



# Extension News Column

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Pinching Pennies doesn't always mean doing without or scrimping on those things you really enjoy.

Sometimes it just means thinking of more creative ways to get what you want. This week we are going to talk about bartering.

Bartering means trading something you have for something you want. It can be an item or a service. If you have an old car you no longer use, trade it for a boat or an ATV. Have an extra freezer and need a stove, no problem.

You can also trade for a skill or a service. Haircuts, painting, or even dentistry can be bartered. Several years ago, the CPA who did our taxes took her pay in the form of my husband's work on her house. One year he hung a new garage door for her, another he installed deadbolts. Both of us got what we needed.

So how do you start? Look first to friends and acquaintances. If your neighbor laments that they need the living room painted, but they lack the time to do it, see if a deal can be made. This time of year, lots of people have extra seedlings or maybe some perennials that they have dug out of their flower bed.

Trade for what you need.

I was raised by an old horse trader. If he saw something that he needed, he'd strike up a conversation with the owner to see if there was something he had that would be of value to the other person. I spent a lot of time waiting in the pickup while Daddy visited with folks trying to make a trade.

Keep your eyes open. You might be amazed at what you see. One of my boys has an old pickup that he is always working on. He watches all the time for one similar that might be languishing behind someone's house. Parts are hard to find for a 64 Chevy.

Next look to the newspaper. I saw an ad in the News Miner with someone wanting to sell a car or trade it for a newer ATV. If you see an ad for something you need, see if you can work out barter, or invest a few dollars to post what you want to trade.

There are lots of websites out there that offer bartering. Craig's List, which many of us watch to purchase items, has a section for bartering. See what others are offering, or post your own notice for a trade. Barterquest.com is a good site that offers almost everything. You can see what others are offering, or post your own ad—it even has a section for real estate. Swaptree.com is a great place to trade books, music, DVDs or videos.

Paperbackswap.com allows you to send a book to someone else and you can get a book from another person. The only cost is for postage.

Now all this is not without tax implications. If you trade services, it is the same as money changing hands and the IRS will collect the taxes for this exchange. If you want a detailed explanation of how the IRS views bartering, take a look at [money.howstuffworks.com/bartering4.htm](http://money.howstuffworks.com/bartering4.htm)

So take a look around you and see what you can barter. Whether it is skills or an item, you may just get what you need without paying for it. And the best part—its green! Reuse, repurpose, and recycle.

I've been writing these Pinching Pennies articles for over a year now. I've been hearing from many of you that you are enjoying the articles. But I'm looking for ideas. Let me know if you have questions you want answered or subject you want me to talk about.

Give me a call at 474-2426 or drop me an email at [rrdinstel@alaska.edu](mailto:rrdinstel@alaska.edu). I'm looking forward to hearing for you.