

Frugality and Simplicity are in!

And they are **GREEN**

by ... Kathleen Ellison

THERE IS A NEW DEFINITION OUT THERE FOR THE GOOD LIFE - IT'S ABOUT MORE VALUE, CHOICE & FLEXIBILITY, ALL WITH LESS COST, LESS CONSUMPTION, LESS POLLUTION & CLUTTER.

You can make a better life for yourself no matter what your income (Oh NO you say, going without!) well no I don't mean going with out, living frugally doesn't mean – “**living without**” it means, **we make the choice to live more simply, less wastefully and with more thought for our own well being and that of our environment.**

Living frugally doesn't necessarily mean giving up all your comfort and hobbies in order to save. It just means spending carefully so that you can save more of your salary each month, than you spend.

More and more Australians are getting lost in the maze of debt each year. This happens for a variety of reasons but mainly because they have bad spending habits, especially through credit cards. Ask me how I know? Ok I'll let you in on a secret (I'm one of those debt ridden people). Oops my secret is out!

Frugal living doesn't mean just buying the necessities either. You can still have a luxury every now and then and you'll appreciate it all the more.

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So what do we do, how do we start?

If you prepare a plan and consistently follow your plan you will save and you will be able to have those luxuries that are often so important to people, even though you are living frugally/simple.

Let's start with the groceries.

One of the first things I read in an article (years ago, from memory it was an old "Women's Weekly") was – Before you go shopping, always make a list. And **buy ONLY what is on your list!** This way you can stick to buying the essentials and not overspend on things you may just want and can actually do without. **I have to admit though, that this has always been harder than they said (for me to do anyway).**

I have a few tips for you that I picked up (I am a compulsive reader of tips) over the years and along the way. You probably already know about these but I thought I would re-enforce them anyway.

- Make a budget and stick to it. Putting the numbers down on paper will reduce your chances of spending a lot.
- Plan your weeks/fortnights menu
- Peruse the local paper or flyers for specials in areas where you will shop
- Stay Away From Fast Food Restaurants
- It may seem really obvious, but do take advantage of special offers if you need the product - buy one get one free offers are well worth it if it is something you would be buying anyway.
- Don't shop when hungry - well we've all done it!
- Make a list for what you need for the week and stick to it. A weekly shop is much more economical than lots of little trips to shops.
- Before you go on your shopping trip - check right to the back of your food cupboards and freezer.
- Something I else I find really helpful is to plan my weeks/fortnights menu and buy what I need to make all these meals and only that.
- Don't eat out or buy takeaways. You can eat so much cheaper by cooking at home.
- When expensive vegetables that freeze well are on special, buy plenty, as long as your family likes them. Just make sure you freeze them on the day you buy them!

Rainy Day Entertainment for Zero Dollars

People have pretty widely varied opinions about rainy days. Some people love the gentle white noise of rain drumming on the roof and windows. Others hate the hassle of getting wet, cancelling plans, or just don't like the dull greyness of the outdoors. But everyone can agree on one thing: the rain puts a limit on what you can do.

So let's say it's a rainy day and you don't have to work: what are you going to do? On a day when you have to work, you'd have a hundred great ideas of things you'd rather do, but on a dull rainy day you're just stuck, right? Well, here's my rainy day list of ways to entertain your family, your friends or just yourself.

Get one thing done

Look at your to-do list and pick one item that's been hanging over your head. Then just do it. Yes, right now! You'll feel better and then you can pick one of two paths: continue to get things done if you feel motivated or congratulate yourself on a job well done and relax the rest of the day away.

Go camping in your living room

Get out the tent and set it up right in the living room. Add sleeping bags, snacks, a few good books, and a fire in the fireplace (optional), and you have a fantastically quirky day of relaxation. Don't have a tent? Build a fort out of blankets, tables, sofas, pillows, etc. If you have kids, they'll love this one.

Cook

You've got a whole day with nothing to do, so why not make a recipe that you've been meaning to try, but takes a long time? Then you can enjoy the delicious smells of cooking food all day.

Invent a game, or play an old favourite

When you were a kid, did you play the game where you pretend the floor is lava and you can't touch it? If you didn't, you should give it a try. How about some walking tag (no running allowed), hide and seek or flashlight tag? When is the last time you had a battle with Nerf guns? If you can't remember, perhaps a change of pace is required.

More games

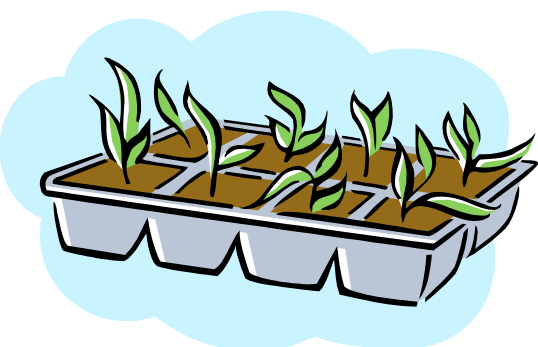
Most people have a stack of board games, puzzles, and decks of cards that they don't actually use. Well...use them! After all, you paid for them, and I hope you bought them because you like to play. Peruse your stack for inspiration. If all you have is a deck of cards, phone a friend or search online for a new game. Or compete against friends or family to see how many cards you can throw into a hat.

Cosy up with movies

Feeling too lazy for a game? Gather up all the pillows and blankets you can lay hands on and make a nest of them in your living room floor. Then select your movies and let the marathon begin! Kids and love-birds alike will appreciate the cuddly setting.

No matter what, don't let your rainy day go by unappreciated and under-used. And don't fall into the trap of thinking you have to spend money to have a good time. Enjoy the free, simple pleasures in life and let the rain come down.

If you have some more good ideas for free ways to pass the time, let us know!



Now's the time of year that Bunnings, Aldi and various gardening stores have seedlings for around \$2.50 each, so to save your budget in the future spend \$2.50 now and ease your fruit and vegetable bill in the summer and autumn.

Money saving Secrets You should know

Often, we wonder where our money has gone *long* before the next pay check arrives. We pay bills and make daily purchases we consider essential, so much so that we don't even have second thoughts about them. Interestingly, many of us don't bother to re-look at the essential purchases we make and bills we pay, to see if the expenses can be minimised.

This is indeed possible through **effective money-savvy strategies**. Unless we adopt such strategies, we will have little or no balance left till our next pay day.

Below are areas that we need to look into to stretch our salary.

1. Usage of water and electricity

Saving water and electricity certainly helps cut down your utilities bill. Ensure that you:

- turn off the tap when brushing your teeth, shaving or shampooing
- run full loads in your washing machine or dishwasher
- water plants in the morning instead of in the afternoon to avoid maximum evaporation
- switch off lights in unused rooms in the house
- use heating sparingly in winter



2. Insurance cover

It is advisable to review your insurance policy and carry out a full [home insurance comparison](#) on an annual basis. Removing cover you know you won't need, such as loss of goods outside your home when you rarely carry valuables around, will reduce your premiums, thus saving you some money.

Opting for a lower premium with higher deductibles is cheaper than filing several small claims. Consider alleviating the cost of paying for different insurance to different insurers, by taking advantage of discounts tied to insuring your home and automobile through the same company.

3. Online purchases and shipping costs

Online shopping has become a trend today largely because of the convenience and range of products that are offered to potential consumers at just a click of the mouse. If you are one of those fervent online shoppers, consider opting for free shipping when purchasing items.

Commercial sites, such as Amazon or Barnes and Noble, offer free shipping on orders above a certain qualifying value. Pooling purchases with friends and family will work towards qualifying for the free shipping option if the item you intend to purchase costs less than the stipulated amount. When shopping at eBay, look out for free shipping opportunities offered by the seller, and ensure that the price of the item isn't marked up to include the shipping cost.

4. Withdrawals at the ATM

If your bank charges a fee for every withdrawal made at the ATM, make an effort to withdraw one lump sum at the beginning of the month to see you through the whole month before the next pay arrives. Making several withdrawals will cost you money by making you pay for unnecessary transaction fees.

5. Recyclable products in the house

The age of consumerism we are living in makes it inevitable for us to do away with shopping bags, cardboard boxes and aluminium cans and tins. Instead of throwing these away, consider reusing them in the kitchen, home office, living room or store room for storage purposes. The bottom line is to use what is readily available in the house at no cost at all, instead of splurging money on unnecessary fanciful commercial storage products.

The essential expenses and bill payments we make each month can definitely be slashed if we take a good look at how money is frittered away in the above-mentioned areas. With a conscious effort and investment on your time, you will find that you have extra money to save by the end of the month. Every little effort at saving amounts to a huge chunk of investment stashed away for future needs by the end of the year.

Free and Cheap Meals

| Service | Where? | When? | Cost? |
|---|---|---|--|
| Baptist Church | Basement 174 Collins Street, Melbourne | Monday – Friday Noon – 1.00pm | Free |
| Outreach Mission | 93 Geelong Road, Footscray | Wednesday 12.30 – 1.30 pm | Free |
| St Kilda Drop-in Centre | Cnr Carlisle & Chapel Sts. St Kilda | Breakfast daily 8.45 – 10.30 am Lunch <i>Mon & Wed. noon – 1.30</i> Friday 12.30 – 1.30 | Free \$1.50 (2 course) |
| St Mary's House of Welcome | 165 – 169 Brunswick Street, Fitzroy. Ph: 9417 6497. Fax: 9416 3263 | Mon to Sat Breakfast - 9am Lunch – noon – 1.15 (2 sittings) | Free |
| Salvation Army | Cnr Lennox and Garfield Sts, Richmond | Lunch Wednesdays Noon – 1.15pm | Free |
| Ozanam House | 268 Abbotsford St, (cnr of Arden), North Melbourne Ph: 9329 5100 | Lunch - Noon – 1.00pm Dinner 5.00 – 6.00 (2 sittings) | Free Free |
| Sacred Heart Church | 87 Grey Street, St. Kilda | Lunch noon – 1.00pm Dinner 5 – 6pm | Free Free |
| Prahran City Mission | 211 Chapel St, Prahran | Breakfast Mon – Friday 8.00 – 9.30 am Lunch 11.30 – 1.00pm | \$1.00 \$150 to \$3.00 (concession card essential) |
| Church of all Nations | 180 Palmerston St, Carlton. Salvation Army Hall, 324 Drummond St, Carlton. Ph: 9347 7943 | Lunch 11.30 – 1.30 Monday (except public holidays) Friday | Free |
| St Vincents de Paul's mobile conference | 176 Brunswick St, Fitzroy | Monday – Friday 10.00am – 1.30pm (except every 2 nd Wed.) | Free |
| Open Door | Seventh Day Adventist Church, 27 Alfred Crescent, Fitzroy | Dinner Sunday and Tuesday 6.30 – 8.00pm | Free |
| St Vincent de Paul's Soup Van | All Saints Church Fitzroy Police Station, Fitzroy. Vic Market (Queens St. end) | Nightly 8.15 – 9pm 11.00pm | Free |
| Soup Van | Flinders St. Steps, City Cnr Gordon and Barkly Sts, Footscray | Nightly, 11.00pm Nightly 8pm | Free Free |
| Rosie's Van | Flinders St. Steps, City | Wed & Fri 8.30 – 10pm | Hot drinks only |
| Open Family Bus | St. Pauls Cathedral, City Behind Luna Park, St Kilda Cnr Paisley & Leeds Sts, F'cray | Tues, Fri & Sat. 9pm Tues, Wed & Fri. 9pm Thurs. 9pm | Free Free Free |
| Missionaries Of Charities (Women only) | 101 Gore Street, Fitzroy | Nightly 5.30pm (except Thurs.) | Free |

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 ISLAND GIRL
 JIVE TALKIN'
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 LE FREAK
 LOLA

LOVIN' YOU
 LOWDOWN
 MACARTHUR
 PARK
 MAGGIE MAY
 MISS YOU
 MONEY
 NIGHT MOVES
 OHIO
 POP MUZIK
 RHIANNON
 RHINESTONE
 COWBOY

RICH GIRL
 ROXANNE
 SAD EYES
 SIR DUKE
 STAYIN' ALIVE
 SUPERSTITION
 THE JOKER
 TRAGEDY
 VENUS
 WATERLOO
 YOUR SONG

Old Fashioned Price Tags Keeps Budgets on Track

Taken from the simple savings website

<http://www.simplesavings.com.au>

We are saving literally hundreds of dollars a month by putting price tags on all our food. Until we had our baby nine months ago my husband and I really had no budget. We'd just buy things as we needed/wanted and would visit the supermarket numerous times a week. I wanted to be a stay at home mum to our daughter but on one income this was proving really tough. We sat down to work out where all our 'disposable' income was going and we realised we were spending an extreme amount of money on food. My husband liked to cook adventurous meals that included countless extravagant ingredients and we were spending around \$200-250 a week for just the two of us!

So we decided to focus on how much money we spent on each meal. I started writing the cost of each item on the jar, container or tin when we brought it home from the supermarket and it was quite incredible how much of an effect this had on our spending habits. Seeing the dollar signs on every item that we were cooking with helped us recognise the bargains at the supermarket and get the best deals available.

We then set a dollar limit for each meal of \$5 for breakfast, \$8 for lunch and \$15 for dinner. Each week we challenged ourselves to reduce the cost of each meal by a dollar and are now managing on around \$2 for breakfast, \$2 lunch and often under \$5 for dinner. It also makes meals more interesting as we're always looking for an ingredient that fits inside our budget. Once a week we have a 'Friday Night Feast' where we don't stick to the minimum spend, yet we still find ourselves trying to make the most cost-effective meal!

Now we're buying less tinned and pre-prepared food, we've stopped buying chips, biscuits and deserts and pasta and are making our own wherever we can.

We buy meat every second week, and if we run out we just supplement with beans and legumes. Now we can survive on under \$150 one week and \$100 the next.

We've found we're now cost cutting in every aspect of our lives and have saved \$400 in the last fortnight alone!



Want To Be Involved?

Do you have something you would like to add?

Are you a good cook? Would you like some credit for your recipe? Or perhaps, you may be fond of writing? Do you have a poem or funny story that you might like to see published? Do you have anything in particular you would like to see us include for our tenants' pleasure?Get involved!

Here, at women's housing Ltd, we would appreciate your input for the monthly newsletter. If you would like to take a more active role in development of the newsletter, please contact Veronica at reception :

9412 6868

Poems

Remembering Princess Diana

Oh! Though your candle no more flickers
Yet... in the wind... questions and answers!
Your smile? I still see them in sunrise!
Your Dreams? Beyond sunset in the skies!

Your Queendom? In countless living hearts!
Your love? Everyday in the sun's darts!
Your sweetness? In all the spring waters
And in the nectar of all flowers!
Your grace? I still see it with the dove dough-
tily swooping down from above
Eager to bring the message of peace
And of life to foster a new lease!

Your eyes? An angel took them away
And released them in the milky way
And Now, they twinkle among the stars
In the absence of all earthy scars!

John G. Deville

Tangerine crt



I am Peace

For you don't I always wait?
Am I the choice of your fate?
The flight of just one missile!

Don't I see your flying stones
Rubber bullets, broken bones?
I witness all the killings
And of mass graves the digging!

Don't I harvest your sorrows
See the tears of your widows?
Majorities for me pray
Never will they be my prey!

I side with orphans that cry
And whose tears are hard to dry
But no demarcation line!

And in my kingdom of love
Safe will always be the dove
Always of life a new lease
I'll offer you! I am PEACE!

Invite me into your heart!
I want to be your sweetheart!
I want to be your soul mate!
Right now ... before its too late!

John G. Deville

Tangerine crt

John has been sent a \$50 coles myer gift card
for his contribution to this newsletter.

Zucchini Frittatas

These quick and simple mini frittatas are a healthy snack option for your child's lunch box. They will also go down well for afternoon tea. You can omit the zucchini if you want.



Ingredients

1/2 zucchini, coarsely grated
12 slices thinly shaved ham
1/3 cup coarsely grated cheddar
6 eggs, lightly whisked

Method

Preheat oven to 160°C.

Lightly grease an 8 x 1/3- cup capacity muffin tin.

Line the prepared muffin holes with shaved ham being careful not to overlap the ham too much, but aiming to cover as much of the muffin holes as possible.

Squeeze all excess moisture out of the grated zucchini.

Lightly whisk the eggs in a medium-sized bowl, add the cheese and zucchini and stir gently to incorporate.

Pour mixture into each ham-lined muffin hole, ensuring you get a little zucchini and cheese in each muffin.

Bake in oven for 15 minutes or until golden brown and just set. Allow to cool in muffin tin for five minutes before turning out to cool on a wire rack. Place in airtight containers to store.

Easy Spaghetti Sauce

Ingredients

2 onions, sliced finely
4 bacon rashers, sliced finely
800g lean mince
2 x 420g cans of condensed tomato soup

Method

In a fry pan sauté onion. Add bacon and cook until brown. Add mince and cook to your liking. Add enough soup to create a thickened consistency and serve.



Pumpkin Soup

Ingredients:

30g Homebrand unsalted butter
1 onion, finely chopped
1 garlic clove, crushed
750g peeled pumpkin, seeded
2 cups chicken stock
2 cups water
salt and freshly ground black pepper
cream (optional)

snipped chives, to garnish

Method:

Melt the butter in a large saucepan on medium low heat and cook the onion and garlic for 5 minutes, until soft, without colouring. Add the pumpkin, chicken stock and 2 cups water.2. Bring to the boil slowly and simmer covered for about 15 minutes, until the pumpkin is tender.3. Set aside to cool slightly.4. Puree the mixture in several lots, using a food processor or blender, or by rubbing through a sieve.5. Season with salt and pepper, to taste.6. Add a little more stock or water if necessary to make a good consistency, depending on the pumpkin. Swirl in a little cream, if liked.7. Reheat gently and ladle the soup in to bowls, garnishing with chives.

Bircher Muesli

Start your day with this healthy and delicious breakfast!

Serves 1

Ingredients

½ cup of natural muesli
¼ cup of orange juice mixed with
2 tbs of natural yoghurt
1 green apple, grated

Method

Soak the muesli in the juice for 15 minutes. Mix in remaining ingredients, serve and enjoy



Chicken Pie

This re-defines fast & fabulous!

Ingredients

2 sheets puff pastry
400g can condensed cream of chicken soup
½ cooked chicken without skin, shredded
500g snap frozen mixed vegies, thawed

Method

Preheat oven 180C. Line a non-stick pie dish with first sheet of pastry. Combine remaining ingredients in a bowl, season with sea salt and pepper and pour into pastry. Cover with remaining sheet, seal edges well by pressing with a fork. Cut several slits in the pie lid and bake for 30 minutes, or until lid is golden brown.

Serves 4 - 6.

Optional: Brush with beaten egg or milk for a very presentable finish.

Lemon Cheesecakes

Ingredients

250g cream cheese, softened
280g jar lemon butter
8 butternut snap cookies

Method

Line 8 holes of a muffin tray with paper muffin shells and place a buttersnap bickie flat side up in each. Using an electric mixer, beat cheese until creamy, then add all the lemon butter, mixing until nice and creamy. Spoon mixture onto biscuits and freeze for 2-3 hours or until firm. 5 minutes before serving, remove paper and serve decorated with fresh seasonal fruit.

Makes 8



