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# How good is your neighbourhood?

▶ TV show asks 100 families to raise their collective net worth by \$1 million over 10 weeks ▶ One family wins \$100,000 if the community makes their goal

BRUCE SELLERY  
FOR METRO CANADA  
Published: January 16, 2012 9:16 p.m.  
Last modified: January 16, 2012 9:25 p.m.

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As co-host of Million Dollar Neighbourhood, Bruce Sellery helps families address their money problems with tough love.

The show starts in Aldergrove, B.C., where one community will confess their bad money secrets, come to terms with their debt denial and find a whole lot of money by selling, downsizing, swapping, bartering, investing and some good old-fashioned sweat equity.



CONTRIBUTED

Bruce Sellery, left, and Dr. Joti Samra co-host Million Dollar Neighbourhood. The show premieres Sunday on OWN.

Feeling inspired to save? Here's Sellery's Top 3 tips for Metro readers.

**Get fanatical about fees:**

You drive out of your way to save a dollar on diapers or a dime on gas, but don't look closely at the

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fees you're paying for cellphone plans, Internet, banking and investing. Figure out what you're paying then see if you can get a better deal from a different provider. If you can, call and ask your company to put you on a better plan. If they won't, saunter on over to their competition.

**Put your credit card on ice:**

Store your credit card in the freezer and live cash only for one month. Yes, it is totally inconvenient and annoying, but will make you more conscious of what you spend your money on. This will help you find some places to cut back. Credit cards mask over the pain of spending, which is one reason consumer debt levels are so high. Pain can be a good thing as it helps us avoid danger. Going cash only will help bring back the pain and reduce the danger of over-spending.

**Take a second look at past tax returns:**

Consider using a professional tax preparer to look at old returns and see if there are tax credits or deductions you may have missed.

- Bruce Sellery is author of *Moolala: Why Smart People Do Dumb things With Their Money and*

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**Questions for the year ahead**

With the broader North American markets off to a good start in 2012, some may be thinking of the saying is, "as January goes, so goes the rest of the year."

**Well done, Canada!**

The BMO holiday spending survey results were released last week and 76 per cent of Canadians reported they spent less than they had planned over the holidays.

**An epic \$10K fall**

Last September I was hiking in St. John's, NL. While gawking at the ocean, I neglected to watch where my feet were headed and fell flat on my face.

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