

## Smart Ideas

### Calling all savers!

It's no secret that some of the best ideas come from our readers.

That's why we need your help with a new interactive feature, Smart ideas. Share with us your best tips on how to save and you just might find them featured in our new Money section.

How do you save at the grocery store, on your home, on your car?

Write to the Money section, care of Karen L. Miller, Reading Eagle Company, P.O. Box 582, Reading, PA 19603-0582 or money@readingeagle.com.

### 3 ways to safeguard family finances

The recession's impact on Wall Street has indelibly changed the way personal finances are handled on Main Street. Even many time-honored ways of securing family finances must be re-addressed.

Here are three areas to focus on:

**1.** How should your family best manage debt and open lines of credit? Your credit score is an asset potentially worth hundreds of thousand of dollars. How can you readily increase your credit score?

**2.** Umbrella insurance policies can save your assets and estate.

**3.** Living trusts keep assets in the family upon death and assist the transfer of assets should you become incapacitated.

Source: Jeff Isaac, also known as The Lawyer in Blue Jeans, at LawyerinBlueJeans.com

### Cleavage vs. the corner office



Go ahead and wear low-cut tops to work. Just don't mope over getting passed over for promotions.

So said Barbara Pachter, business etiquette expert.

"It's still business, you're still at work," Pachter said. "Anything

that is sexy ... people are going to talk about what you wore."

More sartorial advice:

**Keep skirts and dresses around the top of the knee or longer.**

**Stay groomed.** For a woman, shaving your legs may be a personal choice, but if you want others to talk about your work and not your body hair, it might be best to conform, Pachter said. Men should not let nose and ear hair get wild. And everyone needs deodorant.

**Clothes should not be tight or too big.**

**If you can't dress yourself, find help.**

Pachter advised fashion magazines, coaches or personal shoppers.

**Keep accessories minimal.**

**Leave flip-flops for the beach.**

**Women should honestly assess their legs.** Bottom line: If they're unsightly, wear pantyhose.

