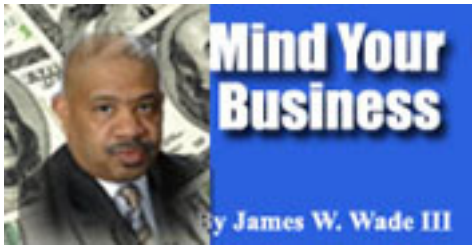

So sometimes, being smart will save you money. I am not a cheep person but, over the years, I've became a wiser man with my money.

A penny saved, a penny earned

Well summer is officially over and Labor Day is usually the time of year when the days get shorter and the weather gets colder. Now that most parents have paid for the back to school clothes, it's now time to start thinking of the holidays.

I know you may say, 'James, it's too early to be thinking about the holiday season.'

Well, if you want to make sure you have the things your child wants, you should realize that 90 days in layaway would put you somewhere around December 10, which is very close to the 25th.

I know my mother was one of those people who started shopping early so she could try to give me everything under the sun I asked Santa Claus for (smile). If you want to be smart, you will invest in layaway to make it easy on your pockets and pocketbooks.

I am glad I am now grown because I would be the child who everyone laughed at for not being dressed cool. In past columns, you heard me talk about begging for a $10 pair of Converse All

Stars back in the day. Well, no way would I see my mother buying me a pair ofJordan's for a hundred plus dollars or Lebron's for $300.

I would be in school wearing the Speed Stars with the plastic soles, sliding all over the school hallway. Times have changed and so have the prices for clothes, so again, I say if you are smart, use layaway.

It's sad when you hear people trying to break in stores inHoustonto steal the tennis shoes or, inCleveland, when someone is found dead and their shoes are missing. These high priced items lead to crime. I know it's not right and you should be able to wear anything you want if you can afford it but some people feel why should I work and spend my money when I can just jack someone for theirs.

Many folks over the years have became smart and open Christmas accounts at their bank or credit union and put money in all year to use for their shopping during the holiday season.

You really want to make your kids happy during the holidays. Even if you don't spoil them, you still want them to have a great holiday. It's just the nature of a good parent. But, I never got everything I wanted and it did not make me a bad person.

Those days, as children, we all did foolish things that we thought was being cool when doing them. I use to get mad because my mother didn't give me everything. But when I got older, I realize she did the best she could and I always had what I needed.

I may have not gotten those expensive tennis shoes but, being raised in church, my parents made sure I had suits and ties to wear. I remember, while in Jr. High, my father took me to Halle's and brought me a full length leather coat.

You could not tell me anything. I wore that coat everywhere I went, trying to show it off and be cool. No matter how much I thought I was somebody important, I often heard the ringing in my ears that clothes don't make a man.

You have often heard me say I spent a lot of summers inChicago, where my mother's parents and siblings live. So, back in the day, a lot of my school stuff came fromJewTownand I had better like it or else (laughing).

I had to be responsible with those school clothes too. When I got home from school, I had better put on my play clothes and get out of those school clothes or get a whipping or punishment.

Now, as a parent having to purchase clothes, I wondered why they were so costly. My theory is why try to charge me so much for one item, when I can come back and buy more items over and over again at a lower price.

Retailers would never understand that because they are concerned with that almighty dollar. Make shoes and clothes affordable for everyone, you can sell more I bet. If a low income person can afford the clothes, that's added income to your sales each month.

You don't have to be a Harvard graduate to understand. Just look at Save- a -Lotand Aldi's food stores, their prices are not as expensive and they stay packed everyday. I recently went there to get watermelon, grapes, and yes my favorite cherries at a lower price then I paid at Dave's or Giant Eagle.

So sometimes, being smart will save you money. I am not a cheep person but, over the years, I've became a wiser man with my money. I look at a good friend of mine Rev. Tim Eppinger, who with a medium size church membership, is able to purchase a nice sized school with a few dedicated workers and members.

It's all about the wisdom you apply to your everyday thinking. While some love having the tag say Sak'sFifth Avenueon their clothes, many of us were right onMiles Ave.and Tiedeman atValueCityfor a much cheaper price. Now, I know not many will admit they shopped there but most of the men I know woreValueCitysuits each week…

I was a frequent shopper there.

So, again, I say be wise. Shop at places like Forman Mills and CitiTrends to get some good quality clothes at a discounted price. If you have a few children in school and they need some of the same items, you can always buy in bulk.

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Readers can write to James W. Wade III at The Call & Post, 11800 Shaker Blvd. Cleveland, Ohio 44120 or email jwade@call-post.com . Comments and questions are welcome but, because of the volume of mail, personal responses are not always possible. Please note that comments or questions may be used in a future column.