

Earlier this month the Federal Reserve Bank lowered the prime interest rate another $\frac{1}{4}\%$ point. This is the seventh time since September 2007 the rate has been lowered. I can see this has be of help to the banking and consumer credit section, however it has yet to have an effect on consumer retail goods, groceries and gas prices.

We have reports of citizens abandoning their homes overnight and many homes have decreased in value. Builders and developers are simply giving their entire portfolio of land and property back to the banks that originally financed them. Even closer to home, individuals are now draining the gasoline out of other people's cars in a vain attempt to avoid paying for gas.

I would like to offer some suggestions to help ease you through this crisis:

1. Lock cars in the garage overnight or get a lock on gas door.
2. Shop for gas in the mornings (your car holds less gas as it gets hotter).
3. Visit Dollar Stores (they carry a large inventory of lower priced items).
4. After emptying a 2 liter bottle of soda refill it with water, flush your toilet, place bottle in your toilet tank (this will save you 2 liters of water each flush).
5. Only use your inside lights in the late evenings.
6. Use 60-watt bulbs.
7. Eliminate name brand products by using generic products whenever possible.
8. Build of a six-month emergency fund (start with your Rebate Check).
9. When eating out, patronize restaurants that offer reduced prices or specials.
10. Try to car pool.
11. Use libraries, bookstores and grocery stores for renting movies or browsing.
12. Place thermostats on 72 and use floor and window fans.

I hope this helps you through this very difficult time.

Wishing you the very best.

Commissioner Simmons