

Whether you're a kid in short pants or an adult feeling the weight of the world on your shoulders, there's a certain thrill in finding money. It's as if the Monopoly card reading, "Bank error in your favor, collect \$200," has come to life. Or maybe it's like the thrill of newfound booty in all those pirate movies.

Either way, adding money to one's tally without any exertion is always a good thing, and I recently spent a little time shoring up my own personal finances. My goal: Find some leaks and plug them. The caveat: I didn't have hours to invest in this.

I started with the biggie, our mortgage. Rates are at historic lows, and I figured I'd call the bank. I had my answer in minutes: I could trade our current 30-year mortgage for a 15-year note without significantly changing the monthly bill. On the plus side, we'll pay off the house eight years earlier. Cha-ching. (And on a related note, just before the housing market collapsed I finally got rid of mortgage insurance, saving myself nearly a hundred bucks per month.)

While redoing my mortgage, the nice lady at the bank noticed something: I'm paying more than the average customer for homeowners insurance. When is the last time you shopped around for homeowners insurance? Yeah, same here.

The homeowners insurance situation in my home state of Florida can be described as dicey at best. Long story short, I had my house insurance with one agent and everything else with another. In the last few years, just about all of the major insurance carriers have left our state, and my agent simply moved me to another company. I don't remember the rate increasing that much, to be honest.

Even so, I visited my primary agent and asked if a better option was available. I

spent about 15 minutes in their office, and we mostly discussed puppies and important things like that. When they e-mailed the new quote to me, I nearly fell out of my chair: They were able to chop more than half off my bill.

We also looked at my car insurance. Not that I'm for cutting back coverage, but in our case we were able to save some bucks since some of our cars travel so few miles per year. See if your agent offers any kind of pleasure vehicle coverage.

And if you have a collector, specialty or antique vehicle, check out the companies that cater to those markets. I have a full Hagerly policy on my old Mini Cooper. Including collision, roadside assistance and agreed replacement value, I pay about \$225 per year. The most valuable car we own has the lowest insurance premium. My local agent handles this policy, too, by the way.

Going a few steps further, after threatening to do so for years I finally canceled our home phone. My wife and I have been using just our cell phones for quite a while—to the point where if the home phone rang, we knew it was either Tim or a telemarketer. Hence, we rarely answered it. We use the same company for our landline and cell phones, so I don't feel too guilty over that move.

I also went through my cable bill, even going so far as calling the company to analyze every individual item. Turns out that I can't live without my high-speed Internet, so no changes there. Even so, you never know what hidden charges are lurking in your monthly statement..

We recently canceled the lawn service, too. I figured that I could make my grass look just as crappy for less money. I found that Scots has an easy-to-follow fertilizer guide on their Web site. They also offer personalized service via a toll-free line. I called it, and the friendly

person who answered seemed knowledgeable about the product.

I now happily pull my own weeds by hand. I figure it's therapy. Plus, we're not putting as many chemicals into the ground.

Speaking of the lawn, when the time came for a new mower, I had my heart set on a Honda. Turns out that a Honda-powered Craftsman uses



the same engine but costs a couple of bucks less.

We also pressure wash our own deck. We bought the unit during a "12 months same as cash" financing deal, so basically I used Home Depot's money for a year.

We tried painting our own house last fall, but the weather refused to cooperate. After tying up three weekends trying to get the stupid house painted, we hired a pro. I think the entire job took him three days.

A few times per year I have a professional arborist come and check out our trees. We have a thick live oak canopy, and he's done a great job keeping it healthy and beautiful.

I figure those last two expenses are also maintaining our biggest investment, the house. Plus, as our tree guy explains, having everything properly trimmed helps shield the house during harsh weather. I can't prove or disprove that statement, but the recent hurricanes have left our house and yard largely unscathed.

I have done a good job of avoiding impulse buys. When I find something cool on eBay, I force myself to sleep on it. I call it a cooling-off period. Nine times out of 10, I forget about it.

I also have my own weird rules for keeping hobbies in line. For example, I only buy die-cast models of cars I own or have owned. I have also severely limited my vintage camera purchases since I'm about out of space. On top of that, we don't have iPhones, Michele cuts her own hair, and we have cut down on travel and eating out.

We also don't waste water or electricity, and I'm slowly replacing the light bulbs with those newfangled, energy-saving fluorescent ones. They don't always seem to pop on right away, but I'm wondering if that's because I went with the no-name brand.

Despite the cutbacks, we haven't given up on living. We still go out to eat, and last week I spent about \$175 so we could see Iron Maiden live in concert. My wife gets the daily paper since she enjoys reading it, and we're both still making our regular investments. I figure we're buying while the market is on sale.

This little tune-up of our personal finances shaved about \$3700 from our annual household budget, and we're not feeling the pinch at all. So, what to do with that newfound money?
Duh, buy another car.

