



Have You Heard?

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Recycle, Sew and Save

Tempted by the fall fabrics now in the shops? In need of new clothing for a new season but short on cash? With a little ingenuity, you really can sew and save.

For most of us, using a pattern is a one time thing, so putting that pattern to double use is a great way to extend your sewing dollar. Here are a few things to keep in mind as you go through your old patterns with an eye to using them again:

- Be aware of the current fashion and your clothing needs for the fall and winter seasons.

- Sort through your patterns and evaluate each one according to size, style, and whether or not it can be modified without major changes in construction.

- Save patterns that are still fashionable and suitable to your way of life. Remember that hem length changes, stylish accessories, and seasonal colors may do a lot to make a five-year-old

pattern still useful.

- Save patterns that have details that are still appealing and flattering. You may love the skirt on a dress pattern but the bodice seems dated. Don't discard the whole thing. Use parts separately or combine them with elements of another pattern.

- Plan a new life for your discards. Exchange patterns with friends, sell them at a garage sale, or donate them to a local community group. But before you pass them along, be sure they are in good shape.

- Worn patterns can be strengthened by backing them with light weight non-woven press on interfacing fabric. You can also replace them by tracing on to tissue paper or a non-woven pattern duplicating material.

- Once you have your patterns sorted, store them in individual plastic bags with their original envelopes, and file by type, in a shoe box or other cardboard container.

Advantages of Using Credit

Whether you abuse credit or don't use it at all you can get into some financial difficulties. Some families regard credit use as strictly taboo. Perhaps debt to them represents loss of independence. Many people remember when there was no such thing as "credit" and when a social stigma was attached to those who had debts.

But refusing to use credit can be unhealthy in some situations. For example, if serious health considerations are neglected for lack of money, credit could be used for the needed medical attention. Using credit to further education or training might be wise if you consider the potential long term gains and future earnings. Sometimes, too, there is no emergency fund available to replace a furnace or refrigerator that breaks down. Again, credit

can help families get these necessities on short notice.

More common are the problems of people who abuse credit because they buy too freely. It can become a constant hassle when bills always total more than income. It may be a major crisis figuring out how to pay them. Credit abusers may live with continual reminders from bill collectors. The electricity, telephone or gas may be turned off. For some, filing for bankruptcy may be inevitable as a result of credit overuse.

Credit needs must be carefully evaluated. Its use will vary depending on the particular situation. Credit can be a resource and, if used in proper amounts and at the right times, it can be helpful. But what is best for a particular individual depends on his or her attitude towards credit, income and other financial commitments.

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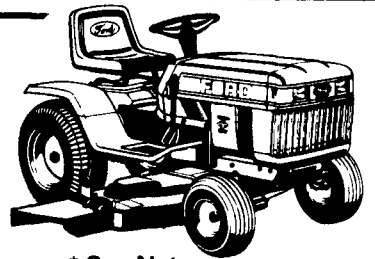
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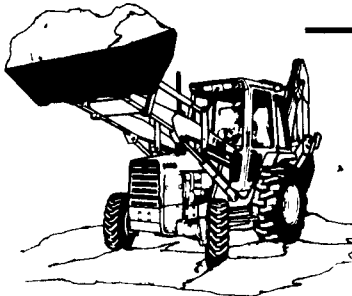
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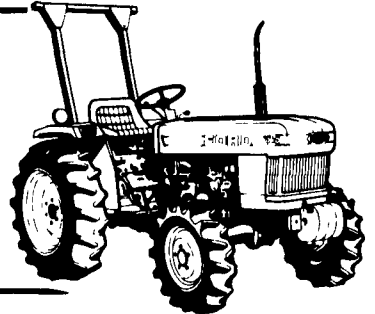
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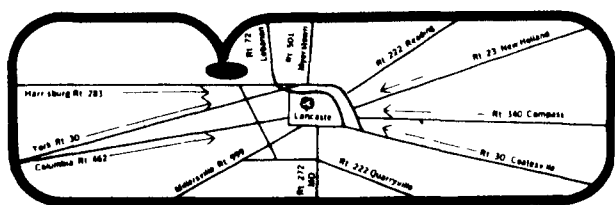
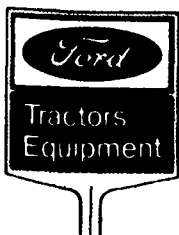
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