So lately we've been hearing a lot of cheery news. The economy is turning around. The crime rate is dropping. Retail sales are rising. Houses are selling. Prosperity is just around the corner.

Flying monkeys are desperately trying to launch themselves headlong into space from my….

Okay, okay, at least as long as you're employed, insured, and relatively healthy things aren't too bad. Inflation may be up, but that's not necessarily all bad, either. After all, I've always wanted to wear a $200 shirt and drive a $200,000 car. Thanks to inflation, even in my ten year old SUV and my favorite wife beater I'm almost there.

No doubt, times are tough and belt tightening has become the norm, if not the rage, except in Washington, where thrift is at best a punch line and at worst heresy. Here in the real world, though, we're looking for ways to trim the fat, as it were.

I'm the last guy in the world who should be giving financial advice. I am that guy who approached school with the mindset that if you set your academic goals low enough, you could do what you wanted. That coupled with enthusiastic and frequent investments in as many products made in Milwaukee as I could consume guaranteed that I was able to achieve all my goals.

This philosophy would follow me well into my adult years only slightly modified with the caveat that I wouldn't have to worry about retirement because I'd be dead before I retired. As the years advance I am more acutely aware that may very well happen, but the indifference of youth is replaced with a growing fear of spending my golden years in a quaint little refrigerator box with a view of the Interstate and a steady diet of government cheese to go with it.

Alas, the times are always a changing. Not too long ago, I wouldn't have batted an eye to shell out twice as much for whatever name *du jour* was the rage. Now I pathologically seek all manner of cost savings, if only to afford to have a bigger refrigerator box.

The fact is, most expenses aren’t so big – they’re just numerous. There is great truth to the phrase, “Getting nickeled and dimed to death.”

So what is a poor old scribbler like me – rich in everything but filthy lucre – to do?

Well, speaking of nickels and dimes, as a long time silver miner – that is, one who shakes sofa cushions, ashtrays, coffee cans, pants in the laundry hamper, and the kitchen junk drawer for loose change – I can tell you a couple of fun factoids:

1. A car ashtray will hold about $17.73 in loose change, give or take a buck fifty, if you have the patience to fill it and assuming cars still come with ashtrays.

2. A large plastic solo cup, the mainstay of keggers everywhere, will hold $35 - $65 bucks in loose change, if you have the patience to fill it.

3. An empty magnum of champagne will hold almost $200 in loose change, if you have the patience to fill it.

4. If you cash in all those ash trays, solo cups, and empty magnums of your loose change, use the coin counter machine at your own bank – it’s easy, convenient, and most important, they won't charge you for the service as long as they’re your bank. Other coin counters are quick and easy, but beware the tiny percentage charge that, well, nickel and dimes you significantly. My editor and fellow Turn Signal Frank Lee Johnson once poured a huge slushy cup it had taken him more than a year to fill, expecting a nice little windfall. The counter showed he had around $112; thanks to the little counting fee, he left the store hang-dog and crestfallen, with about $80.

Speaking of hideous, outrageous fees, one of the most liberating things I've done in many years is scissor my debit card and pay cash for everything. It's too easy to swipe and forget, which invariably leads to your bank balance getting out of whack, which leads to your getting gang-raped by the bank in overdraft charges at $35 bucks a pop.

I used to scoff at the coupon clippers and bargain hunters in line in front of me. Now I hold up the Express Lane with great joy. Clip those coupons and use those cards the grocery stores offer – they're like having coupons without having to keep up with them.

I also used to scornfully regard those folks with all those generic brand items in their carts. Store brand? Are you some kind of peasant?

Well, yeah, I am. My name is Jimmy Tatum, not Jay Rockefeller and I write for the paper, I don't own it.

To wit, buy store brands whenever you can – although for obvious reasons, once should never, ever skimp on toilet paper – because face it, most of the time, it really is the same thing. For example – and this is not even a shameless plug for a freebie at the store around the corner from me – I like Publix sodas better than the name brands, and they're significantly less expensive. But even if you are a die-hard Coke fan, there are lots of things that are just as good as name brands, from frozen vegetables and pizzas to paper towels and spaghetti sauce.

Want to save automotive expenses? Do the maintenance when it's time to do it. Yeah, an oil change is thirty bucks you'd rather spend elsewhere, like on products made in Milwaukee. But thirty bucks now is a heck of a lot cheaper than $1,300 plus if you blow the engine, bust a timing belt, wear through your brakes, or some other down the road disaster.

Oh, yeah, and for all you short-sighters at the end of the night: A $10 cab ride is nothing compared to a ride with Johnny Law.

Anyway, hope some of those pearls of wisdom are helpful. It's about sharing, right?

Wow. I’m feeling right virtuous. Think I’ll go into my den and drink a little Kentucky Holy Water.

It’s cheaper by the liter.

Read More Reflection & Refractions