

## Chapter 1 : IG Questions Quality Controls in CBP Polygraph Tests

*quality of these examinations, focusing on OTS' S reviews of loans and internal controls and the effectiveness of coordination between OTS and the Federal Deposit Insurance Corporation (FDIC).*

I had frowned at the thought of shopping at Goodwill, Salvation Army or any other secondhand store. They were loaded with cheapskates, dusty fixtures, outdated clothing and they smelled weird. Or so I thought. To my surprise, the first Goodwill I visited was massive and full of irresistible deals. The place had a pleasant aroma! After that initial visit, I was hooked and decided to explore similar establishments for deals. Following are some types of items you should consider buying at your local thrift store. But first, an important tip: Set a budget before you go. Even at a thrift store it is possible to overdo it, and it is tempting. Click or swipe to view the gallery. High-end apparel Quality has improved at thrift stores. Few try to sell every donation they take in. Instead, teams of volunteers or employees inspect incoming items to determine which are fit for sale. In most instances, the dregs are returned to the donor or passed on to another charitable organization. You are likely to find used, high-quality clothing items that are going to serve you better and longer than cheap new things. That new bargain blouse might be stunning on the hanger, but one wear and wash will be enough to send it to the nearest trash bin. Or, you may discover you just landed a treasure. A former co-worker was in desperate need of collared shirts for work, so he picked up a few from the Salvation Army. One of them happened to stand out because it was extremely bright. Picture frames Go to almost any thrift store, and you will see a large heaping section of picture frames some with pictures, some without usually located along a wall somewhere. These frames often go for a song. I hardly ever buy picture frames in a retail store because there are so many beautiful ones already in thrift shops for a couple of bucks each. Clothes, toys and athletic gear for kids Children grow way too fast! Also included in that promotion are toys, many of which are very gently used. Or, try secondhand sporting goods stores. Kitchen items Thrift stores often sell bins of kitchen utensils both used and new in the packaging at bargain prices. Additionally, I look for books that have uniquely colored covers to use in decorating. What treasures have you landed by thrifting? Share them by commenting below or on our Facebook page. Chris Kissell contributed to this post.

## Chapter 2 : 7 things you should always buy at thrift stores

*GAO reviewed the quality of the Office of Thrift Supervision's (OTS) thrift institution examinations, focusing on: (1) OTS reviews of thrifts' loans and internal controls; and (2) the effectiveness of coordination between OTS and the Federal Deposit Insurance Corporation (FDIC).*