, we're in the business of restoration, and we have seen firsthand that broken can be made beautiful.

Through Magnolia Foundation, we seek to provide restoration to the most vulnerable children and families, focusing our efforts in four specific areas: orphan care, youth development, family housing, and community restoration.

Sometimes restoration is physical, bringing beauty to an old house or worn down part of town. Other times, it's more holistic, providing hope to a child who has never experienced a warm and loving home. Our focus is to support the people and places that need it most.

Whether it be in the most far-reaching corners of the world or in our own neighborhood, Magnolia Foundation exists to restore lives and restore communities, as we continue doing good work that matters.

“I believe that we’re all made ready. Whatever season you’re in, whatever life may throw at you, whether it feels like success or like failure, expected or unexpected, you are made ready. Made ready to learn, to celebrate, to endure. To handle all of the things that get thrown your way in every season and to know yourself and take stock of your resources—of all the beautiful things you’re already made of.”

Feel Great About Your Household Hustle – Reduce, Reuse and Recycle

Acknowledgements

About the Author – Victoria McVay

Victoria McVay is an American businesswoman and entrepreneur. She owns several businesses, including T&A Real Estate Holdings, and Paradise Ridge Dentistry, a highly successful dental practice in Phoenix, Arizona. Always a savvy businesswoman, she assumed ownership of the dental practice that was facing almost a \$1.5 million in un-recoverable fraud, and turned it into a multi-million dollar business. With a bit of chutzpah she was able to turn Paradise Ridge Dentistry into a multi-million dollar business. She has been invited to speak about her business experience at a variety of locations, including Harvard, Nasdaq, various professional conferences and seminars around the country. She has also appeared on ABC, NBC and FOX and other news stations around the United States.



Victoria has a Bachelor's Degree in Communication from the University of Arizona and a Master's Degree from Bowie State University. She also completed Fashion Design School in Colorado where she was the Head Designer for Simpson Racing and Assistant to the Head Designer of Frederick's of Hollywood. Victoria lived in Europe for several years, working for several defense contractors including Northrop Grumman and Anteon. She obtained Secret Security clearance and TISA (technical expert status), which gave her tax-exempt status.



When she is not working, Victoria uses her time to travel the world and study how different communities save, spend, recycle, and reuse. Victoria has developed her own processes on how to effectively set up your home to live the Household Hustler's lifestyle, with the following principles: 1) buy right and 2) save, 3) make money, and 4) reduce your carbon footprint. Victoria uses these processes to coach consumers on how to squeeze a better value and lifestyle out of each dollar spent. You too can learn to hustle savings for your family and live a more enriched life!

For more information about Victoria McVay and the Household Hustler principles, subscribe to her website:

VictoriaMcVay.com