

I admit it. I have a bit of "Seinfeld" character George Costanza in me, especially when it comes to the short, bald man's frugal ways. George put the "T" in tight-fisted. If he lent you a quarter today, he expected to be paid back in full tomorrow.

While I'm a cheapskate, I prefer to be labeled economical. My wife jokes that moths fly from my wallet whenever I open it, but I know deep down she's thankful (most of the time) for the way I am. We're not in a pile of debt, and we don't live paycheck to paycheck. We're saving steadily for retirement and we've built up a decent nest egg to fall back on if something goes wrong.

This month *Golfdom* presents its third annual Guide to Successful Budgeting, a three-part package that begins on page 28. While the stories we present offer tips on how to budget for your golf course maintenance operation, I'd like to offer you some tips on how to pinch pennies for your personal savings.

I'm no Charles Schwab, but I take my personal savings seriously because I don't want to be working when I'm 65. According to a recent study by Prudential Financial, about 70 percent of Americans expect to work into retirement to make up for the shortfall in their savings. Many financial experts say a couple needs about 500 grand to get by comfortably upon retirement.

So when you're cheap like me — I mean, economical — you're always thinking about how to save a few nickels. Here's what I suggest you can do:

- Avoid the stop-at-Starbucks-every-morning-for-a-cup-of-coffee routine. It's OK to partake in the super-premium French roast on occasion but not for \$2.50 a cup daily.

- Pack your lunch when you can. Leftovers were created for a reason and are probably much healthier than the super-sized No. 3 on the fast-food menu.

- Buy a car or truck and keep it for more than four years. My car just turned 5 years old and has 70,000 miles on it. But it runs as well as the Batmobile, except for a few minor squeaks. Here's to another two years and 30,000 miles.

- Speaking of your vehicle, wash it your-

A Little Costanza Goes a Long Way

BY LARRY AYLWARD



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self. Besides, you'll do a better job than the \$12 car wash.

- Don't feel like you have to outdo your peers when it comes to having the most toys. If your friend and/or co-worker just purchased a 42-inch big screen TV, don't feel like you need to outdo him by buying a 45-inch model, especially if you can't afford it. A 32-inch "regular" TV will probably do you just fine.

- Walk the golf course when playing. Who needs a golf car when you have two feet to get around? A round just got cheaper and you burn some calories in the process.

- Don't order the \$35 filet mignon every time you dine out. The \$7.99 marinated chicken breast ain't exactly chopped liver.

- Buy the \$50 pair of Nikes, instead of the \$120 pair. You don't really need to be like Mike or LeBron for that kind of cash.

- Pay the bills and credit cards on time every month. If not, you'll find yourself getting fined more than Randy Moss. While such fiscal demerits are chump change to Moss, they might add up to the cost of the monthly electric bill for you and me.

- While still on the topic of credit cards, pay their balances off in full every month to avoid finance charges. Talk about getting held up without a gun.

One final thought: Don't think for a minute that I'm the type of guy who hides hoards of cash under my mattress. I like to splurge — on occasion. There's nothing wrong with taking a nice vacation, going on a shopping spree or spending an enjoyable night out on the town with your wife or significant other.

So, I leave you with two words which you've probably heard before: Wise venturing.

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