

MORE FOR YOUR Money



FRUGAL FUN

The Best Ways to Spend \$100

How would a smart shopper drop a C-note? We asked the experts

BY LAURA DAILY ILLUSTRATIONS BY JESSE LENZ

■ These days, \$100 won't get you far: That's little more than a week's worth of gasoline for an average U.S. household or a little less than a week's worth of food. If you're thinking of big-ticket items—college, retirement needs—a single Ben Franklin would cover around a day of annual tuition at the University of Michigan or an average retired couple's medical expenses for about three days.

So when we went looking for more bang for a hundred bucks, we asked value-minded folks from several fields for ideas about

what to buy for that sum that will make or save more than the initial investment. Several suggested “Just buy my book!” Others recommended purchases that offered psychic rewards, like adopting a puppy or donating to charity. But we wanted a more concrete return on investment: smart, maybe slightly crazy ways to put \$100 to work. Here’s what we found.

Play your gift cards right

Check out gift-card exchange sites—like giftcardgranny.com, Cardpool.com, eCardExchange.com and ABCGiftCards.com—which allow users to sell or buy unused gift cards at a discount. One hundred dollars could net a card worth \$120 or more, says certified financial planner Dannel Stuart of Mission Wealth Management in Santa Barbara, California. Warehouse stores like Costco and Sam’s Club also sell other brands’ gift cards for under face value.

Snag stars’ autographs before they’re stars

Minor League Baseball could be your ticket to major-league profits, says Pete D’Arruda of the nationally syndicated radio show *Financial Safari*. Here’s how: Buy 20 baseballs (\$4 each for a basic ball, or splurge on five Rawlings Official Major League Baseballs for \$14.99 a pop), a blue ballpoint pen (\$1) and two tickets (\$5 to \$8) to a nearby Minor League Baseball game. Go early and, during batting practice, get the balls autographed by as many players as you can. Triple-A lineups are full of major leaguers recuperating from injuries or future stars on their way up. “Just four years ago [Tampa Bay Rays third baseman] Evan Longoria was playing for the Triple-A Durham Bulls,” says D’Arruda. “At that park anyone can go right down to the field pregame and

get an autograph.” A signed Longoria ball now goes for \$125 to \$195. To prove authenticity, don’t forget to have someone take a picture of you getting the signature.

Take a cheaper shower

The easiest energy-saving fix? A low-flow showerhead. Most sell for \$10 to \$30 and are easy to install. If you’d rather hire a pro to do it, the remaining cash could cover that person’s time. A fixture that bears the Environmental Protection Agency’s WaterSense label should deliver 2 gallons of water per minute or less, compared with 2.5 gallons for a standard showerhead; switching can cut usage by 20 percent. “If there are three people in your house who typically take 10-minute showers, a low-flow showerhead could save you up to \$170 per year,” says Chandler von Schrader of the EPA’s Energy Star program.

Beat airport lines

Ask a serious traveler about the best way to spend \$100, and odds are you’ll hear “Global Entry card.” Originally designed to speed Americans through immigration and customs (you use a special kiosk and bypass hour-long lines), the Global Entry program, which costs \$100 for five years, now qualifies its members for TSA PreCheck, currently available in about 30 participating airports. Passengers selected for “expedited screening” through the PreCheck program breeze through a special dedicated screening lane. That means shoes, light jacket and belt stay on, no need to drag out your laptop, and major time savings. “Ninety percent of us fly through the 30 largest U.S. airports,” says Ben Mutzabaugh, Today in the Sky editor for USA Today. “If time is money, and happiness equals ROI, this is gold.”



Cut your gas costs

One in four cars is driving around on underinflated tires, and for every pound-per-square-inch drop in pressure of all four tires, fuel economy declines by 0.3 percent. To boost your mileage, invest about \$20 in a digital tire-pressure gauge and \$80 in quarters for air-filling machines at service stations or car washes, suggests automotive-advice expert Carroll Lachnit of Edmunds.com. That should cover your tire-inflation costs for up to 25 years. “By checking your tires once a month and topping them off to the correct pressure, you could save \$130 a year in fuel costs,” she says. Plus, it’s safer, and your tires will last longer. Find the recommended tire pressure not on the tire itself but on a sticker on the driver’s doorjamb.

Get a light

Give pawnshop owner Rick Harrison of the History TV series *Pawn Stars* \$100 and he’ll scour garage sales for Zippo lighters. Why? Because collectors covet vintage lighters from the pre-disposable era. So many Americans smoked in the 1930s, ’40s and ’50s that portable lighters were common, and millions of Zippos are still hiding in the nation’s attics. Some may be worth only a few bucks, but

the most popular ones—like very early models with the hinge on the outside—can go for \$2,000 or more. To figure out when your lighter was manufactured and help determine its value, check the date codes stamped on the bottom of lighters made after the mid-1950s; you can decode these symbols on hobby sites such as The PassionateWick.com and LightersEtc.com. If you resell lighters on eBay or HipSwap, don't be surprised if your buyer hails from Japan, where Zippo's can fetch \$5,000 or more.

Stock up on stamps

Still send snail mail? The cost of a postage stamp has been rising by about 1 cent per year. At the current 46-cent rate, \$100 will buy 217

Forever Stamps, which allow users to mail first-class letters even if rates go up. The longer you wait to use the stamps, the more you'll save. If you mail five bills or letters a month, plus 50 holiday cards, you'll be up almost a buck a year, or a ten-spot by 2022. The trick is not to forget you have them. (And hope that the U.S. Postal Service stays in business.)

Just call me "herb"

A kitchen garden can pay off with savings on fresh produce. But with a \$100 budget and no room or time for serious agriculture, your best cash crop, says the Food Network's *Restaurant: Impossible* star chef Robert Irvine, is fresh herbs. Here's his recipe for a home herb garden: two 24-by-10-

inch ready-made window boxes (\$8 to \$20 each), two bags of soil (\$20), four packets of seeds (basil and rosemary for one box, mint and chives for the other, \$1.50 per packet), extra soil prep like stones for drainage or fertilizer (\$19), and four wall-mount brackets (\$12). Optional: starter plants (\$2 to \$4 each) or a grow tent (\$22) to help you cultivate plants from seeds. Irvine calculates that store-bought fresh herbs run \$16 to \$20 per pound. Those tiny 1-ounce packets of herbs can cost \$6 each, or \$90 a pound. If you reap 3 ounces every two months for six months, that's an ROI of more than \$100. Says Irvine: "Fresh herbs give you a better product, get you back in the kitchen and offer financial return. It's a no-brainer." ■

Back of the Envelope

Three Unnecessary Expenses



① ATM Fees

Americans spend \$7 billion a year getting their own money out of cash machines.

Savings: \$60 per household



② Bottled Water

We each drink almost 30 gallons (or 222 half-liter bottles) of bottled water every year.

Savings: \$190 per household



③ Motor Oil

Still changing your oil every 3,000 miles? Today's cars safely go 7,500 miles or more between changes.

Savings: \$500 after 100,000 miles