



Mental Health Notes

Mental Health Association
in Ulster County, Inc.
PO Box 2304
Kingston, NY 12402

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MEMBERSHIP MATTERS

MHA membership is not only a source of strength and support that allows us to maintain our current services to hundreds of individuals including families and children, but also the flexibility to respond to the needs of the entire community.

MHA members are partners and ambassadors as we together advocate for optimal mental health and work toward the elimination of stigma.

We know that mental health matters to everyone. You can help us to continue our mission and to improve the mental health of our community by becoming a member of the MHA.

BECOME A MEMBER: TOGETHER WE CAN MAKE A DIFFERENCE

MHA MEMBERSHIP APPLICATION

☐ Partner..... \$1000 or more

☐ Advocate..... \$500 or more

☐ Educator..... \$250 or more

☐ Patron..... \$100 or more

☐ Sponsor..... \$50 or more

☐ Friend..... \$35 or more

☐ NEW MEMBER ☐ RENEWAL

Your donation is tax-deductible. Memberships are annual from date of inception. Please make your check payable to MHA in Ulster County and mail to PO Box 2304, Kingston, NY 12402. For more information, call (845) 336-4747 Ext. 123, or visit www.MHAinUlster.com to make a credit card donation. Thank you for your support!

Name: _____

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THE MHA MISSION

To engage all people in optimal mental health by providing innovative programs and services that prevent, heal, educate and advocate.

Mental HealthNotes

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Enriching Mental Health

In Times Of Economic Hardship

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in Ulster County, Inc.**

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MESSAGE FROM THE CEO



Ellen Pendegar, CEO

In this issue of Mental Health Notes, we are taking time to look at the emotional impact of the economic crisis/decline. The almost daily onslaught of increasing prices on everyday necessities is changing the “mental outlook” of our nation. It doesn’t seem that long ago that many people believed that work would be available, that increased education would provide greater opportunities, and that the “career ladder” would always lead upwards. I think if you ask most college graduates today that they would see the world differently. No longer can a person be ensured a job, never mind a job in your “chosen” profession. Uncertainties abound and the “light at the end of the tunnel” seems to get dimmer and dimmer.

Times of stress are often viewed only in their negative aspects, but times of stress also give us an opportunity. We are given an opportunity to do an inventory of where we are and how to proceed in the healthiest way. Do we need all those things that we find ourselves spending money on? Do we always have to drive somewhere? How much does being with friends and loved ones have to cost? Does nature demand a fee for experiencing it? These questions

are not to minimize the strain that increased costs have on us, but rather, are a way to reorganize and to “re-prioritize” our daily decisions.

The keys to good mental health are protecting our physical health, spending time with people who love and care about us, doing something meaningful everyday (even something as easy as taking a few extra deep breaths or smiling at someone who crosses your path), and determining what are absolutely the important things in your life. Don’t forget to take time to be gentle with yourself and to do things that soothe you. Find peace each day even for only a few moments because these moments can change your life. Your life will be richer!

**Mental Health Notes
is produced biannually by
Michele Galea Bertelle
Community Resource Coordinator**

**MHA: the Mental Health
Association in Ulster County, Inc.
PO Box 2304
Kingston, NY 12402**

**Visit our website:
www.MHAIUlster.com**

MHA's Ongoing Open Drop-In Support Groups

ANXIETY SUPPORT GROUP

This professionally led group is for individuals experiencing fear, worry, nervousness or panic.

Clifford Beers Center Library
WEDNESDAYS 2:30 PM - 3:30 PM

DEPRESSION SUPPORT GROUP

This professionally led group is for individuals experiencing persistent sadness, loss of interest, or feelings of helplessness.

Clifford Beers Center Conference Room
THURSDAYS 3:00 PM - 4:00 PM

DEPRESSION SUPPORT ART CLUB

This professionally led club was created by members of the Depression Support Group. The club is an opportunity to use expressive art for self-discovery and as a skill to help cope with depression.

Clifford Beers Center Conference Room
THURSDAYS 2:00 PM - 3:00 PM

MOOD REGULATION SUPPORT GROUP

This professionally led group is designed to help participants find their way through stress, anger and irritability by learning and practicing coping skills.

Clifford Beers Center Conference Room
MONDAYS 4:00 PM - 5:00 PM

MOOD REGULATION MIND/BODY CLUB

This professionally led club was created by members of the Mood Regulation Support Group. The club is an opportunity to explore a variety of mind/body practices to help regulate mood.

Clifford Beers Center Library
MONDAYS 3:30 PM - 4:00 PM



RAINBOW CONNECTION

This mental health support group for adults who identify as LGBTQ is offered as a safe and supportive setting to discuss mental health matters amongst peers in the lesbian, gay, bisexual, transgender and questioning or queer community.

Clifford Beers Center Conference Room
TUESDAYS 11:00 AM - 12:00 NOON

NAMI (National Alliance on Mental Illness) FAMILY SUPPORT GROUP

This peer led group is for family members and friends of adults with mental illness.

Clifford Beers Center Wellness Center
1st & 3rd MONDAYS OF EACH MONTH
6:00 PM - 8:00 PM

SELF-CARE FOR CAREGIVERS

This professionally led group is for family members and friends caring for individuals with mental health challenges. Information on diagnoses and symptoms is offered with an emphasis on self-care and finding balance in life as a caregiver.

Clifford Beers Center Wellness Center
2nd & 4th MONDAYS OF EACH MONTH
6:00 PM - 7:30 PM

**These Open Drop-In Support
Groups For Adults DO NOT
require registration.**

**Each group listed here is:
Free, Ongoing, Confidential
& Open to the Public.**

**Find Additional Groups & Services At
www.MHAinUlster.com**

Join Us For These Free Support Groups At MHA's Clifford Beers Center: 300 Aaron Court in Kingston

In The Spotlight

A Journey of Wellness

Meet Ben Eichert, an inspiring 27-year-old with aspirations for a future career in film. Ben is a recent graduate of SUNY Ulster with an Associate's Degree in Liberal Arts and Science: Humanities and Social Science. He is currently researching college programs in Film and Media Arts where he will pursue a Bachelor's Degree.

Ben is passionate about the film industry, and channels his creative energy by managing several YouTube Channels, practicing visual effects and creating "Vlogs," or video blogs. Ben is currently honing his craft with his production and post-production work on MHA's *Mental Health Matters* videos, in collaboration with SUNY New Paltz, the Center for Student Media and WNPC TV.

When it comes to wellness, Ben credits his social relationships as the core of his success. "MHA keeps me connected to a strong support system. Being around people that care and that really know me as a person has been very important to me." Ben has enjoyed outings with the Compeer and Coping Skills programs, like going to the movies and eating with friends at the Supper Club. In his free time, Ben enjoys playing basketball and perfecting yo-yo tricks. He has also been a great role model to others as a peer mentor with the Transitions program since 2009. Thank you, Ben for choosing MHA to be part of your journey!



*Ben Eichert Manning The Camera
Filming Mental Health Matters*

Close-Up On Costs

Community Mental Health Saves Money



At MHA our main focus is on maintaining the highest level of care at the most reasonable cost. We know that community mental health programs save money. Equally important is the emotional cost of being removed from the community and hospitalized in an institution.

In NYS the annual cost of inpatient treatment for one person is approximately \$140,000. That breaks down to \$348.50 per day.

Compare this to MHA's Assertive Community Treatment (ACT) Program. The ACT Program is an evidence-based mental health treatment and case management approach for adults with serious psychiatric disorders. Participants have demonstrated a need for continuous high levels of service through frequent psychiatric hospitalizations or use of psychiatric emergency services.

The annual cost of the ACT Program for one person is \$14,445. That breaks down to \$39.50 per day. The cost includes all outpatient mental health clinic services minus medications. You can see that savings add up quickly.

The savings aren't exclusive to adult services either. MHA's Children and Youth Intensive Case Management (CICM) works to provide case management services to children who have serious emotional disturbances and their families within the child's own home.

The annual cost of the Children's ICM Program for one child is \$7,771 and breaks down to \$19.38 per day. This pales in comparison to the cost of inpatient treatment.

These two examples of our more intensive programs are just a snapshot of the many MHA community based programs saving money.

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Building Healthy Relationships Increases Happiness, Health & Longevity

In our last edition of *Mental Health Notes*, we reported on the link between building healthy relationships and better mental and physical health. While building healthy relationships increases happiness, health and longevity, a lack of social ties is associated with depression, cognitive decline, and increased mortality.



Perhaps the first line of defense in combating the stressors of the current economic climate is to stay socially connected. In honor of May as Mental Health Month, Mental Health America reminded us to foster social connections, make new friends, strengthen current relationships, and seek out support groups in order to enhance our mental health. There are a range of activities that qualify as social support, from offers of help or advice, to expressions of affection, non-judgment or validation. In addition, evidence suggests that the life-enhancing effects of social support extend to the supporter as well as to the supported. For more tips to combat stress visit www.LiveYourLifeWell.org

The Climate of Economic Hardship

The Economy's Impact on Mental Health & Wellness

Researchers around the globe are identifying an increase in mental health problems related to economic hardship, rising levels of debt, home foreclosures, and unemployment. A recent study conducted by researchers at Roehampton University in the United Kingdom has found that those who experience a major loss of income or who become unemployed are at a higher risk of experiencing symptoms of depression, anxiety, and stress. The researchers also found that the number of people suffering with stress, anxiety and depression is increasing for all age groups, but most markedly for those aged 18-30. Similarly, a study published in the journal *Developmental Psychology* revealed that a reduction in family income poses a risk for child mental health through economic pressure and negative changes in parental mental health, marital interaction, and parenting quality. Clearly, the impact of the economic climate is felt by all members of a stressed family system.

According to Mental Health America, a recent survey revealed that one-third of Americans are living with extreme stress. Medical professionals have been reporting an increase in the number of people coming to see them with concerns of both physical and mental health. For instance, more patients are coming to their doctor with complaints of body aches and pains, and discussing their related feelings. Stress has been proven to impact the whole body including:

Having A Stressful Job Can Be Worse For Mental Health Than Being Unemployed

New research suggests that while being unemployed can be stressful, having a unsatisfying job can be even more stressful. According to a seven-year study of more than 7,000 people conducted by researchers at the Australian National University in Canberra, several aspects of a job can contribute to employees experiencing a decline in their mental health. The factors studied were how stressful and demanding the job was, how much control employees reported they had over their work, their job security, and whether the job was fairly paid. Overall, those who were employed reported better mental health than those who were unemployed, however, those with the most unsatisfying jobs showed a greater decline in mental health over time than those who were unemployed. The researchers suggest that employment strategies not only focus on reducing unemployment, but also on considering the conditions of a satisfying job, such as benefits, flexibility, and job security.

Source: <http://www.msnbc.msn.com/id/42091546/ns/business-careers/#>

Brain & Nerves: Headaches, feelings of despair, lack of energy, sadness, nervousness, anger, irritability, increased or decreased eating, trouble concentrating, memory problems, trouble sleeping, mental health problems (such as panic attacks, anxiety disorders and depression)

Skin: Acne and other skin problems

Muscles & Joints: Muscle aches and tension (especially in the neck, shoulders & back), increased risk of reduced bone density

Heart: Faster heartbeat, rise in blood pressure, increased risk of high cholesterol and heart attack

Stomach: Nausea, stomach pain, heartburn, weight gain

Pancreas: Increased risk of diabetes

Intestines: Diarrhea, constipation & other digestive problems

Immune System: Lowered ability to fight or recover from illness

In order to live our lives to our full potential, it is important to understand how to combat stress and enhance our overall wellness. If you or someone you love is experiencing stress, help is available, and asking for it is a sign of resiliency. Contact the MHA to link with a variety of supports and services designed to prevent the harmful effects of stress by increasing coping skills and enhancing wellness.

If you or someone you know is in crisis, seek help immediately. Call 1-800-273-TALK to reach a 24-hour crisis center.



NAMI Sponsors Walk-A-Thon On The Walkway Over The Hudson



The Mid-Hudson Chapter of the National Alliance on Mental Illness (NAMI) sponsored a public Walk-A-Thon on The Walkway Over The Hudson on May 14, 2011. The theme of the Walk-A-Thon was “*You Are Not Alone - Support & Advocacy*,” to show support for persons with mental illness and their families, and to serve as a fundraiser to enable various affiliate activities of the Mid-Hudson Chapter of NAMI.

NAMI is one of the nation’s largest advocates for families of persons with mental illnesses of all types, offering free educational programs such as *Family to Family*, and *In Our Own Voice*. The organization actively seeks to improve housing, transportation and employment conditions for those with mental illness by highlighting these issues to elected officials at all levels. One of the major areas of NAMI emphasis is family involvement in the treatment and recovery from mental illness. You can get involved by joining the NAMI Family Support Group that meets regularly at the MHA’s Clifford Beers Center in Kingston.

For more information about NAMI's Mid-Hudson Chapter, please call (845) 473-6736 or email namimidhudson@yahoo.com

2011 ANEMONE SALE

Our annual Anemones for Mental Health flower sale was a great success this year. With the cost of everything rising this year we were proud to be able to keep the cost at \$12.50 a bouquet for the fourth year in a row. We sold nearly 1,000 bouquets this year with all profits going to support MHA programs.

Thank you to everyone who purchased, sold, or volunteered for our 2011 Anemone Sale!

MHA ANGELS

Do you want to make a difference in the life of a young person striving for optimal mental health? Become an MHA Angel! No matter the size of your financial contribution, a gift to the MHA can have a huge impact on a young person’s mental health recovery. Choose how your tax-deductable gift will benefit participants from funding the purchase of informational literature for the Youth Booth, to sending a child to camp or sponsoring a teenager’s GED preparation class. The activities below encourage socialization, enhance communication and coping skills, and increase social and emotional wellness.

MHA Angels Maintain Vital Services:

Youth Booth

Open Drop-In Support, Information & Referral

- \$25 will provide Youth Booth upkeep and enhancements
- \$75 will keep Youth Booth open for one night
- \$125 will buy informational literature for youth
- \$200 will purchase activity supplies for a year

Youth Respite/Mentoring Program

One-to-One Educational and Leisure Activities

- \$25 will provide a child with 2 hours of respite
- \$50 will allow 5 youth to have a community outing
- \$125 will provide a child with a month of respite care
- \$375 will fund a community outing for 18 children

Harbour Light Program

Therapeutic Foster Care Activities

- \$25 will allow 5 kids to go bowling
- \$50 will send 5 kids to the movies
- \$100 will let 3 kids go to Great Escape
- \$425 will pay for a child to attend summer camp

Transitions Program

Case Management, Counseling & Social Club

- \$10 will supply sporting and gardening equipment
- \$30 will treat 8 youth to pizza and a movie
- \$90 will fund 3 months of GED prep for one youth
- \$100 will provide 2 youth with gym or boxing memberships
- \$155 will send 6 kids on a day trip to the water park

Learn More About

MHAngels

Call (845) 336-4747

MHA HAPPENINGS

ADVOCACY IN ACTION

The Mental Health Association of New York State (MHANYS) and the American Foundation for Suicide Prevention (AFSP) held their annual Mental Health Matters Legislative Day on March 9, 2011. The day began with talks from Assembly Mental Hygiene Chair, Felix Ortiz, Senate Mental Hygiene Chair, Roy McDonald, Assembly Aging Chair, Jeffrey Donowitz, and Mental Health Commissioner, Michael Hogan. A delegation from the MHA in Ulster County met with legislators to advocate for mental health services. The day concluded with a group of several hundred people rallying outside the Capitol. One significant advocacy



Glen Liebman, CEO, MHANYS, Sylvia Lask, Chairman of the Board of Directors, MHANYS, & Ellen Pendegar, CEO, MHA in Ulster County, Join With Advocates For Mental Health From Throughout New York State

effort was around language changes in the Medicaid Redesign Team to reflect integration of specialized regional Behavioral Health Organizations to work in conjunction with existing providers. It was a great victory to get the Medicaid Redesign Team to not support a Health Plan takeover of mental health services. Over forty major mental health organizations spoke in unison against this measure. Through such collaborative efforts with partners such as Harvey Rosenthal at NYAPRS, and the leadership of Commissioner Hogan, we were able to instead create a system of care that for the short term will remain in fee for service but will have specialized regional behavioral health organizations working in an administrative capacity over the next few years to work with existing providers to develop strategies to help reduce hospitalizations and increase outreach and engagement.

Mental Health Matters Videos

A series of educational mental health videos are being produced by the MHA in Ulster County, in partnership with SUNY New Paltz, Center for Student Media and WNPC TV. The video series, entitled *Mental Health Matters*, is designed to provide information, to help individuals link with local resources, and to decrease stigma around matters of mental health. Some featured topics on *Mental Health Matters* include Suicide and Suicide Prevention, Eating Disorders and Body Image, Depression and Aging, Trauma and Post-Traumatic Stress, and Mental Health Wellness and Recovery. You can watch *Mental Health Matters* on WNPC TV and on our YouTube channel: **MHMattersOfMHA**

www.WellnessRecovery.org

Plant The Seeds To Cultivate Your Mental Health & Wellness

Finding information about local supports and services is about to get easier! The Wellness Recovery website is a public service for community members to review and retrieve information about recovery-oriented resources in Ulster County. Visit the site today to begin planting the seeds to cultivate your mental health and wellness, and look for the redesigned site to go live this summer.

WellnessRecovery.org





Redefining The Self

Realigning With Our Personal Goals

Developmental psychologists have long reconized the internal conflicts that humans experience and work to resolve throughout periods of development. For example, Erik Erikson first theorized that newborns and infants face the internal conflict of trust versus mistrust. He beleived that during this time, babies develop expectations about the world based on the ability of their caregivers to meet their needs. They learn to trust of others that their needs will be met, or mistrust of others that their needs will not be met. As they grow, humans begin to develop expectations about the world based on their own abilities and actions, and they begin to become more and more autonomous as they develop their own identity, or sense of self, from childhood into early adulthood. From middle to late adulthood identity tends to focus more on concern for the next generation, and leaving a lasting legacy at the end of life.

The current economic decline has rattled this sense of self for many people throughout the lifespan. People approaching retirement age are reassessing their ability to provide for themselves and perhaps for their families. At the same time, young people entering the workforce are faced with a competitive and shrinking job market. These economic challenges can contribute to a lack of self-worth and feelings of depression or anxiety. A recent presentation to the British Psychological Society by Oliver Robinson from the University of Greenwich in London described these feelings occurring for people between the ages of 25 and 35 as a quarter-life crisis. Although the term seems to have a negative connotation, navigating through a quarter-life crisis may result in a “total life make-over,” resulting in positive behavioral changes and more optimisitc feelings about the self.

The Phases Of A Quarter-Life Crisis

Phase 1- A feeling of being trapped by your life choices. Feeling as though you are living your life on autopilot.

Phase 2- A rising sense of “I’ve got to get out,” and the feeling that you can change your life.

Phase 3- Quitting the job, ending the relationship, or changing the behavior that is making you feel trapped and embarking on a “time-out” period where you try out new experiences to find out who you want to be.

Phase 4- Rebuilding your life.

Phase 5- Developing new commitments more attuned to your interests and aspirations.

Robinson and his colleagues conducted interviews with young people who described themselves as having experienced this quarter-life make-over and found that similar feelings existed for many of the interviewees. These young people were highly motivated to succeed conventionally, but at the same time had a strong sense of idealism about what their life should be like. In today’s economic climate, the goals that people strive for are becoming more difficult to attain, and this may result in inner conflict. It is no surprise that a primary cause of the quarter-life crisis is financial in nature. The good news is that 80% of the interviewees looked back at this quarter-life transition positively. The researchers hypothesize that facing these issues at the quarter-life point is likely to prevent these issues from surfacing at the mid-life point.

Being able to change direction when we become off-course and realign with our personal goals can be tremendously beneficial at any point during our lives. Introspective processes such as these can help us to assess what’s most important and to proceed in the direction that will help us achieve our goals.

Adapted from <http://www.newscientist.com/blogs/shortsharpscience/2011/05/feeling-depressed-maybe-youre.html>

FAMILY MENTAL HEALTH & WELLNESS



If you're a parent with money worries, life can be pretty tough. You might need time to earn extra money, work on your finances or just unwind from a draining, demanding day. But your kids still need your attention, and they may have worries of their own. How can you parent well when times are tough? Consider some steps that can support your family and preserve your own health and well-being.

Limit Kids' Exposure To Worries

Try not to talk too much about your own fears when the kids are listening, and consider turning off the TV news. You may think your 5-year-old tunes out adult topics, but he may hear just enough to spark his active imagination.

Share Honestly But Appropriately

Secrets can be scary. You certainly don't want to overwhelm your child with information, but it's probably best to share some of your family's financial situation. Take a reassuring approach by pointing out any areas you know are stable, such as staying in the same school despite other changes.

Economize In A Way That's Clear And Fair

If you need to scale back on your children's after-school activities, letting them pick from a few options may decrease their disappointment. You might also consider less expensive options at local community centers and libraries too. And don't forget to show kids that you're cutting back on some of your own "extras" as well.

Keep Predictability High

Kids like routine. Make sure your child's includes exercise to burn off energy, soothing nighttime activities and, above all, some special time with you. Children crave attention, and if they're not getting it in positive ways they may be getting it by acting out.

Let Kids Contribute

Even little kids can help around the house to ease your load. They also can donate old clothers or toys to a local shelter. Helping out builds self-esteem and a child's sense of effectiveness in the world.

Take A Breather

Let's face it: Raising kids can be a ton of work. If you feel that your stress is affecting your ability to be kind and gentle, go off somewhere to regain your composure. Don't let your kids feel it's their fault you're having a bad moment.

Set Aside "Me" Time

You're probably working hard at work and then working hard at home. If you don't refuel somehow, you're going to run out of steam. Get enough rest, squeeze in a little fun, and maybe take just 10 minutes to connect with friends. Learn more about some simple ways to take care of yourself and boost your emotional strength at www.LiveYourLifeWell.org.

Get Professional Help If You Need It

If you're having trouble parenting or dealing with any of your other day-to-day responsibilities, a mental health professional can help you learn new coping skills. If your child is showing signs of stress like trouble sleeping, headaches, or acting sullen or angry, you can talk with his or her school psychologist or guidance counselor. For information on local supports and services visit www.WellnessRecovery.org.

If you or someone you know is in crisis, seek help immediately. Call 1-800-273-TALK to reach a 24-hour crisis center.

From Factsheet: Parenting During Tough Economic Times, Mental Health America

10 Tips For Saving On Groceries

Get The Most For Your Money At The Grocery Store

Everyone wants to spend less on groceries, but clipping coupons and searching for sales only goes so far. To save even more, we may want to consider when we shop, where we shop, and how to best use what we buy.

1 Avoid individual snack packages. Single servings of cookies, chips, crackers and juice may be convenient, but they're no value when it comes to volume. If you buy sandwich bags and create your own snack packs, not only will you save money, you'll also have better portion control.

2 Plan Ahead. Proper preparation can turn would-be waste into a fresh new meal. If your family never finishes that last third of a pan of lasagna, for example, cut out a third before cooking and freeze it for a later meal. If your family never finishes the salad, for example, try serving it with the dressing on the side so you can use what's leftover to have fresh salad for lunch the next day.

3 Stock up on fruits and veggies in season. Our markets often import out-of-season fruits and vegetables from other continents, and their prices usually reflect the cost of the airfare. Local and in-season produce costs less to travel to us, and can be cooked and then frozen for future use.

4 Visit price clubs with a friend. Bring a supply of boxes, bags and re-sealable containers and split the purchases that you both want, especially items like fresh fruits and vegetables.

5 Start your own herb garden. While packaged herbs cost a few dollars and tend to wilt quickly in the refrigerator, potted herbs may cost only a dollar or so more and allow you to enjoy fresh herbs all year long. Look for perennial herbs like sage, thyme, rosemary, chives and mint, as they will return from the roots every year.

6 Get to know your local butcher. Ask the butcher what day she stocks the "reduced for quick sale" area of the meat section. It's the same meat you would have paid full price for only a few minutes before, but you're getting substantial savings, sometimes up to fifty percent off.

7 Become a gourmet. A lot of wonderful international recipes rely on inexpensive staples such as rice as their base and use only small amounts of expensive ingredients like meat. Experimenting with international foods can be a great way for the whole family to expand their tastes as well.

8 Shop with leftovers in mind. Some foods are perfect for an encore performance the following day, especially if you can present them differently. Tonight's roast beef, turkey or chicken dinner, for example, can be transformed into sandwiches for tomorrow's lunch.

9 Consider a slow cooker. In addition to allowing you to make soups and stews while you're away from home, a slow cooker lets you buy inexpensive cuts of meat and turn them into delicious meals.

10 Give generics a try. In many cases, generic and store-label food and household items are identical or as good as name-brand products. Cereals, crackers, chips, napkins, and paper towels are usually dependable; ketchup, pasta sauce and cling wrap often are not. Since generic items always cost less than brand-name ones (even with coupons), it's wise to give them a try.



Adapted From The Frugal Momma, Secrets of Successful Savers, Source: <http://thefrugalmomma.blogspot.com>