



lemons and lavender

the eco guide to better homekeeping



BILLEE SHARP

Foreword by Anneli Rufus, co-author of *The Scavengers' Manifesto*



lemons and lavender

the eco guide to better homekeeping

A row of seven bright yellow lemons with green stems, arranged horizontally across the bottom of the page.

BILLEE SHARP

Foreword by Anneli Rufus, co-author of *The Scavengers' Manifesto*

lemons and lavender

the eco guide to better homekeeping

BILLEE SHARP

viva
EDITIONS

Table of Contents

[Praise](#)
[Title Page](#)
[Foreword](#)
[Introduction](#)

[CHAPTER 1 - Revolutionary Budgeting: Taking Control of Your Resources](#)

[STEP 1: KNOW YOUR GOAL AND PLAN ACCORDINGLY](#)

[STEP 2: PRACTICE EXTREME THRIFT](#)

[STEP 3: SEEK OUT THE FREE](#)

[STEP 4: SELL, TRADE, AND BARTER](#)

[STEP 5: ECO-ECONOMY](#)

[CHAPTER 2 - Health Is Wealth](#)

[WHAT'S THE DIFFERENCE?](#)

[DON'T PANIC: GO ORGANIC](#)

[THE HEALTHY PANTRY](#)

[DETOX YOUR DIET](#)

[KITCHEN CABINET CURES](#)

[ESSENTIAL OILS FOR HEALTH](#)

[HOW TO USE ESSENTIAL OILS](#)

[SIMPLE ESSENTIAL OIL REMEDIES](#)

[MEDICINE CABINETS](#)

[KITCHEN CURES](#)

[ALL-PURPOSE AROUND-THE-HOUSE REMEDIES](#)

[CHAPTER 3 - Through the Looking Glass: Seeing Stuff Differently](#)

[FREE ECONOMICS](#)

[BE A FREECYCLER](#)

[NAKED LADY PARTIES](#)

[THE ART OF THE SCROUNGE](#)

[NEARLY FREE HOLIDAYS?](#)

[FREE BOXES AND MARKETS](#)

[REIMAGINING: START WITH WHAT YOU'VE GOT](#)

[DON'T DESPAIR—REPAIR!](#)

[THE CRAFT OF REIMAGINING](#)

[ART IS FREE!](#)

[BASIC DYEING TIPS](#)

[HOW TO MAKE A SCREEN PRINT](#)

[SIMPLE TIE-DYE](#)

[EASY DECOUPAGE](#)

[EASY BATIK](#)

[STENCILING](#)

[ALTERNATIVE AESTHETICS](#)

[NOTES](#)

[CHAPTER 4 - Homely Habitats](#)

[ECO-CLEANING BASICS](#)

[ECO-CLEANING TIPS AND RECIPES](#)

[KITCHEN CLEANING RECIPES](#)

[BATHROOM ECO-CLEANING](#)

[CENTS-ABLE LAUNDRY](#)

[ECO-DECO](#)

[MARY-BETH'S RAG RUG METHOD](#)

[PLANET-POSITIVE PAINTING](#)

[ENERGY-SAVING TIPS](#)

[ECO-LIGHTING](#)

[FIXING NOT REPLACING](#)

[THE EASY FIX](#)

[BASIC PLUMBING TIPS](#)

[HOLE IN THE WALL](#)

[WET CELL PHONE](#)

[REMOTE CONTROL REPAIR](#)

[FIXING CROCKERY](#)

[SPLINTER FIX](#)

[UNSTICKING DRAWERS](#)

[LAST BUT NOT LEAST—DUCT TAPE](#)

[CHAPTER 5 - Grow It: Get On My Land](#)

[BASIC GARDENING EQUIPMENT](#)

[COMPOSTING](#)

[TRENCH COMPOSTING](#)

[BUILDING A COMPOST BIN](#)

[FREESTANDING COMPOST PILE](#)

[WORM COMPOST](#)

[USES FOR COMPOST](#)

[PLANTING TIME](#)

[PLANNING YOUR VEGETABLE PATCH](#)

[HOW TO GROW TOMATOES FROM SEEDS](#)

[HOW DOES YOUR GARDEN GROW?](#)

[GROWING LETTUCE](#)

[TATERS, TURNIPS AND RUTABAGAS](#)

PARSLEY, SAGE, ROSEMARY, AND THYME: KITCHEN HERB GARDEN

AMBIENT GARDENING

INDOOR GARDENING

THE ACE SPROUTING METHOD

SPROUTING TIPS

COMMUNITY GARDENS

GUERILLA GARDENING

CHAPTER 6 - Eat, Drink, and Be Merry

BREAD IS LOVE: BAKING IT

SOURDOUGH STARTER

MAKING YOGURT

LIVE-CULTURE PICKLING

MAKING JAM

CANNING VEGETABLES AND FRUITS

MAKE IT—REALLY GOOD RECIPES SOUPS

SALADS AND SALAD DRESSINGS

BEANS AND PULSES

REALLY GOOD RICE AND GRAINS

DISHES FOR DINNER

SUPER SAUCES

COOKIES, CAKES, AND PUDDINGS

PARTY DISHES

SPEEDY SNACKS

CHAPTER 7 - Homemade Holidays

SPRING HOLIDAYS

EASTER

PASSOVER SEDER

SUMMER

RATHA YATRA—THE FESTIVAL OF THE CHARIOTS

AUTUMN

THANKSGIVING

WINTER

HANUKKAH

CHRISTMAS

HANDMADE GIFTING

BIRTHDAYS, ANNIVERSARIES, AND SPECIAL FAMILY DAYS

SIGNS OF A TRIBE

PIZZA FRIDAY

HOUSE PARTY!

SPECIAL PARTY DRINKS

CONCLUSION

PRAISE FOR LEMONS AND LAVENDER

“Billee Sharp set up an almost entirely self-sufficient household in which coughs and colds call for honey-sweetened cayenne infusions and oatmeal baths ease poison oak...In this era of unanswered healthcare questions, that’s good news.”

—East Bay Express

“Billee Sharp pointed out, the more extravagant the gifts, the harder the parents must work to provide them, resulting in less time spent with their kids. Lavishness, in this sense, becomes empty compensation for a shortage of available love.”

—San Francisco Bay Guardian

“You needn’t be a tree-hugging hippie to enjoy some of Sharp’s tips. She provides advice on saving a cell phone that has been dropped in water, and offers websites for downloading free music legally. You will even find a section dedicated to party games... From gardening tips to recipes for baking bread at home, you’re sure to find a gem of practical wisdom that sits well with you.”

—Sacramento Book Review

“This book is a great reference book/reminder for the knowledgeable, already experienced ‘environmentalist’ and even better for beginners. In addition to all the information in the book, there are great online sources and websites listed throughout and an index of sites.”

—Fresno Book Review

“Five minutes into this book, I was hooked. Even though I’m a frugal-savvy gal already, I still found plenty of new ideas, websites, crafts, recipes, and some reminders of things I knew but needed a kick to get into gear...A step-by-step handbook to revolutionizing your spending habits and reclaiming your quality of life. The book holds up to this promise—and in a time where we all need as much help as we can get, it’s empowering to be able to claim your self-reliance, save money, and make a positive impact on the environment!...Everyone will benefit from this fabulous guide!”

—Country Bookshelf blog

“It is like a little holistic handbook for your life that just happens to be centered around food. The tone in this book is just plain upbeat, positive, and really good.”

—Retail Therapy Lounge blog

“A warehouse full of inspiration for whatever will ultimately blaze your own trail. Best thing about it: the happy collision of hippie and techie.”

—Bitch Magazine

“The book is divided up into seven chapters with a little bit of fix, make, grow, and bake in each section. It’s also an easy read as each chapter is further broken down into stories, ideas, tips, notes, recipes, lists, etc. It’s a perfect bedtime read as the book is small, easy to hold up while lying down, and the short bits allow you to read only a little, without missing a thing, before drifting off.”

—The Lucky Yogini blog

“I recommend this book. It’s thoughtfully written and you won’t end up feeling like a penny-pinching miser in some hippie gulag, but rather like an environmentally aware superstar who coincidentally has a very clean home, better skin, and the information a person needs to revive their cell phone if they take an accidental swim. Tip o’ the trowel to Billee!”

—Pennsylvania Garden blog

“In this DIY guide to the good life, readers learn how to edit their lives, since in the long run, less is more—pedal now or paddle later! Readers and their families can live more joyfully and far more creatively, all on a dime. The best things in life are free—or very nearly free—and author Billee Sharp shares her freecycling, budget-savvy, barter-better wisdom.”

—The Thrifty Things blog

“It is one of those books you have to attach post-it tabs to as you read in order to go back later and quickly find something you read before that was useful. Why? Because the entire book is filled with advice, recipes, money saving tips, green living tips, fun things to do with the kids, and even helpful gardening tips.”

—OrganicTaste blog

“There are so many things in here that I really wish I had known in those first few years of marriage and living on my own! It includes everything from how to fix a toilet leak to how to grow your own lettuce and so much more.”

“The book is really about reframing the way you think about what is considered ‘quality’ in life. The best things in life truly can be free (or low cost) and the book explains why. I have felt motivated to implement some of the suggestions in the book as I am always looking for ways to save money! I have decided to take one suggestion a month and fully implement it to see how much money I can save!”

—Cake Mom blo

“From creating your own cleaning products to growing organic vegetables, the book covers it all. The emphasis is on self-reliance, sustainability, and the all important saving a buck. Billee has found a way amongst the tangible suggestions to weave a subtle life lesson regarding living lightly, focusing on our passions and people.”

—Healthy Holistic Living websit

“There is not a single page in the book that I didn’t have an ‘a-ha!’ moment or find some useful tip or website/organization that could make me an even Greener Greenie. With resources out the wazoo... and enough recipes for homemade cleaners and meals, I don’t think this book can live on my bookshelf; it must be stored in the kitchen as a reference guide! I think there is a new authority in town on Greening up our lives and it is Billee Sharp!”

—Green Leaf Reviewer blo

“If you’re considering downshifting, want to improve your quality of life, or simply want to consume less and create more, then this book is well worth reading. It is inspiring with great suggestions to get your creative juices flowing and by the end of it you’ll view your resources differently and be on your way to self-reliance.”

—Little Green Blo

FOREWORD

Marriage, motherhood, multiple careers, wise forebears—a stonecutter father, kitchen-wiz mother, and hardworking, victory-garden-growing grandparents—along with the serious study of sages from J.R.R. Tolkien to Stewart Brand have conferred several lifetimes' worth of wisdom upon Billee Sharp, who can make piñatas, cure cold sores, and fix leaky faucets—without spending a dime. Social-aware, eco-conscious citizen that she is, Sharp pays it forward in *Lemons and Lavender*, a handbook packed with inspiration, ideas, and handy how-tos for every room in the house. From crafting techniques to bath-salt formulas, it's so engagingly written that even the staunchest procrastinator or toolphobe will be coaxed to snatch up shovels, stencils, screwdrivers, and sangria recipes transforming wardrobes and lifestyles in the process.

Whether you're a diehard DIYer or new to the fold, Billee Sharp is exactly what you want in your (handpainted, rag-rugged, borax-cleansed) corner. As she so eloquently reveals in *Lemons and Lavender*, she's not only the cheering-squad person you wish you had; she's also your friendly neighborhood philosopher, career counselor, financial planner, political activist, party organizer, plumber, art instructor, healer, herbalist, beautician, travelagent, decorator, gardener, psychologist, and chef. She describes herself as "a committed daydreamer." But self-reliance, independence, and the saving of oodles of cash is the result, then the president should appoint a daydreaming czar. I know whom I'd nominate.

Anneli Rufus

INTRODUCTION

Do Your Own Thing!



Most of us are searching for the good life. What constitutes a “good life” is obviously subjective, but our quest to find happiness directs each of our lives in unexpected ways. When I think of personal happiness, security and fulfillment immediately come to mind. We all want the means to realize our hearts’ desires, but it is perhaps these desires that need to be reexamined. As a society, we’ve recently learned the hard way that we often want more than we can afford: our overextended credit system and failed subprime mortgage market have led our economy to a near collapse.

Twenty-first-century life affords us a unique perspective on the world we live in. We are hyperconnected to the rest of the globe, and we are all too aware of the ecological and economic crises that beset contemporary life. We can see that our daily actions have very real repercussions, and what we do as individuals shapes our world both literally and figuratively. We now have an opportunity to take our vision for humanity more seriously.

Slowly, we are acknowledging that the earth does not have the capacity to meet our unrepressed appetites, and that to end the destruction of our environment and the suffering of millions, we have to want less individually.

Our emotional well-being is connected to how much money we have; while it is wretched and distracting not to have enough money to pay the bills, there are also pressures and worries that come with having plenty.

As Duane Elgin notes in his book *Promise Ahead*,

For many, the American Dream has become the soul’s nightmare. Often, the price of affluence is inner alienation and emptiness. Not surprisingly, polls show that a growing number of Americans are seeking lives of greater simplicity as a way to rediscover the life of the soul.

How do we adapt our life expectations accordingly? For me, the desirability of a \$7,000 designer handbag evaporates when compared to the number of people

that sum could feed. The carbon offsetting system—where individuals calculate their carbon expenditure and try to lower their carbon footprint—is an initiative that shows how seriously we take our situation. Likewise, the growing support for fair-traded goods in commercial markets is evidence that mainstream society is beginning to show more compassion for the people who make and grow our food.

Quite literally, how we see the world has changed. In 1966, with the question “Why haven’t we seen a photograph of the whole earth yet?” Stewart Brand initiated a public campaign for NASA to release the satellite image of our planet from outer space. His argument was that the image would be a powerful symbol for humanity, and he was right. Our visualization of the world was changed with our access to this image, and this parallels the dramatic reconfigurations that have transformed Western society. We now have legislation that prohibits discrimination based on color, gender, and religion. Popular opinion and our evolving global consciousness give us hope that humankind can peacefully coexist with one another and with the earth.

I believe that this newly awakened consciousness is due, in large part, to the radical ideas of the Sixties counterculture movement. My own personal philosophy has been shaped by the ideologies of that era, and I felt their impact even as a child. I was impressed by images of student protesters on the evening news and evocative Beatles songs, as well as by an elementary school teacher of mine who wore a purple corduroy suit and a hand-knitted tie and introduced me to *The Hobbit*. I was deeply affected by my elder cousin’s vegetarianism and admired the way she and her boyfriend traveled with a guitar so they could make music whenever they wanted it.

I, too, wanted a life of new possibilities. So in the early 1990s I relocated across the globe from London to California, where I started a family and an independent record label with my musician husband. The economic reality of doing our own thing in San Francisco led me to reexamine the ideas of those free-thinking hippies, adopting and adapting as I saw fit. I also started to explore their culture and history in earnest. I began to read Ken Kesey, Jack Kerouac, Tom Wolfe, and Allen Ginsberg, and their mind-blowing literature and poetry led me to radical social theorists like Timothy Leary, Stewart Brand, R. Buckminster Fuller, and Terence McKenna. I also read Alan Watts and Ram Dass on spirituality and Rachel Carson on the environment. I began to see how the cultural revolution that began in the Fifties seeped into all areas of society, from the music and literature of popular culture to the antiwar activism that ended the Vietnam War. I saw its reverberations through the women’s movement, the civil rights movement, and environmentalism, and I realized that all these strands are connected through the radical thinking.

The scope of the counterculture movement went beyond theoretical discourse, philosophy, and art into the practical realm of creating a new reality. Alicia Bay Laurel’s beautiful manual, *Living On the Earth*, and Stewart Brand’s *Whole Earth Catalog* informed a generation about how to live their ideals and rely less on consumer society to survive.

Nor were the counterculturists slow to embrace the communicative power of

the Internet. The Well, an early online community that Brand initiated, embodied the principle of interconnectivity that we call “social networking” in today’s online world. Futurist thinkers like Buckminster Fuller and Marshall McLuhan believed that technology held the key to social transformation. Fuller characterized our planet as “Spaceship Earth,” a miraculous vehicle for which we don’t have an operating manual. Fuller considers this a deliberate omission, as we have had to use and develop our intellect to survive. Now, he writes, “We are learning how we can anticipate the consequences of an increasing number of alternative ways of extending our satisfactory survival and growth—both physical and metaphysical.”

There is no doubt in my mind that we live in a world enriched by the collective efforts of the flower children, the academics, and the great unsung masses who lived out their ideas and created a new social reality.

For the last 40 years or so, however, society has been looking down upon counterculture, and hippies specifically, applying stereotypes to them such as Birkenstocks, tie-dye, and Dead Heads. The reality is that our culture has been thoroughly enriched by the emphasis of those colorful hippies in community activism, social and political equality, and environmentalism.

Now that we see the cracks in our overcommodified society, more of us are dreaming of finding a simpler life where less is consumed and wasted and where earning the highest income is not our primary goal. We have found that just acquiring and maintaining our wealth has become increasingly onerous and that our individual economies strain under that burden.

Unfortunately, the counterculture visionaries didn’t provide us with a foolproof blueprint that we can just superimpose on our 21st-century reality. Some of their concepts, like communal living, no longer seem viable except to a few. Yet while the principles of communal living may not appeal to us now en masse, that spirit lives alive and well in grassroots community programs and communal gardens. Cooperatives flourish, too—from food-buying to labor-sharing pools, the hippie ideals live on. The Diggers of San Francisco were a radical street theater group whose activities extended to a Free Bakery, from which they distributed whole wheat loaves made in coffee cans, a Free Store, a Free Clinic, communal living, and art happenings. The Diggers’ efforts inspired the Haight-Ashbury Free Clinic, which continues to offer medical treatment to the uninsured, and Food Not Bombs cites the Diggers as an inspiration for their free food program. The counterculture’s intoxicating blend of self-discovery and community awareness has enriched our appreciation of the arts and the environment and continues to inspire us to create the culture that we want today. Not surprisingly, the Diggers popularized the expression “Do Your Own Thing!”—and they meant it.

It seems that for a while we shelved those Utopian ideals and began to favor a credit culture in which everything could be acquired now but paid for later. That impractical and irresponsible lifestyle has completely imploded, and although that is a grim reality, I believe the good life we seek does beckon. All we need to do is define it.

On a fundamental level, being committed to friends and family determines the quality of our lives. We are social beings and community is our nourishment-

without support we quickly feel vulnerable. It is with humility that we realize that our resources—in all senses—are greater when they are shared.

Our finances are strained in an unstable economy, so we are forced to change our lifestyle accordingly. Now is the time to revive the undervalued virtue of thrift and to cut back on the things that we can't afford. This is not a dreary call to economize, but rather an opportunity to scrutinize. What do we really need in order to sustain ourselves?

When we are not weighed down with insurmountable bills, we can pursue the direction of the good life we want. On a practical level, the lower you can make your basic living expenses, the easier they become to meet. Reducing expenses doesn't mean lowering your expectations of a desirable life. In fact, it's quite the opposite. I've found that I get more satisfaction from lower expenditures because I contribute less waste—including product packaging, gas, waste to the landfill, and so on. From this perspective, quite a lot becomes possible.

Joseph Campbell wrote, "Follow your bliss and the universe will open doors where there were only walls." It seems sensible to start by following our passion, which calls to mind the story of Gypsy Boots. Born into a poor immigrant family, Robert Bootzin had an early interest in healthy living; his mother taught him to eat out of the fields and hedgerows. By the time he reached maturity he had evolved into Gypsy Boots, one of the original "Nature Boys" who lived freely off the land in the 1940s. Gypsy Boots and the Nature Boys promoted a healthy vegetarian lifestyle, practiced yoga, and sought to treat all humankind with love and laughter.

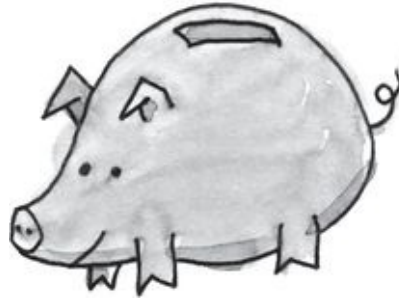
In 1958, Gypsy Boots opened Los Angeles's first health food restaurant, the Back to Nature Health Hut, and proceeded to bring his vegetarian ideas to a wider and ultimately influential Hollywood audience. During the Sixties, he became a television personality. He was a regular guest on The Steve Allen Show, the perfect platform upon which to spread his ideas even further. Bare Feet and Good Things to Eat, his autobiography, detailed his lifestyle ideas and the way he sustained himself and his family by being true to his beliefs. The way Boots describes the management style of his restaurant reminds me of contemporary community kitchen initiatives like the SAME Restaurant in Denver, where guests are requested to pay whatever price they think is fair for their meal; if they don't have enough money, they can pay "in kind" by working in the kitchen.

I'm not suggesting that everybody needs to ditch the SUV and begin a macramé plant-holder business, but I do think that simply doing what makes you happy will reap the best rewards. If you love books, try interning for a publisher to get an insight into their profession, or volunteer at your local library to see how that suits you. In the process you'll surely meet new people, get to share your ideas, and learn a lot about yourself. If you want to stay at home while your kids are young, as I did, find a business you can run from home on your own schedule. My father's advice to my sister and me was to try to make a career out of doing what we love best—his working life as a stonemason, sculptor, and teacher gave us a good example to follow. He loved stone carving from the first moment he held a chisel in his hand and happily made a good living from his expertise.

My greatest hope is that this book empowers you to think creatively and to create the life that you really want. In this book I offer you suggestions for ways to live happily and affordably while following your dreams and aspirations. I don't have a magic solution or mantra; I am advocating that you reevaluate how you live. Herein you will find all my "trade secrets": tips and tools for how you can live better than ever on less. In working toward creating the good life for my family and friends, I have found much joy, greater peace of mind, and true enjoyment from the simple pleasures in life. I am reminded of the old Native American saying, "Certain things catch your eye, but pursue only those that capture your heart."

CHAPTER 1

Revolutionary Budgeting: Taking Control of Your Resources



Whatever it is that you really want to do in life, you have the power to make it happen. Over the years, I've developed a plan for making my aspirations come to fruition that requires a new conceptualization of resources and a revision of lifestyle choices. I call this personal economic empowerment revolutionary budgeting because it takes a personal revolution for most of us to break out of our consumer-centric reality and think differently about our personal economy. For many, money brings up all our fears and insecurities, but I urge you to shake that off and step up and take control of your own finances. This act of courage will pay off for the rest of your life.

The foundation steps that I outline here are designed as a guideline for restructuring your strategy toward achieving your vision of the good life you want.

STEP 1: KNOW YOUR GOAL AND PLAN ACCORDINGLY

Figuring out what we want to do with our lives isn't necessarily straightforward and takes some soul-searching. We spend so much of our precious time earning money that it is really important to be able to enjoy our work. To know your path involves tuning out self-doubting fears. You may know exactly what career you want to follow but lack confidence in your direction. Abandon those insecurities and stop listening to the inner curmudgeon who tells you that you don't have the ability or resources to do what you really want to do. There is no useful purpose in doubting yourself. The pertinent issue will be whether you are prepared to do

whatever it takes to follow your path: perhaps years of study, with the willingness to downscale your expectations of material wealth.

I feel sad when I hear someone say, “I’ve always wanted to start a business”—or go to school or become an artist and so on—“but I don’t have enough money.” I always want to sit them down and have a good chat. I say, do what you love and the money will follow. You just may need to love more than one thing!

This is the situation I’ve found myself in in recent years: my aim has been to be present in my children’s lives and develop as a writer, and these objectives have put a different slant on my work expectations. I have done a lot of interesting and greatly varied work in order to be present for my kids. Likewise, my desire to write has meant that I’ve needed time to work on my skills and understand the world of publishing—to this end, I interned at a publishing house for six months. In pursuit of realizing my humble dreams, I’ve worked remotely for an Internet company, done freelance writing, publicity, and marketing, promoted parties and events, baked pies, walked dogs, and started an eco-cleaning service. I wanted to be able to be a full-time mom with a writing habit, and in all these ways I’ve managed to do exactly that.

Making a major decision about life direction is a huge responsibility and not to be taken lightly. Often, trying something out and getting some preliminary hands-on experience will greatly help you make the right decision. By interning or volunteering, you’ll soon find out if you really want to commit.

Ten years ago, I thought I might like to go back to college and earn a law degree. However, I was daunted by the workload and amount of time it would take before I would be eligible to take the bar exam. And the tremendous expense of law school was shocking. I started looking into my options, and I saw that my local community college offered transferable law degree units. These law units also constituted a paralegal qualification, a good backup for me.

I took three law classes and passed them all. I was well on my way to becoming a qualified paralegal, and I also had units that would work as part of a law degree. Suddenly it dawned on me that I would have to work for a corporate law firm for quite a few years to pay off my student loans, which was not at all appealing. Consequently, I stopped the classes. I have always felt good about my decision. I tried it, enjoyed some confidence-boosting success, and, in the process, learned I really did not want to pursue a law career. I was extremely glad that I didn’t apply to law school without fully considering the impact it would have on my life. In the process of my studies, while interning at an Eviction Support Center, I learned a huge amount about tenants’ rights, which I’ve subsequently dispensed freely to anybody who has needed advice. I’ve definitely gained an advantage by having a basic grasp of legal procedures, protocols, and the inside scoop on the baffling legalese that most contracts are written in!

SO WHAT IS IT THAT YOU REALLY WANT TO DO?

If you’re not sure about your direction, try this process: write down the jobs that

appeal to you, bearing in mind your personal interests—for example, artist, a teacher, art tutor, art therapist, gallerist, curator, art museum worker. All the options following “artist” are art related; whatever your starting point, just keep adding options that seem attractive even if you’ve never really considered them before. You might have more than one starting point, but you’ll create a list of possibilities that you can then research further. Perhaps your friends and the neighborhood kids rave about your cupcakes and you’ve always dreamed of opening a bakery. Start a little home-based business. If demand rises, you can look into renting a commercial kitchen.

STEP 2: PRACTICE EXTREME THRIFT

Take a long, hard look at your finances. It will be scary for most of us, but be brave—you must establish the bottom line to know what your financial reality is.

Work up a financial budget starting with the basics: figure out your monthly income and your monthly expenses. If your expenses exceed the incoming funds, you must find ways to spend less. Some bills are pretty much fixed, but even mortgages and rents are negotiable, and it is worth trying to get some reductions if your budget is tight.

When my friend Louise had a roommate move out unexpectedly, she needed to save \$600 a month. She cut her New York Times delivery service and several magazine subscriptions, axed her cable service and her home Internet connection, and reduced her food and wine bills as well. Nobody was more surprised than Louise herself when these few economies covered her shortfall.

When budgeting is tight, it is time to start practicing extreme thrift.

Thrift used to be considered a virtue, and you’ll be proud of your self-control when you stop buying anything but essentials. Feel free to take a certain pleasure in having saved even a few dollars; this isn’t about being stingy, but rather about appreciating a bargain.

If you have a shortfall between income and expenditures, then it is time to consider reducing your bills and cutting back on some expenses. This doesn’t mean that your lifestyle has to suffer; some strategic savings will help you create a budget that will enable you to do what you really want to do. Bills can always be reduced—if you take the time to call and negotiate, you will see where you can save. The initial step is to see if you can reduce your payments while keeping services and insurance policies intact.

The Internet is a valuable resource. As an informational source and as a research tool, it is unrivaled. And while online access does require a computer and an Internet connection, both of which have to be paid for, public libraries have computers and free access.

There are many ways you can save money by doing research online. Certain sites that compare prices of insurance policies, cell phone plans, cable and

satellite TV packages, and so on, will make your research easy. You'll find that you can indeed pay less for the same services if you spend the time researching the best prices.

Shopping online will also earn you huge savings on many purchases, undercutting high street prices significantly. Paying bills online saves the cost of stamps and envelopes, with the added bonus of saving trees in the process.

When you're satisfied that you've got the best deals available on your bills but they are still over budget, start to consider what you can do without.

Do you really get value from cable TV, or can you live without it? This type of budgetary consideration is very personal—it's about your unique perceptions and needs. But having in mind a baseline budget that you want to achieve is the key, because choosing to cut your expenditures will be easier when your goal is gleaming ahead. It may seem hard to lose familiar comforts, but it is surprising how quickly you can recover. I just let my subscription to *The New Yorker* lapse this year. Although I love it, I don't have time to read it every week. I gathered together all the copies in the house and realized that I'd barely read any of them. I now have a pile of back issues that I'm working through, and when I've read them all, I'll consider subscribing again.

I know a family who decided to axe their cable TV service: they needed to economize and were also concerned with how much time their kids spent viewing. They switched from a \$60 monthly service to an online movie service for a third of the price, and everybody was happy. The kids got to order their movies and the parents got to save money and stop worrying about their kids being full-time channel-surfing couch potatoes.

Look long and hard at all your monthly expenditures to see what you can do without.

Your quality of life doesn't have to deteriorate because you are spending less money. My friend Sarah refused to consider giving up her membership to a private gym even though she admitted only using the swimming pool and the steam room. She usually only had time to swim a couple of times a week and only managed to get in the steam room a couple of times a month. Eventually, as the gym bill got more difficult to pay, she figured out that she could swim three times weekly at the local public pool and treat herself to a sauna every week and still save \$40 a month.

Creating a budget for weekly groceries and household essentials will help you reduce your expenditures. I've found that planning meals keeps my grocery bill in check. I try to plan five evening meals in advance as well as food for a week's worth of breakfasts, lunches, and snacks. In my home, we feed a lot of people in an average week. By buying basic ingredients such as rice, flour, oats, pasta, beans, and legumes in bulk, I always have something in the cupboard to put together a meal without having to make a costly trip to the supermarket. Be as creative as you can with your resources to stay within your budget.

Aside from cutting back on nonessentials and living within your prescribed budget, you should also make a big effort to save. Saving, as I well know, is tough. The three main difficulties I encounter are resisting the temptation to spend

understanding the advantages of saving, and dispelling my optimism that I can make things happen without saving. Save so that you have an emergency fund for unexpected expenses, and set aside a small portion for holidays and gift-giving.

The theoretical advantage of saving is obvious but the interest you earn on savings is the bonus. It is literally free money. Look for high-interest saving accounts that don't have a penalty for the withdrawal of funds. On small amounts like my holiday savings, the interest won't be huge, but it is still welcome. Large savings deposits can accrue quite significantly thanks to compound interest. Compound interest is literally "interest on your interest"—it's the bank's way of rewarding you for letting them use your money while you save.

STEP 3: SEEK OUT THE FREE

There are ways to get what you need without spending money, and there are plenty of free resources to tap into. Extreme thrift doesn't mean sacrificing the fun in life—it is there for the taking, and often free. In the Bay Area, where I live, there is a fine tradition of putting unwanted items out on the curb. My place now has a pair of great bookshelves that we found outside a house in the Oakland Hills. Our beloved coffee table is one we spied on the street 15 years ago and have used every day since.

Perhaps the greatest contemporary tool for seeking out the free is the Internet. The free-minded and -spirited have embraced the possibilities of the online world as well as the mercantile one. The gift economy ethos has flourished online with sites like Freecycle (freecycle.org), which operates local networks where participants post their offerings and their needs and keep goods circulating without money being exchanged. The Free section on Craigslist has a few of my friends addicted, and with good reason: one friend acquired an amazing redwood hot tub with a matching wet bar!

There are online resources for free advice on practically anything from legal matters to fixing appliances. There are plenty of free legally downloadable movies and music tracks. Swap-based sites range from book and music trading destinations like Swapmeet.com to Project Gutenberg (gutenberg.org), which offers free ebooks. Shopping online will also bring you huge savings on many purchases, undercutting high street prices significantly.

My favorite free online service has to be free international video phone calls on Skype. Skype offers free downloads of their software, which enables free calls to any computer that has the software installed. After years of not seeing my parents in England regularly, we now can see each other and chat for hours for free.

Free initiatives began before the world went online, but many have utilized the medium. By visiting the website of one of my favorites, the Really Really Free Market, I discovered that there are 27 RRFMs meeting regularly in the State. The RRFM meets once a month, and the market works like a potluck—you bring

and take at will. There is absolutely no bartering, trading, or selling; everything free. Some people bring clothes, bric-a-brac, plants and seedlings, food and drinks, tarot readings, haircuts, legal advice; the list is endless. This kind of initiative is changing ideas about scarcity and revitalizing our ability to simply share. If there isn't an RRFM in your area, visit their website (www.reallyreallyfree.org) and get tips on how to start one.

In our community, we are blessed to have a fabulous weekly Free Farm Stand which offers free locally grown produce to all comers, as well as seedlings and gardening advice. We are witnessing a huge growth in community gardening initiatives, where people are coming together to grow food in their gardens and reclaimed lots. The free scene vibe is that scarcity does not really exist in our society and that sharing our surplus makes complete sense. SF Gleam (sfgleam.org), another great local example, is a nonprofit that harvests fruits and nuts from local garden trees and donates it to food banks, homeless shelters, and the Free Farm Stand. Produce To The People runs a similar harvesting program in the same small city, which just goes to show how much food is being grown that people are willing to share. If you research your area and don't find this kind of initiative, it might be time to start one up yourself.

Freeganism is a philosophy and a practice of utilizing the free abundance around us. Freegans, in their own words, "employ alternative strategies for living based on limited participation in the conventional economy and minimal consumption of resources." They are famous for dumpster diving for food and other goods and embracing the concept of cooperation. The official Freegan website (freegan.info) makes for fascinating reading and lists all existing Freegan networks worldwide as well as offering tips for the lone dumpster diver.

HOW TO SAVE

- ☛ Keep a change jar. When it's full, put the money in your ^U savings account.
- ☛ Save a dollar a day.
- ☛ Research online savings accounts—they have the best interest rates.
- ☛ Set realistic goals for saving. Save what you can afford.
- ☛ Start an automatic savings plan with your bank.
- ☛ Use your credit card to make purchases, pay the card in full every month, and earn cash and travel credits.
- ☛ Avoid ATM fees. Only withdraw from machines approved by your bank for free use.
- ☛ Buy your checks from a check company; they are much cheaper than the bank.
- ☛ Get paid to be environmentally friendly. You can make an offer on all electronic equipment at gazelle.com. They pay for shipping and even send you a box!

- [download online *The Church of Fear: Inside the Weird World of Scientology* pdf, azw \(kindle\), epub, doc, mobi](#)
- [click *Modern Potting Composts: A Manual on the Preparation and Use of Growing Media for Pot Plants*](#)
- [download *The Year of the Gadfly* online](#)
- [Quantum Computer Science: An Introduction here](#)

- <http://cambridgebrass.com/?freebooks/The-Church-of-Fear--Inside-the-Weird-World-of-Scientology.pdf>
- <http://paulczajak.com/?library/Modern-Potting-Composts--A-Manual-on-the-Preparation-and-Use-of-Growing-Media-for-Pot-Plants.pdf>
- <http://patrickvincitore.com/?ebooks/Can-the-Market-Speak-.pdf>
- <http://www.1973vision.com/?library/Programming-Chrome-Apps.pdf>