

GOOD ADVICE

for tough times

(FROM FIVE PEOPLE WHO UNDERSTAND)

Take things one day at a time, you've always heard. But lately, when each day brings a fresh wave of financial uncertainty, that's easier said than done. To help you, consider what the experts here have to say. These men and women don't pretend to offer easy solutions. But they might just have the nugget of wisdom that helps you get through the current crisis—or at least sleep a little better for one night.

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BARTENDER

| Darryl Robinson |

The customers at Hudson Bar, the chic New York City hangout where Darryl Robinson mixes drinks until 3 A.M., haven't exactly made Pabst Blue Ribbon the house drink, but they have been economizing in their own way. "People aren't running tabs like they used to," says Robinson. "Where once they'd have plenty of cash on hand or throw down a credit card without much concern about the total, now I'm regularly asked, 'Which vodka is cheaper?' or 'Can I charge just one beer?' People want to know the price of everything." So far, his tips have not taken a hit,

though his meting out of advice is up. "People call me 'Dr. Mixologist,' not only because I mix up a great cocktail but also because I tend to be pretty opinionated and offer suggestions," says Robinson. Lately he's been trying to follow his own prescription about living within one's means. "I love to shop. My rules are to use my lower-interest credit card, make sure I have most of the cash ready when the statement arrives, and buy only sale items," he says. "Shopping gets a lot quicker and more efficient when you just look at what's on clearance."

"In difficult emotional times, it's important not to deprive yourself. We all need to be social, to see friends and act a little frivolous."

HIS ADVICE

"I tell my customers, 'If you want more bang—or alcohol—for your buck, order a martini.'"

"If you like to go out, cut back on midweek excursions and try to limit your socializing in restaurants and bars to either Friday or Saturday night, when most people are free."

"Grab a bite to eat at home before you head out the door for the evening. You'd be surprised at how fast your tab can go up when you start ordering food. If you have something in your stomach when you go out, you'll drink less, spend less, and handle your liquor better."

"Be realistic about what you can do right now. Last December I had a customer whose friends wouldn't let her off the hook when she said she couldn't afford to exchange gifts. I told her to buy each person a few lottery tickets. She agreed, I bought her a drink, and she left me a bigger tip than she probably spent on the tickets for her friends."

How are you coping with economic uncertainty? Are there strategies and ideas you find helpful? Go to realsimple.com/economyadvice to share what has worked for you.