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The Simple Secrets of Living Debt Free

If you can't afford to pay for it now, you can't afford it. When my grandfather told me that 40 years ago, it didn't sound nearly as radical as it does today. Grandpa borrowed money only once in his life—to buy a house—and even then he paid it off long before the bank required.

Of course, times are different now. Everything costs so much more. There's no way you can live comfortably these days without borrowing money and going into debt.

Wait a minute! If you believe those last three sentences, then have we got an article for you. Those three sentences are as false as Grandpa's teeth.

I picked the brains of some leading personal finance experts and my own network of volunteer "Miser Advisers" to get their thoughts on living comfortably without going into debt—or at least without borrowing to the extent that most Americans do today. Here are their secrets...

Be afraid, be very afraid, of credit cards. To paraphrase Jack Nicholson's character in the movie *A Few Good Men*, "Credit cards? You can't handle the credit cards!" Roughly 60% of active credit card accounts are not paid off every month. Many people think that they can game the system—earn lots of bonus points or cash back by frequently using a credit card—and pay it off every month. In reality, most people just end up in debt.

Pay in cash, and you certainly will spend a lot less. According to Bankrate.com, the average credit card purchase ends up costing 112% more than the purchase price (that's right, more than twice as much) because we fail to pay it off right away.

To me, there are only a few wise uses of a credit card. These include establishing your credit history... genuine emergencies... and transactions such as car rentals that require a card.

Practice the art of procrastination. When it comes to debt-free living, procrastination can be a virtue, not a vice. We've all had buyer's remorse. That's the feeling of regret you get when you buy something that disappoints you. Buyer's remorse often is compounded by a sense of guilt when you buy something on credit. The purchase has disappointed you, and you haven't even paid for it yet.

Practice procrastination when it comes to discretionary purchases, particularly if you plan to use a credit card. Wait at least one week between the time you see an item in a store or online and the time you go back to buy it. Chances are good that you will decide that you don't want it after all. And whenever you do buy, save your receipts so that you can return items you regret for a full refund.

Shine up that used car. When it comes to buying an automobile, the smart money is almost always on buying a used (but not abused) vehicle, so you let the guy who buys the new car pay the 20% or more in value that most new cars lose in their first year of ownership.

Still have that urge-to-splurge on a new car? Anthony Manganiello, author of *The Debt-Free Millionaire*, has this simple advice that helps him resist the call—keep

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Let's Talk

Dr. Jerry Shapiro

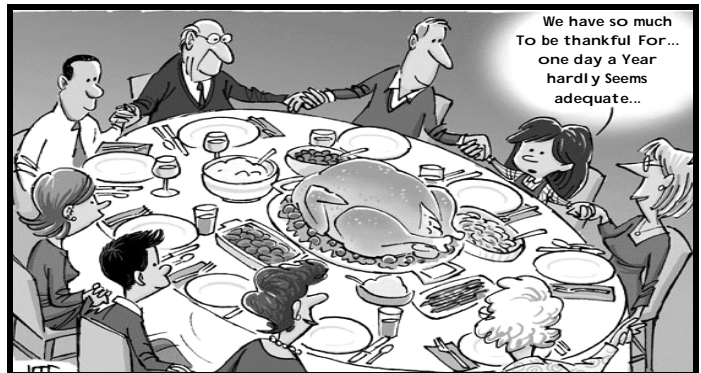
Here it is, already November. In my view while Thanksgiving falls at the end of the month it would be a good time to reflect on all that we have to be thankful for. While the economy, especially here in California, is certainly not robust most of us are still employed. Earlier this year there were some changes enacted into law in regards to our health insurance. Although they were not the changes that we had all hoped for it appears that some of our citizens with pre existing conditions will be able to purchase health insurance. Also that those of us who have family members with catastrophic diseases will not have to worry about their insurance being cancelled or exceeding the limit. Equally important is that our children will be covered up until the age of 26 under our policy.

As important as all of these things are, my belief is that it is time to be thankful for the relationships and the people in our lives. Too often we forget to say we love you to the ones we love. Often we are so busy that we forget to notice our children and their accomplishments. Just giving them a

few words of support and approval will make the simple things that they do special in their eyes. How often do we thank those that we work with who put in that little bit of extra that makes our job so much easier. My belief is that all it takes is one person thanking another for the simple things, that in turn will make our country a better place to live. In that spirit Jo Ann and I would like to thank each and every one of you for giving us the opportunity to serve your needs this past year. We hope that you and your families are together during the holiday season and try to focus on the good things in your lives.

Once again thank you for the extraordinary privilege of being in your lives.

Jo Ann and Jerry Shapiro



On this Thanksgiving...

Be Thankful

Be thankful that you don't already have everything you desire.

If you did, what would there be to look forward to?

Be thankful when you don't know something, for it gives you the opportunity to learn.

Be thankful for the difficult times. During those times you grow.

Be thankful for your limitations, because they give you opportunities for improvement.

Be thankful for each new challenge, because it will build your strength and character.

Be thankful for your mistakes. They will teach you valuable lessons.

Be thankful when you're tired and weary, because it means you've made a difference.

It's easy to be thankful for the good things. A life of rich fulfillment comes to those who are also thankful for the setbacks.

Gratitude can turn a negative into a positive.

Find a way to be thankful for your troubles, and they can become your blessings.

Uptown Drug & Gift Shop is pleased to offer a large selection of half-priced greeting cards for all occasions.



We also carry pop-up cards, Blue Mountain Greetings, Leanin' Tree and many more.



Hints from JoAnn

How to Store Leftover Turkey

Sometimes the best thing about Thanksgiving is all that leftover turkey. Here's how to safely store the makings for all those sandwiches, soups and casseroles.

Steps:

1. Wash your hands with soap and warm water before handling turkey.
2. Remove stuffing from inside the turkey. Refrigerate stuffing in a separate, tightly covered plastic storage container.
3. Take turkey meat off the bones with clean hands. Save bones for making broth.
4. Dice turkey if you plan to use it in soup, turkey tetrazzini or other recipes.

5. Wrap turkey tightly in plastic wrap or aluminum foil.
6. Refrigerate or freeze immediately—within 2 hours of preparation.
7. Arrange leftovers at least 2 inches apart in the fridge to allow cold air to circulate.
8. Use leftover turkey within three to four days.

Tips:

Use separate dishes, knives and cutting boards for raw and cooked turkey.

Cool hot turkey in the fridge instead of on the counter. Use a refrigerator thermometer to make sure your fridge stays between 35 and 40 degrees F.

Small portions of leftovers cool faster.

Warnings:

Toss any turkey leftovers that look or smell odd. But remember, contaminated food may look and smell fine. When in doubt, throw it out.

Important Warning for Dog Owners

I never ride in a car without a seatbelt. I never let my children or other passengers do it either. But what about my dog?

Pat, the woman who boards our dog, chided me after our last vacation when I arrived to pick up our dog, Gingi. "You still don't have a car harness for her? If you stop short, you don't know what damage you might do. You've got to get one right away. Stop procrastinating!" And then she shook her head in disappointment.

Gingi walks with a limp thanks to nerve damage as a result of an attack when she was only 6 weeks old (prior to when we adopted her). We treat her very carefully. We never walk her on the street, where she would drag her bad foot, and have bathroom mats all over our beautiful wood floors in the kitchen so that she doesn't slip.

I know Pat's right, but it hadn't gotten me to the pet store. A day or so after Pat's most recent chiding, I read a cover article in USA Today, "Driving with Dogs Breeds Danger." This article cited stats from AAA auto club—nearly 60% of dog owners have driven while distracted by their pets as passengers and only 17% use a restraint, such as a harness or pet vehicle seat. According to Jennifer Huebner-Davidson, manager of traffic safety programs at AAA, an unrestrained 10-pound dog in a crash at 50 mph will exert 500 pounds of force. Gingi weighs 50 pounds. Yikes!

A former paramedic wrote in to the paper a few days later adding his perspective. An unrestrained dog is very challenging in a motor vehicle crash. The dog is very

stressed and could be injured. If the dog's owner is injured, the dog may move into a protective mode and not allow rescuers to approach. Often, rescuers have to wait for animal control units to arrive before they can tend to victims. Such a delay could be life threatening.

Okay... I'm convinced, and I'm ready to act. Before I take Gingi in the car again, I'll be stopping by the pet store. I hope you'll do the same.



(Continued from page 1)

your car really clean. He says that a sparkling used car feels like a new car and helps him resist the unending barrage of car commercials.

Buy a home, not a castle. Granted, few people can afford to buy a home without taking out a mortgage, but that doesn't mean that you need to live your entire life with a mortgage hanging over your head, as many Americans do. The secret is to choose a house costing no more than 75% of the maximum amount you can qualify to borrow and then aggressively paying off your mortgage early.

"The priority is to get into something you can afford and then work on trading up or improving the house you have," says personal finance columnist Gregory Karp in his book *Living Rich by Spending Smart*.

Once you're in that affordable home, begin making extra principal payments to pay off the loan early. If in the course of a year you make just one extra monthly payment, you can knock years and many thousands of dollars in interest off your mortgage.

Ask yourself, "When is Christmas next year?" That sounds like a stupid question, but as Heather Wagenhals of the *Unlock Your Wealth Foundation* points out, many people are financially blindsided every year by holidays, vacations and

other "spending events" that can be planned for well in advance.

The same goes for "emergencies." Certainly it is possible to have a truly unanticipated financial emergency, but for many people, almost everything is an emergency because they've failed to plan—and save—for even those things that can be anticipated. A car with 100,000 miles on it needing repairs shouldn't be an emergency. You know it's going to need repairs... you just don't know exactly when.

Figure out what Grandpa would do. If you still aren't convinced that it's possible to live debt free, or nearly so, like previous generations of Americans did, keep track of everything you spend money on for a month. Then look at that list, and ask yourself one simple question, "Did my grandparents spend money on that?" A second or third automobile? Unlikely. More than one TV? Doubtful. Meals in restaurants, other than for very special occasions? Rarely. Pet-grooming services? Not a chance. Bottled water? Are you crazy? Tanning salons? Fuggedaboutit.

Article by Jeff Yeager



Where'd that come from?

Who are the kings in a deck of playing cards?

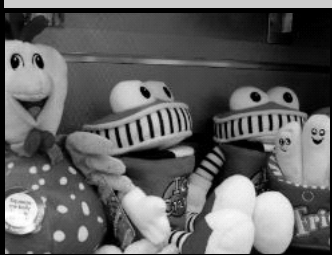
Each king in a deck of playing cards represents a great king from history:

- Spades — King David
- Hearts — Charlemagne
- Clubs — Alexander, the Great
- Diamonds — Julius Caesar



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