

TOUGH PEOPLE DO



Information to help people living in Ringwood manage on reduced incomes. Prepared by members of the community in conjunction with City of Ringwood.

INTRODUCTION

Unemployment figures are increasing and we all know family, friends, neighbours, and members of our community who are trying to manage on lower incomes.

This may be due to retrenchment, early retirement, businesses closing down or other reasons.

In response to the increasing number of people requesting support and assistance a workshop was organised through Ringwood Council.

The people who attended represented a wide range of situations including people who had been recently retrenched, taken early retirement, been self employed and had to close their business, been retrenched for some time but unable to find work.

The group also included people who were used to living on low incomes, had been brought up when money was scarce after the war, or made a hobby of collecting ideas and information on managing on little money.

A wide range of information was discussed and exchanged with the main needs being recognised as:-

- emotional and psychological support.
- information on action that should be taken after retrenchment and services that are available.
- opportunities to upgrade job seeking skills as many people have a history of long employment and are not familiar with current resume and interview practices.
- practical information on how to manage on a reduced income.

Some of the group have continued to meet to work on this booklet of information.

It is planned to provide a range of basic ideas and support information with recognition that there are many sources of information available (as long as people know about them), and there are many practical alternatives for people to consider to help meduce their expenses.

The booklet is available from Ringwood Council and the working party would be very interested in your comments and your ideas on how to manage on a reduced income.

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Page TOUGH TIMES TAKE A TOLL 1 ON MONEY MATTERS 2 - CONCESSIONS AND ALTERNATIVES TRAVELLING AROUND 3 SELF HELP 4 SAVE ON SHOPPING 6 SAVINGS IN THE KITCHEN -COOKING AND HOUSEHOLD HINTS 7 13 MONEY SAVERS BABY CARE ON A BUDGET 14 17 CLOTHING 18 ENTERTAINMENT AND ACTIVITIES 1 Aller 19 HOLIDAYS 21 FURTHER INFORMATION

CONTENTS



TOUGH TIMES TAKE A TOLL

EMOTIONAL AND PSYCHOLOGICAL REACTIONS

Some people try to manage and use their savings, retrenchment pay and redundancy packages to live on, not wanting friends or family to know their situation.

Some families cope, others disintegrate but many families are affected.

While some effects are obvious such as financial difficulties with families resorting to selling their homes, not enough money for food and paying accounts, other effects are being reported.

Family relationships are suffering through strain and tension in the home affecting children as well, sometimes resulting in abuse, violence and marriage breakdowns.

Communication in the family is most important. Children pick up the vibes of the household and can easily misunderstand the situation. The family are all affected and need to know what is happening so that they can work together to tackle the new circumstances. Children will only take in what they are old enough to understand but need reassurance from their family.

Wives will have their routines established and may find it hard to adjust to having their husband home all the time. Many families are finding there has been a role reversal taking place because the partner still has a job or has been able to get part time employment. Some men make the most of this opportunity to become more involved in family life, using the time to share household chores and enjoy other family activities.

Emotional and psychological support is available and people have found this can be from a wide variety of sources.

- Maroondah Social and Community Health Service.
- Catholic Family Welfare Service.
- your local church community.
- school pastoral and family support services.
- kindergarten and child care services.
- friends and neighbours.
- family.
- self-help support groups.



ON MONEY MATTERS

CONCESSIONS AND ALTERNATIVES

When the going gets tough what can you do. When yourincome goes down, how can you stretch your money.

- Don't wait until the bills arrive or until the amount you owe seems impossible to pay.
- Keep some savings in hand if you can.
- Contact all the services or businesses you pay money to and negotiate reduced payments.
- Find out what concessions are available from

Gas and Fuel Phone 652-5122 691-5053 SEC MMBW (water rates) 874-2122 Telecom local Council Council (rates) Schools

Alternatives include

- decreasing repayments
- paying interest only
- extending period of loan
- paying by instalments
- easy-way payment plans
- arranging more time to pay

Assistance is also available through

- mortgage relief scheme for families on low incomes
- winter energy concessions energy relief grant scheme
- home energy advisory service
- advice on conservation

Ask questions "How can you help us?" "What else can we do?" "Where else should we go?"

BRIGHT IDEAS

- Services are available that will help arrange your money matters.
 - Outer East Financial Counselling Service,
 - Phone 894-1966. Silver Grove, Nunawading. Ringwood-Croydon Credit Co-operative
 - 11 Civic Place, Ringwood. Phone 879-2201. Direct debit of accounts can be arranged and paid by
- Credit Unions.
- It seems to be less embarrassing if you use the telephone to make financial arrangements.
- Cut up your credit cards some people make quite a ceremony of it. If you haven't got the money to pay for what you buy, don't buy - it's too expensive.
- Is it willpower you need or won't power.
- Clothes dryers and dishwashers may be luxury items what other alternatives are available that will help you save money.
- Turn off the lights when you leave the room and encourage the family to use fewer rooms for their activities -builds up the family feeling.



TRAVELLING AROUND

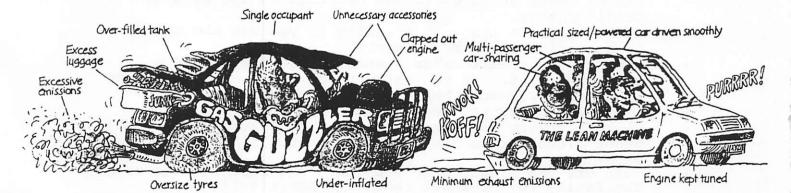
There are some simple ways of reducing motoring costs: one is to drive intelligently, carefully and economically and another is to buy a bike. With some thought the average kilometres per litre of petrol can be stretched by 15 to 30%.

Some ideas to help in lowering costs (and also to keep in with the greenies)

- By proper tuning you can save up to 25% in fuel.
- Smooth driving saves 15 to 25%.
- Roof racks can increase fuel consumption 8 10%. Take them off when not needed.
- Recommended tyre pressures not only save 5 7% but also decrease wear and tear on your tyres.
- If you're looking for another car, think about a smaller model and also check up on LPG.
- Reducing speed can effect a saving (110 kph uses 25% more fuel than 90 kph).
- Avoid air conditioned cars for extra saving.
- Use your manual choke if fitted; move off as soon as the engine starts; push choke in as soon as car is rolling along smoothly.
- With a manual gear box, use your gears sensibly and don't flog the engine.
- Anticipate approaching hazards and try to ease off gently and avoid stopping if possible.
- Excess weight increases fuel consumption; take those golf clubs out of the boot until you want them.
- Use the grade of fuel your handbook recommends.

BRIGHT IDEAS

- Try public transport. Check out Met leaflet "Getting around Melbourne on Trams, Trains and Buses."
- Use a bike or try walking.
 - good family activities.
 - builds up health and fitness.
 - # saves on gym fees, petrol and car costs.
 - Share car transport for regular activities such as taking the kids to cubs or netball.



SELF-HELP SERVICES

Every dollar needs to be elastic to go a long way at times like the present, and there are many ways people can help themselves.

- grow your own vegetables and herbs. trade goods and services through a LET'S program. learn to sew, to service the car, to cook.

LET'S programs are a community response to difficult times with many services now starting up all around the State.

- LETS (Local Exchange Trading System) enables people to exchange or trade goods and services when conventional money is scarce. Members gain points when others use the services they offer and lose points when they get a job done or trade for other goods or services.
- When people join the program they list the goods and services they are able to trade or exchange.
- When they need to get a job done e.g. painting, gardening, child care, car service or other, they contact people listing those skills and obtain a quote as they would do for a paid service.
- When the job is completed points earned and used are registered by the book-keeper.
- The programs are community based and often operate from a community house.

GROW YOUR OWN VEGIES

- Save money with home grown vegetables from your own vegie garden.
- Share, trade or freeze the surplus, or make pickles, sauces or chutneys.
- organise a co-operative arrangement with friend, family or neighbour with each planting different vegetables.
- it **takes** a while to establish a vegie garden patch and get results so it's a longer term project.
- if space is limited avoid growing vegetables that are always cheap - onions, potatoes, pumpkins. Concentrate on vegetables that have a high yield - tomatoes, climbing beans, peppers.
- garlic, parsley and herbs are always very handy to add delicious flavours to foods and lemons can be used in cakes, puddings, jams, drinks, bleaching stains, dandruff treatment etc.
- rhubarb is easy to grow, is a good standby and can be used for jams, pies, stewed fruit, other sweets and wine.





OTHER INFORMATION

- Department of Agriculture and Rural Affairs has a very helpful brochure on <u>NON-DIG GARDENS</u>. Phone Allen Gilbert Garden Advisory Service on 819-4422.
- If your garden is very small, you may be able to join a Garden Co-operative - contact your local Council and ask if there is one in your area.

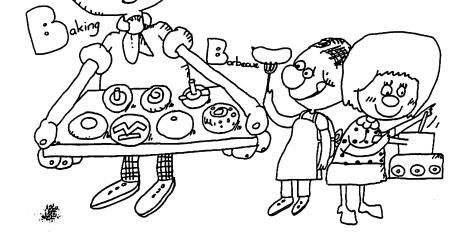
<u>Community Houses</u> offer a wide range of courses including

- car maintenance
- house maintenance
- beginners, advanced and stretch knit sewing
- cookery classes
- how to budget and financial management
- crafts
- retraining and employment related skills

Contact the Co-ordinator at North Ringwood Community House 120 Oban Road, North Ringwood Phone: 876-3421

or

Central Ringwood Community Centre 18 Pitt Street, Ringwood Phone: 870-2602



The <u>local library</u> has a large range of books on almost every "How to" subject.

Cultivate the older generation who have survived the Great Depression and World War II - ask them how they survived.



SHOPPING

BRIGHT IDEAS

SPEAKING FROM EXPERIENCE -

THE SECRET IS TO BUY AS MUCH AS YOU CAN ON ONE TRIP - SAVES PETROL AND YOU ARE NOT TEMPTED TO BUY OTHER THINGS AS OFTEN.

Stop receiving Junk Mail - this is pressure to buy goods that are not needed. Resist impulse buying.

Always prepare a shopping list - stick to it and don't be tempted but keep a 'special' eye open for weekly specials.

Never shop when hungry or rushed and don't take the children as they always ask for extras.

Buy meat, fruit and vegetables first and shop for groceries last as that is when you're tempted to buy extras.

Shop at discount supermarkets, keep checking prices and try "home" or "no name" brands - you may find them as good as more expensive brands.

Think about buying in bulk when you use large quantities but keep a check on prices. Larger quantities are not always cheaper.

Fresh eggs may be cheaper at green grocer or market. Meat may be a better buy at butcher or market. Try shopping for meat and bread at large supermarkets at 4.30 p.m. on Saturday when prices are reduced. Day old bread is sometimes available.

Trays of meat sold by butchers at closing time include fat and meat that may not be wanted - make sure you are getting value for money.

Ask chemist about less costly brands of pharmaceuticals.

Freezers are valuable

You can buy fresh fruit and vegetables for less than \$15.00 a week locally with careful shopping and meat and fish for 2 adults and 2 children to last for 6 weeks for \$60.00 at Victoria Market - but don't take the children.

Buy bulk 'no name' bread and put in freezer.

Purchase of Household Goods

Good Shepherd Buying Service assists low income people with the purchase of household goods at lower prices. The service is free and uses the combined buying power to buy at the lowest prices available. Phone 417-4124.

In buying household goods, shop around and check prices. Quite often, a lower price can be negotiated.



Look through your cookbooks and magazines for budget ideas and recipes.

1. BREAD

All bread can be used.

Stale bread can be made into toast, stuffing, meat loaf, french toast, breadcrumbs, croutons, bread pudding and bird stew.

Bread Omelet

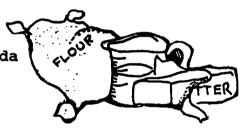
Soak 3 cups of stale bread in 3 cups hot milk, add 1 cup of grated cheese and beat thoroughly. Add 3 well beaten eggs and seasoning to taste. Melt a tablespoon of butter or margarine in frypan, when hot pour in mixture. Cook very slowly, more slowly than a normal omelet. When it is set it will be as light as souffle, fold over edges and serve hot.

"Mousetraps" a favourite with children.

Spread chutney on slices of bread, add a cheese slice and grill till cheese is melted. Cut into slices, serve hot as an appetiser or snack.

<u>Soda Bread</u>

400 g (1 lb) plain flour 2 level teaspoonfuls bicarbonate of soda 2 level teaspoonfuls cream of tartar 1 level teaspoonful salt 50 g (2 oz) lard 300 ml (½ pint) milk 1 tablespoonful lemon juice



- 1. Mix together flour, bicarbonate of soda, cream of tartar and salt and sieve them into a mixing bowl.
- 2. Cut lard into small pieces and rub into the flour until the mixture looks like fine breadcrumbs.
- 3. Add lemon juice to milk (to make it go sour). Add to bowl and mix to soft but manageable dough with palette knife.
- 4. Turn on to a floured surface and with the hands shape into a circle about 17.5 cm (7 in) across.
- 5. Grease the baking sheet and place dough carefully on it. Mark into quarters with a sharp knife.
- 6. Bake at 220^OC (425^OF) mark 7 for about 30 minutes till risen and golden. Cool on wire rack. Eat while fresh.

To make brown soda bread use 200 g (8 oz) plain flour and 200g (8 oz) wholemeal flour and proceed as for white soda bread.

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250 gr butter 1¹/₂ cups milk 1 teaspoon gelatine ¹/₂ teaspoon salt

Soak gelatine in 1 tablespoon of the milk and stand in hot water till dissolved. Cream butter and "very gradually" add milk gelatine and salt.

A food processor is excellent for this.

3. Bake your own <u>CAKES, BISCUITS and DESSERTS</u> - children love to cook.

Rock Buns

Rub 4 tablespoons margarine into 2 cups sifted SR flour and pinch salt. Add 3/4 cup sugar then 1 cup sultanas, $\frac{1}{2}$ cup currants, $\frac{1}{4}$ cup lemon peel. Mix thoroughly with 2 eggs and 2 tablespoons milk. Drop in teaspoonful on tray and cook 15 -20 minutes in oven at 375° .

Homemade Ice Cream

3 rounded tablespoons sugar 1 level teaspoon gelatine 1 level tablespoon butter 2 tablespoons water 1 can evaporated milk (chilled) 1 teaspoon vanilla 1 tablespoon lemon juice pinch of salt

Place gelatine and water in saucepan and allow to stand 2 - 3 minutes. Stir over low heat till dissolved. Add the butter and allow to melt. Stir in sugar an vanilla. Cool. Beat the chilled milk with salt and lemon juice until stiff.

Gradually add the cooled gelatine mixture beating continually. Freeze.

4. <u>Make your own DRINKS</u>

CORDIAL

1 sachet Citric Acid 6 cups sugar 6 cups boiling water juice 6 lemons or 3 lemons and 3 oranges. Dissolve sugar in water, stir in other ingredients. Pour into bottles.

Ginger Beer Without Yeast

Nearly <u>fill a kerosene tin</u> (4 gallons or two plastic buckets) equivalent volume <u>with water</u> or large pot. When boiling add 6 fresh sliced lemons, 3 lb sugar, ¹/₄lb ground ginger and ¹/₂ oz whole ginger crushed. Boil half an hour, allow to stand 12 hours. Strain through a cloth, bottle, add 1 large raisin to each bottle. Cork tightly and leave 3 days before using.

Save on DISHWASHING DETERGENTS AND CLEANERS 5.

Don't buy dishwashing detergents pure soap in a soap shaker is just as good.

In the dishwasher use carb soda for detergent and vinegar for rinse aid.

Homemade Household Cleaner

a tablet laundry soap 1 bottle cloudy ammonia

Grate a tablet of laundry soap with steak knife. 1.

- Using an old saucepan, add grated soap and 1 cup of 2. water, beat till soap is dissolved, mash lumps if necessary.
- When soap is dissolved, add some of the cloudy ammonia while saucepan is still on the stove, (but be aware of 3. fumes) stir for a few seconds, remove from the stove and add balance of the ammonia, stir.
- Pour the mixture through a sieve into an old ice-cream 4. container. Any soap scraps can be saved for another day. Using a funnel, pour the mixture back into the cloudy ammonia bottle (keep another bottle on hand for any extra). When set, use sparingly, a teaspoon dirty saucepans, 1 teaspoon kitchen benches, 1 teaspoon on plastic pot mitt on shower tiles, use in toilet, laundry on dirty collars etc., kitchen and bathroom. It's the best cleaner I have ever used.

"The Green Cleaner" by Barbara Lord is packed with hundreds of cleaning tips. "Slime" is highly recommended and costs approximately 20 cents per week.

SLIME

1 tablet laundry soap 1 large cup Lectric Washing soda

- Grate the soap with a steak knife or use your Kitchen 1. Whiz then using an <u>old saucepan</u>, add 1 - 2 litres of water and the grated soap. Beat gently, watching it all the time as it will boil over unless watched.
- Heat till dissolved, using potato masher if necessary on lumps then half fill a 9 litre bucket with warm or hot 2. water add washing soda and stir until the washing soda is dissolved.
- Pour the dissolved soap through a sieve into the washing 3. soda, any soap scraps can be saved for another day. Stir then fill this bucket of mixture to the top with cold water, and stir again.
- Using 2 spare buckets, divide the mixture into thirds and 4. then fill each bucket to the top with cold water, stir.
- The reason for breaking the mixture down so much is 5. because it will not readily dissolve in the washing machine otherwise. A plastic rubbish bin can be used instead of the three buckets if preferred.
- To make slime a heavy duty cleaner, add 1 large cup of cloudy ammonia per bucket full, stir. 6.
- Add 2 3 large cups (or coffee mugs) per washing machine 7. load of washing.
- Very dirty washing will need to be spot washed or soaked 8. in advance.

Cleanina

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5. FISH CUTLETS

1 small tin salmon or fish of your choice 11b potatoes (500g) 11b breadcrumbs (1125g) 1 egg a sprig of parsley and seasoning



Remove all fish bones, boil potatoes (save vegie water for soup)when cooked mash and mix with fish and breadcrumbs. Chop parsley and add seasoning to salmon and potatoes, beat egg and mix well with ingredients. Make into patties, cover with flour. Heat cooking oil, fry to a nice golden brown. <u>Variations</u> can be used. As a child we had onions instead of fish in the patties, or leftover stew or vegetables to blend with the potato. This also makes a suitable filling for jaffles. Served hot with tomato sauce they are delicious.

6. <u>MEAT</u>

Use cheap cuts of meat - cook long and slow.

<u>Mince Steak</u> is extremely versatile and can be used many different ways.

Chop Suey

½ kilo mince steak
2 tablespoons butter or margarine
1 - 2 dessertspoons curry powder (depending on taste)
1 cup sliced onion
1 packet chicken noodle soup
4 cups water
½ small cabbage (shredded)
125 gr green beans (sliced)
4 sticks celery (chopped)
1 carrot (grated)

Brown meat with curry in butter, add onion, soup and water. Bring to boil. Add all other vegies and cook about 30 minutes. Thicken with 2 tablespoons plain flour if needed. Serve with boiled rice.

Baked Minice Roll

11b minced beef (500g) (I prefer sausage meat)
11b minced bacon (125g) (or 1 packet bacon pieces)
2 cups breadcrumbs
1 teaspoon of milk
salt and pepper to taste

Mix all ingredients and shape into a roll. Place in a baking dish, smear with oil and cover with breadcrumbs. Bake 45 minutes. Slice and serve with fresh cooked vegetables.

Sausage Casserole

12 sausages
6 bacon slices
1 tin tomato soup; diluted
2 carrots diced
2 sliced onions
1 tablespoon sugar

Wrap 2 sausages in a bacon strip, peg with toothpick, repeat. Place in a casserole and cook in oven. Drain fat off sausages. Spread mixed vegetables thickly over sausages, sprinkle with sugar and pour soup over all. Cook approximately 45 minutes or till vegetables are tender.

<u>Variations</u> are - prick sausages, lightly grill, make a durry or vegetable, or mushroom or tomato paste sauce. Cook completely in chosen sauce, serve with mashed potatoes and/or other fresh cooked vegetables.

7. <u>POPPING CORN</u> makes masses of snack food.

8. <u>SOUP</u>

Don't buy tin soup - make your own. Keep the water after you've cooked your vegetables for soup stock.

This can be frozen in plastic margarine containers or milk containers in quantities needed.

Pumpkin Soup

%1b potatoes (approx 250 grams) %1b pumpkin (approx 250 grams) 1 onion 1 pint of milk salt, pepper and grated nutmeg to taste toast



Peel vegetables and cube into small pieces. Place in saucepan and just cover with slightly boiling water. Simmer till tender. Strain and rub through strainer or mash with a potato masher. Add milk and the vegetable water to give desired consistency. Season with salt and pepper, add herbs to taste if you have them. Serve hot with a light sprinkling of grated nutmeg.

Serve with toast. A tasty, nutritious and inexpensive soup.

9. <u>Use a Teapot with loose tea</u> - not tea bags, works out at half price.

10. VEGETABLES

Vegetables are much cheaper than meat and there are many tasty and nutritious meals without meat. Save cooked vegetables that are leftover from meals for stews, meat pies, casseroles, pastries, frittata or dog food. .

Carrot Pancake

Mash and heat 1 cup cooked carrot and while hot, stir in 2 dessertspoons of butter of margarine. Sift together one small up SR flour, $\frac{1}{2}$ teaspoon salt and make into a batter with $\frac{1}{2}$ cup of milk with one egg beaten well in the milk. To this add the hot carrot pulp, beat until smooth and cook like pancakes in a hot frypan. Serve with bacon or sausages.

<u>Vegetable peelings</u> can be used for dog stews and poultry food. Cook and mix with pollard for poultry or mix with meat or dry food for dogs and cats.

Tomato Layered Bake

4 medium tomatoes (sliced) 2 cooking apples (sliced) 2 onions (sliced) 1 dessertspoon butter salt and pepper ¹/₂ cup cup dry bread crumbs



Well grease an ovenproof dish and coat the inside with crumbs.

Fill the dish with layers of sliced tomatoes, apple and onion, seasoning each layer with salt and pepper.

Cover with bread crumbs, and dot with butter. Bake in a slow oven approximately one hour.

Sweet-Sour Cabbage

5 cups shredded cabbage 4 slices bacon, diced 2 tablespoons brown sugar 2 tablespoons flour ½ cup water one-third cup vinegar salt and pepper 1 small onion, sliced

Cook cabbage for only seven minutes. Drain well.

Fry bacons remove bacon from pan and add sugar and flour to bacon fat and blend. Add water, vinegar and seasonings; cook until thick. Add onion, diced bacon and cabbage. heat thoroughly.

Potato Crisps from Potato Peelings

Wash potatoes before peeling, then deep fry skins after peeling. Drain on paper and lightly sprinkle with salt, delicious. You pay for these in restaurants.

CONVENIENCE COSTS IN EVERY WAY

- Running a car costs money.
- Buying clothes is more expensive than making your own.
- Using disposable nappies are very expensive in comparison to using cloth nappies.
- Buying cakes and biscuits costs more than homemade.
- Take away foods cost much more than home cooked meals.

LINEN AND BEDDING

Years ago <u>large sheets</u> that were worn in patches were turned selvedge to centre, made into single bed or cot sheets and/or pillowcases, handkerchiefs, dolls clothes and dusting rags. Anything left was woven into rug mats.

A rug in the right place saved wear and tear on the floor coverings.

<u>Old blankets</u> were used for mattress covers, lining for patchwork rugs, or a jacket, cut up for cot blankets or a rug for the dog.

<u>Sheeting material</u> can be purchased. Buy enough to make matching pillowslips.

<u>Fitted sheets</u> cannot be turned selvedges to centre and they wear out much faster because they are used in the same places all the time.

Savings up in smoke

An independent financial planner has estimated that 20 cigarettes a day over 36 years would cost \$1 million. If \$2.80 per day was invested in a long term investment you may end up being a millionaire after 36 years.

BRIGHT IDEAS

SAVE AND RECYCLE

- Gift wrapping paper and ribbons. Cut the front off cards and isso again.

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- Old toothbrushes are handy for cleaning hard-to-get at places.
- Wash plastic bags and use again for wrapping sandwiches, storage and freezing foods, keeping stockings tidy and snag free.
- Circulate and share magazines.

BREAST-FEEDING

Breastfeeding is normally easy and convenient. Breastfed babies are very portable and you have "instant" pre-warmed, ready-to-serve food with you wherever you go!

Breastfeeding is a natural womanly function. However, it is also an art which has to be learnt.

Your breastmilk contains all the nutrients your baby needs for at least the first six months of his life. As you gradually introduce other foods it remains a most valuable part of his diet for as long as you are breastfeeding. The colostrum your baby receives in the first few days and later the breast milk, both contain antibodies which will help increase your baby's resistance to infection. Ensuring that your baby has only breast milk for at least six months may help to lessen allergy problems.

If you are having problems with breast-feeding, ask for help. Telephone Nursing Mothers Association 24 hour counselling service 878-3304. After hours phone 853-0844.

Baby formulas are expensive; a large tin of formula costs \$10.00 or more, and you also need to pay for teats, bottles and sterilising. Formula also takes time to prepare daily. Sometimes weaning baby is unavoidable, but there are still ways to minimise the cost of bottle-feeding.

- Type of formula check local chemists for different 1. prices or ask your maternal and child health nurse. Prices of formulas vary by up to \$1.00 - \$2.00 a tin.
- Bottles and teats no need to buy expensive bottles and 2. teats; cheap ones, from the supermarket are fine. Buy plastic bottles, they can't fall and break.
- Sterilising bottles and teats boiling for 10 minutes in 3. a large saucepan is cheaper than sterilising solutions and just as effective.

Adapted from NMAA leaflet "An Introduction to Breastfeeding"

Extra Fluids

Baby may enjoy these at an early age, especially in hot weather. Cooled, boiled water is the most suitable extra, fluid, so as not to encourage development of a liking for sweetened drinks.

Babies can learn to drink from a cup after about 7 - 8 months, when fruit juices can be offered for variety. Choose a brand, that is sugar and preservative free.

Dilute juices in a ratio of 1 part juice to 3 parts water. Beware of VITAMIN C drinks and syrups as many have glucose added.

There is very little nutritional value in fruit juices. Water to drink and fruit to eat is good dietary advice.



- 1. Wash your hands before preparing the food.
- 2. Be sure all utensils, including cutting boards, mincers, and knives are thoroughly clean.

Fruit and Vegetables

- 1. Select fresh, high quality fruits and vegetables in season as they are cheaper and taste much better.
- 2. Clean, wash, peel and trim the foods in as little water as possible.
- 3. Cook the foods until tender in as little water as possible. Preferably steaming food. Avoid overcooking, which may destroy heat-sensitive nutrients.
- 4. Do not add salt. Add sugar sparingly. Do not add honey to foods for infants less than 1 year of age.
- 5. Add enough cooking water so that the food has a consistency that is easily pureed.
- 6. Strain or puree the food using an electric blender, a food mill, a baby food grinder, or a kitchen strainer.
- 7. Poor puree into ice cube tray and freeze.
- 8. When food is frozen hard, remove the cubes and store in freezer bags.
- 9. Unfreeze and heat in serving container the amount of food that will be consumed at a single feeding (in water bath or microwave oven).

<u>Custard</u> can be made from custard powder and babies formula. Cows milk can be used if baby is over 6 months. Do not use sugar - sugar is an acquired taste.

<u>Plain natural yogurt</u> mixed with some fruit e.g. mashed banana, pureed pear is an alternative to tinned baby fruit yogurts.

Home-made Rusks - after 6 months as a finger food.

Use 1 - 2 cm thick slices of white, brown or rye bread cut into fingers. Cut off crusts and sharp edges.

Dry the bread in a cool oven (140 C) until crisp, about 30 minutes, turning once OR dry in a microwave oven, about 1 - 2 minutes. OR dry in a toaster, taking out before it becomes brown. Store in an airtight container for 2 weeks.

MEATS

Meats can be given around 8 - 9 months. Cooked meats such as beef, lamb and chicken can be given minced or finely chopped. Large cooked lamb or chicken bones can be given to child to chew on.

Meat alternatives - cheese, smooth peanut butter, cooked peas, beans and lentils. Always supervise young children when eating. ۲

Milk

WHOLE

CEREAL

NHO.

PEANUT

BUTTER

NAPKINS

Most parents now realise that using disposable napkins for baby is not only expensive but is causing a major environmental problem.

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Washing your own napkins is simple (often father helps). Rinse out napkin in cold water. Ring out by hand and place in empty bucket. When you have enough napkins for a load, wash them on ordinary hot cycle using pure soap (cheaper brands are okay). This is enough to kill harmful organisms.

Vinegar (cheapest variety) is a mild antiseptic and bleaching agent and half a cup added to the rinsing water now and then helps keep napkins fresh.

It is not necessary for napkins to be bleached white and they are perfectly okay a creamy colour, but if you really prefer a white napkin use bleach once a week in the wash cycle. Sunshine destroys lots of organisms and is a natural way to whiten napkins.

A few minutes in the dryer will soften napkins so a fabric softener is unnecessary and will also get rid of thrip or other insects which are attracted to clotheslines (Herbs planted under the clothes line help discourage this. e.g. mint-garlic, thyme).

Liners' don't have to be used at all, however there are nondisposable cloth ones available if you like them. Use of these can help prevent nappy rash as the babies skin surface stays dry. Especially useful inside night nappies.

When using pins make sure you put your hand between the napkin and the baby. Pins should be of good quality and not bend easily. If the pin won't go through the napkin easily, run it throughout your hair once or twice. Velcro bands are available for parents not wanting to use pins or masking tape can be used.

Remember if you are using a solution to soak nappies in, makesure it is kept out of babies reach and use a bucket with a tight-fitting lid, as deaths have occurred from drowning in a_ napkin bucket.

The average child wears nappies for 2 years and 4 months.

If you need help with folding nappies, ask your maternal and child health nurse. She has information leaflets on various ways of folding nappies.

Cost comparisons of various napkins done by Consumer Affairs Department in 1989, for the duration of a child's time in nappies.

Own nappies \$660 - 800 - (including cost of nappies, pins, pilchers, water, electricity etc). When your child is toilet-trained you are left with several dozen very absorbent dusters and cleaning rags.

Disposable nappies \$1,800 Nappy wash service \$2,400(including cost of pins, pilchers) 2 years

CLOTHING

"BE AWARE", shop carefully, check prices and compare quality for price.

<u>Remodelling or Makeover</u> - Garments sometimes hang in our wardrobes for ages. Be imaginative and create a new look.

<u>Sewing</u> - Materials are available at the Markets, be sure to check <u>quality</u> for <u>price</u>.

Patterns - trace off patterns and share with friends.

<u>Opportunity Shops</u> - Op Shops also stock some new items so don't be embarrassed to check them out. Don't just browse to see what you can find, only shop for a specific item. Often garments are able to be remodelled to create very smart outfits.

Basic Sewing Courses - Check out Community Houses, most will have discounts for people on limited incomes.

Make arrangements with family or friends to pass clothing on.

<u>School clothes</u> - Organise a clothing sale at school to get full use out of school clothing.

<u>Seconds shops</u> are now operating where clothes, shoes etc. can be bought at lower prices. Check for faults but they are often hard to find.

<u>Sales</u> - some sales are not what they seem, always be on the look out for a good bargain, but make sure it is a <u>bargain</u>. It's not a bargain if you don't need it.

<u>Garage Sales</u> - many people are selling their surplus clothing and goods at Garage sales to get some money. It can be productive but tempting to buy more than you wanted.

<u>Recycling</u> - if you have clothing, furniture, books, games or any other goods that are not needed, offer them to family, friends or neighbours or recycle them through the Salvation Army, Star Vincent De Paul or opportunity shops.



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"What can you do without money," you may ask. The answer is "Many things." Be creative!

Dining Out And Parties

If you used to enjoy dining out at restaurants, create your own dinner parties. Your friends will enjoy your company just as much over spaghetti and meatballs, and other economical meals.

- arrange alternate dinners with friends, share the host/ess role by eating at different houses with each couple bringing a course to share the cost.
- try supper parties, dinner parties in a park. Be creative!
- introduce a theme "Music Hall at Home," "Rock Around," "Classics Concert," "Country Music in the City."
- Make your own beer, cordial, ginger beer.

Games and Cards

- Monopoly, Trivial Pursuit, and other board games are enjoying renewed popularity.
- Learn some new card games.
- Old fashioned entertainment such as charades, sing along.

Movies and Films

The Reel Club at MOOROOLBARK COMMUNITY CENTRE Ph: 726-5488

Monthly films Afternoon sessions with lunch		\$ 7.50
Evening session or season ticket	5 -	\$ 4.00 \$17.00

Croydon Film Society at MOOROOLBARK COMMUNITY CENTRE

Films first and third Mondays each month Membership and entry approx \$30.00 per year inclusive for about 25 ilms. Enquiries c/o 8 Pleasant Drive, Heathmont 3135

Croydon Cinema (AND OTHER CINEMAS)

Offer reduced prices on quiet nights - contact cinemas.

State Film Centre Of Victoria

Kid's Flicks are screened at Nunawading Arts Centre and three other locations during school holidays. No entry fee. Phone: 651-1340 for bookings.

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Visit the Meat Market Craft Centre in Melbourne (no entry fee) it's a really interesting place to spend a wet day.

Visit the wonderful parks and waterways established through the Board of Works. They run a varied range of special activities as well

- night activities with possum projects
- ranger talks
- activity programs
- walk and bike paths
- BBQ areas and playgrounds
- lakelands

For further information: Phone Board of Works 620-0221 Lands and Recreation Branch.

- Bicycle paths have been built in nearly every suburb. See how for you can go! Many people enjoy this facility for exercise and walking the dog as well as riding bikes.
- take advantage of "freebies." Councils and other organisations offer a wide range of free activities but <u>leave your money at</u> <u>home.</u>
- Libraries have a lot more than books.
- <u>Bushwalking</u> can be fun. There are many walks available to the community and Clubs plan short walks as well as walks for people who like greater challenges.

<u>Indoor Activities for Children</u> can use up many materials already in the house. Books and magazines have some imaginative suggestions - Be creative and use up some scraps.

Toy Bag from an old shirt

Sew across the sleeves and sew back and front together at the bottom. Sew patches of bright material on to shirt for decoration or paint. Hang up on a strong coathanger.

Maracas

Yoghurt/Cream carton shakers

- 1. Half-fill one carton with choice of pasta.
- 2. Glue second carton onto first.
- 3. Decorate.

Make musical instruments from waste materials.



Flour and Water Paste

rapidly as it thickens. It will become thicker

's cup plain flour

Blended to a paste

Paste will not keep

for long periods but is safe if eaten.

Add 600ml boiling

water and stir

as it cools.

3 cup cold water

Balloons. Newspapers. Pieces of dowel ³/₈" diameter, 4" long. Rice. Strong sticky tape.

HOLIDAYS

We all look forward to holidays and it's important for children to be able to tell their friends at school about their holidays.

SOME BRIGHT IDEAS

CAMPING - FOR THE ADDITIONAL COST OF PETROL ONLY.

If you don't have equipment, borrow or arrange an exchange with friends or neighbours.

- use a free camping area.
- take your own food.

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- enjoy the natural environment. Many areas have walking paths, bush walks, and special features signposted.
- meet new people, make new friends.
- try "roughing" it.

V.H.A. YOUTH HOSTEL ASSOCIATION OF VICTORIA Ph: 670-7991.

Provides low cost accommodation throughout Australia and worldwide and access to a wide range of activities under YHA umbrella. Offers an opportunity to meet people from all around the world.

EXCHANGE HOUSES

Set up an exchange program between relatives and friends who live in other areas.

- house sit while people are away.
- offer to feed the farm animals while the cows are not being milked so the farming family can get away for a holiday.
- trade use of a caravan for services or goods you can offer in exchange.

TRAVEL

If you are travelling there are many smaller places to stay at that do not advertise in tourist services.

Small country towns are often cheaper.

BY TRAIN

V/line has a variety of leaflets.

- "Getting around Melbourne by Tram/Train and Bus"
- "Country Money Saver Fares."
- "Interstate Money Saver Fares."
- "Backpackers."





INFORMATION AVAILABLE

- "Assistance for People on Low Incomes a guide to concessions and services in Victoria" from Social Security offices. This booklet has a wide range of information that may help you - Recommended.
- "Budgeting Making it Easy"
 from Ringwood/Croydon Credit Co-operative Limited
 11 Civic Place Ringwood (opposite Eastland) Phone: 879-2201.
- "Credit Costs You think twice or pay the price" is the theme information available from the Ministry of Consumer Affairs at 88 Maroondah Highway Ringwood.
- "Falling on Hard Times" a guide for people in debt from the Legal Aid Commission of Victoria. Phone: 607-0234.
- <u>Financial Counselling</u>
 at Outer East Financial Counselling Service
 Silver Grove, Nunawading
 Phone: 894-1966.
- <u>General Information</u>
 from Ringwood-Croydon Advisory Service
 Target Square Shopping Centre, Ringwood Phone: 870-3233.
- A Guide to Operating Costs of Domestic Electrical Appliances from the SEC.
- "How to Stop Energy Costs Going Through the Window" from the Energy Information Centre 139 Flinders Street, Melbourne Phone 650-1195.
- "Sixteen ways to save water outside the house" from the MMBW.

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BOOKS

"The Green Cleaner" by Barbara Lord from the Australian Conservation Foundation 340 Gore Street Fitzroy.

"At Home with Marjorie Bligh" "Homely Hints on Everything" direct from Mrs Marjorie Bligh 163 Madden Street, Devonport Tas 7310 \$15.50 each postage paid. 2

2