

PROTECTED BY **COPYSCAPE** DO NOT COPY

The Home Handbook for Hard Times

Charmed Life Publishing Grand Rapids, MI San Mateo, CA

The Home Handbook for Hard Times by DJ Garland

Order a copy at: <http://www.charmedlifepublishing.info>.

All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage & retrieval system, without written permission from the author, except for the inclusion of brief quotations in a review.

Unattributed quotations are by DJ Garland.

Copyright © 1997 through 2010 DJ Garland.

Edition ISBN pending.

First Edition 2011.

First Edition/First Printing 2011.

Printed in the United States of America.

Published by Charmed Life Publishing.

Cover design by DJ Garland

Cover art by DJ Garland

Cover art: *Autumn Gold*, © 2010 DJ Garland, Charmed Life Studio

This document is copyright protected & copyright registration is pending through the Copyright Office:

Copyright Office
Library of Congress
101 Independence Avenue, S.E.
Washington, DC 20559-6000

1. Finance, Personal
2. Consumer Education
3. Reference

*This work in its entirety is protected by CopyScape,
ensuring that any reproduction is reported.*

PROTECTED BY **COPYSCAPE** DO NOT COPY

“Use it up, wear it out; make do, or do without.”

~ New England Proverb

Cutting Costs

Instead of living paycheck to paycheck without any reflection, there needs to be a conscious & mindful effort to acknowledge life as it is & to live in the present moment.

It's easier to enjoy "now" when your pocket's full of cash & you know you have enough to take good care of yourself & your family.

Collectively, ever thing you do, from turning a light off in a room you don't use to walking to the store, puts money in your pocket immediately & opens you to new ways to fill your wallet, even during lean times.

The Home Handbook for Hard Times is your guidebook to a having more money , more time, better health, & more enjoyment out of life, one choice at a time. Every concept that you implement from this book will put money in your purse. You'll see.

Table of Contents

Cutting Costs – page 4

Part I: Basic Affordable Home Care: Chapter 1: *Cleaning Supplies* – page 7, Chapter 2: *Floor Care* – page 9, Chapter 3: *Laundry* – page 13, Chapter 4: *Air Fresheners* – page 16

Part II: Basic Affordable Food: Chapter 5: *Savvy Substitutions* – page 21, Chapter 6: *Grain & Nut Milks* – page 25, Chapter 7: *Affordable Meat Alternatives* – page 28, Chapter 8: *Squashes & Gourds* – page 33, Chapter 9: *Free Food* – page 39

Part III: Basic Affordable Beauty: Chapter 10: *Kitchen Cupboard Cosmetics* – page 56, Chapter 11: *Personal Fragrance* – page 69, Chapter 12: *Beauty on a Budget* – page 73

Part IV: Basic Affordable Style: Chapter 13: *Shop Your Closet* – page 80, Chapter 14: *Thrift Stores* – page 84, Chapter 15: *Alterations* – page 85, Chapter 16: *White Elephant Pot Luck Party* – page 87

Part V: Basic Affordable Health: Chapter 17: *Basic Affordable Medicine Cabinet* – page 90, Chapter 18: *Basic Affordable Fitness* – page 109

Epilogue: 101 Easy Ways to Be Wealthier & Healthier – page 118

Part I: Basic Affordable Home Care

We all like a nice home, well-kept, clean, & attractively appointed. Clean is the first step to beautiful, when it comes to having a nice home, & the recipes in this section will help you to address all of your basic cleaning needs affordably & easily.

Over time, you'll find that you're saving money by making your own products, raising the quality & efficacy of your cleaning supplies.

You'll also be saving time when running your errands, since you're not spending precious minutes cruising the cleaning supplies aisle for the best products & prices.

We could all use a little fatter wallet, effective products, & more time. Here are a few ways to get more of those good things for yourself & your family.

Try them all & use the ones that work best for you.

Enjoy the savings & the results!

Chapter 1: Cleaning Supplies

You can do quite well shopping discount & dollar stores like Dollar Tree™ for simple, natural, safe, eco-friendly cleaning supplies.

However, if you like the idea of saving even more money & making your own cleaning supplies, then please enjoy the full complement of cleaning supply recipes that follow in this chapter.

Homemade All-Purpose Cleaner

Ingredients

- 1 quart water
- 1 drop dish soap
- 1 tsp. baking soda
- ½ tsp. white vinegar

Instructions

- Pour water into 1 large pitcher.
- Stir in the other ingredients, until they are completely dissolved.
- Pour cleaner into a tightly capped spray bottle.
- Use on counters, tile, appliances, & any hard, non-porous surface where quick cleanup is essential.

Homemade 2-Step Disinfectant

Ingredients

- 16 oz. hydrogen peroxide
- 16 oz. apple cider vinegar
- 2 16 oz. spray bottles

Instructions

- Pour all of the hydrogen peroxide into 1 spray bottle & cap it.
- Pour all of the apple cider vinegar into the other spray bottle & cap it.
- To disinfect kitchen & bath, doorknobs, handles, & any other hard, non-porous surface that accumulates germs & bacteria, spray with hydrogen peroxide & wipe completely dry, then spray with apple cider vinegar & dry thoroughly.

(Note: Please follow the instructions for disinfecting exactly. Mixing these two ingredients together creates paracetic acid, which is most unpleasant & not good for you, your home, or your family. Using 1 after the other, though, disinfects thoroughly for pennies on the dollar.)

Chapter 2: Floor Care

Floors need constant attention, & the money that we spend on keeping them nice adds up quickly.

Try these inexpensive, safe, natural alternatives to commercial cleaners to shave dollars off your floor maintenance budget & keep your floors beautiful, functional, & spiffy.

Carpet Freshener

This carpet freshener beats any commercial preparation hands down. If you like a stronger or different scent than the ones recommended here, just experiment until you find what works best for you. It is your carpet, after all.

Ingredients

- 1/4 tsp. dried peppermint, rosemary, or lavender herb or 2 drops of peppermint, rosemary, lavender, lemon, or eucalyptus essential oil
- 1/4 cup baking soda
- 1 teensy pinch sea or table salt
- 1 small airtight "shaker" container
- 1 non-metal bowl for mixing

Directions

- Pour baking soda, salt, & peppermint into non-metal bowl.
- Mix thoroughly with your non-metal spoon.
- Pour into shaker container.
- Shake on carpets, upholstery, or floors.
- Let rest for 5 minutes.
- Vacuum up thoroughly, using the appropriate vacuum attachments.

- Enjoy the bright, fresh scent of “clean”!

Carpet Stain Remover

Ingredients

- 1 cup water
- 1 cup hydrogen peroxide

Instructions

- Pour both ingredients into a 16 oz. spray bottle & shake.
- Store in a cool, dry place.
- To use, spray on stain until damp & let it set up for about 3 minutes; then dip a child’s soft toothbrush in a little baking soda with a drop of gentle dish soap & gently work this into the dampened area. Let it set up for about 5 minutes & pat dry with a clean, absorbent rag or towel.

Note: Please do a patch test on an inconspicuous part of your carpet before using this on an obvious area of your carpet. Due to the many types of fibers, dyes, & manufacturing processes used in carpet production, this may cause visible lightening of some carpets.

Affordable Hardwood Floor & Furniture Wax

You can surface wax hardwood floors with commercial preparations to keep things glossy, but to have truly glowing floors, you might want to take the time to deeply nourish & clean your wood flooring with a homemade wood wax twice a year.

This wood wax is pure, natural, rich, & keeps your hardwood floors in great shape, from the inside out.

Ingredients

- 4 oz. beeswax
- 1 oz. sweet orange essential oil
- 1 oz. lemon essential oil
- ¼ cup vinegar
- ¼ cup vodka
- 2 cups vegetable shortening

Instructions

- In a double boiler, melt the shortening & the beeswax together on the stovetop, using the lowest heat setting possible.
- Stir occasionally, until these ingredients are completely melted.
- Remove double boiler immediately from burner; shut off the burner.
- Once the mix cools from transparent to a soft opaque mass, pour it into a clean glass jar with a tightly fitting cap or lid. (Canning jars work really well.)
- Add in the vinegar, vodka, & essential oils, & stir until completely mixed.
- Cool & cap, storing in the refrigerator.
- This wax will cover a lot of hardwood flooring & furniture, so you won't have to make it very often.

Note: Made & stored as directed, this should keep well for about 9 months. Some folks have been able to stretch it to 12 months, so you might be able to do that, too. See what works for you.

Tip #1: To clean your double boiler, fill the top pan with ice cubes for 20 minutes; then dump out the ice cubes. You can gently scrape the sides clean with an old credit card or plastic kitchen pan scraper. Then wash the pan as you normally would.

Chapter 3: Laundry

Cleaner Clothes for Cheap

If you like your whites really sparkling white, then you'll like these inexpensive, effective options to standard issue bleach. Bleach is a wonderful product, but it does have its drawbacks:

- Bleached laundry can really irritate sensitive skin.
- The odor of bleach in the laundry can linger in the home & on the laundry, causing problems for family members with respiratory challenges.
- It takes a whole lot more bleach to get your white wash really sparkling white than the pre-wash stain treatments & whitening boosters recommended here. (Even if you're paying around \$1 US for a jug at a discount store, you'll find it more cost-effective to try the treatments offered in this chapter.)

Penny Wise Pre-Wash Stain Treatments

- To treat heavy stains on white clothing & linens before you wash them, wet down the spot with white vinegar & add a sprinkle of baking soda. Let it fizz. Once it's done fizzing, gently brush it with a soft children's toothbrush & let it sit for 5 minutes before laundering.
- Another way to treat heavy stains on white wash is to pour a bit of hydrogen peroxide on the stain & add a drop of gentle plain dish soap like Ivory. Gently brush with a child's soft toothbrush to work in the 2 ingredients. Let it sit for 5 minutes before laundering.

- To treat heavy stains on colored clothing, wet the stain with cold water, add a drop or 2 of gentle plain dish soap like Ivory & a sprinkle of baking soda. Sprinkle a little more cold water on it. Let it sit for 5 minutes before laundering.

Economical Whitening Boosters for White Wash

- When you do a load of white wash, once the water's filling the washer, add 1 cup to 2 cups of hydrogen peroxide to really make it sparkle.
- Another effective option for brighter whites is to mix $\frac{1}{2}$ cup of white vinegar + $\frac{1}{2}$ cup of water with 1 tsp. baking soda & add this dissolved solution to the water filling the washer.
- The "old school" option is simply to add $\frac{1}{4}$ cup baking soda to your laundry detergent as the water fills the washer. This gives whites a nice, bright look & removes odors really well.

Laundry Detergent

If you have a bit of time, you can save big bucks & keep your clothes nicer longer by making your own laundry detergent. Here's the most affordable, best quality "old school" laundry soap recipe I've found to date.

It takes a moment to make, but you need so little in each wash & it works so well that you might find it worth the investment of time & effort to make a batch of this.

"Old School" Laundry Soap

Ingredients

- 2 bars of mild soap like Ivory™, Pure™, or Fels Naptha™

- 2 cups of baking soda
- 1 cup of borax (optional)
- water to melt soap
- 2 gallons very hot water

Instructions

- Heat 2 gallons of water in a big stock pot on medium high heat until nearly boiling.
- While the water is heating up, grate the bar soap very fine, using a handheld manual grater or a food processor.
- Place the grated soap in a saucepan on the stove top.
- Cover grated soap with enough water to melt it on medium heat, stirring often.
- Pour the nearly boiling 2 gallons of water into a wide-mouthed, clean, big container with a tightly fitting lid, leaving the container uncapped.
- Add the melted soap to the hot water in your container, stirring until blended.
- Add the 2 cups of baking soda to the hot water & melted soap solution, stirring until blended.
- If you're using borax in this detergent, too, go ahead & add that into the solution, stirring until blended.
- Let your laundry soap cool, stir it once more, & cap tightly.
- Store your laundry soap in a cool, dry part of your laundry room or cleaning supply closet.
- Use $\frac{1}{4}$ to $\frac{1}{2}$ cup per load of laundry. If you have really dirty laundry, you might like to use between $\frac{3}{4}$ cup & 1 cup for that load.

Chapter 4: Air Fresheners

After you've given your house a good cleaning, using the handy, homemade recipes in this chapter, you might like to go that extra step to make your home smell special.

Commercially prepared air fresheners can be really heavy & leave a "chemical" smell in the air long after the scent has faded. Folks with allergies often have a hard time with these types of air fresheners.

One of the best benefits of making your own air fresheners is that individuals with allergies, those sensitive to chemicals, & folks with weakened immune systems or serious illnesses can all enjoy these affordable, safe air fresheners.

Kitchen Pantry Air Freshener

By stepping into your kitchen pantry, you can create those cozy boutique fragrances that get pretty pricey in the gift shops for just pennies. Here's how:

Ingredients

- 1 quart distilled or purified water
- ½ tsp. to 1 tsp. almond, rose, cinnamon, jasmine, cardamom, peppermint, orange, lemon, or vanilla baking essence

Instructions

- Mix the essence or essence blend of your choice into the water, stirring until blended.
- Pour your air freshener into 1 1-quart or 2 ½-quart spray bottles, capping them tightly.

- Store the spray bottles in a cool, dry place under your sink or in the pantry.
- To use, give your spray bottle a good, solid shake & spray up into the air in each room.

Note: If you want to find nifty, new baking essences like jasmine, cardamom, or rose, stop into a local ethnic market & see what they have. We've had success getting good-sized bottles for just \$1.50 US to \$1.80 US each. They last practically forever & smell wonderful.

Tip #1: If you like saving money, use this recipe, since essences are much cheaper initial investment than essential oils, especially if you can get them at discount grocery stores or a local ethnic market. The Indian, Asian, & Middle Eastern markets usually yield the best selection, price, & quality for your money.

Aromatherapy Air Freshener

Ingredients

- 1 quart distilled or purified water
- ⅛ tsp. to ¼ tsp. essential oil of peppermint, eucalyptus, orange, lemon, or rosemary

Instructions

- Mix essential oil or essential oil blend of your choice into the water, stirring until blended.
- Pour your air freshener into 1 1-quart or 2 ½-quart spray bottles, capping them tightly.
- Store the spray bottles in a cool, dry place under your sink or in the pantry.
- To use, give your spray bottle a good, solid shake & spray up into the air in each room.

Tip #1: Essential oils may cost a little more at the outset, but a little goes a long way. For the best prices, check out your local health food stores & pick up a bottle of the cheapest essential oil that you think you can live with as an air freshener scent.

Tip #2: I've found that orange & lemon essential oils are consistently cheaper than all the others. They smell great, encourage clearer thinking & better focus, & promote cheerfulness.

Stove Top Air Freshener

Your grandmother probably did this. It's the simplest way to get a nice, cozy smell floating through your home, along with a little humidity, which is terrific in the colder months, when the furnace is on, drying out everyone's sinuses.

Ingredients

- 6 cups of water

&

- 2 3" long cinnamon sticks or 1 tbsp. cinnamon powder
- the peel from one apple (optional)

or

- 2 sprigs of pine needles

or

- 1 tsp. vanilla essence (imitation works really well)

- 1 tsp. of either baking cocoa powder (dutch cocoa or ground coffee beans (instant works well))

or

- 1 tsp. imitation vanilla essence
- 1 tsp. imitation maple essence

Instructions

- On the stove top, heat up the water in a medium to large sauce pan over low heat.
- Immediately add in your choice of ingredients.
- Let it simmer, making sure to stir it once every ½-hour or so, to keep stuff from cooking onto the sides of your pan.
- Add more water when about half of it has cooked out, if you'd like to continue enjoying the good smells from the stove wafting through your house.

Part II: Basic Affordable Food

There are probably a million cookery books in print right now that tell you how to cut your food costs with handy recipes. You can & should probably check some of those out of the library.

For now, just take a look at these few simple recipes. I've been tracking food spending in my house for about 25 years now, & these are consistently the best money saving recipes that I have to date.

You go ahead & try some of these. You'll see your grocery bill shrink, along with your waistline.

If that's not enough to tempt you to try some of these dishes & drinks, I can assure you that they taste terrific & pack a whopping nutritional punch.

Chapter 5: Savvy Substitutions

Just because you're out of 1 thing doesn't mean you can't cook the dish you had your heart set on making for your family.

Here's a handy dandy list of substitutions, so that you needn't run to the store—or even over to the neighbor's place—when you're shy on an ingredient or 2.

Eggs

- In baking, you can cut your costs & your cholesterol intake by using 1 tbsp. soya flour + $\frac{1}{4}$ cup filtered water instead of an egg. This comes in handy if you're a local, free-range egg lover, since chickens naturally don't lay from mid-autumn to mid-spring.
- In making custards, you can substitute 2 egg yolks for 1 whole egg, if you like.

Milk

- If you're out of whole milk, you can still bake & cook by substituting $\frac{1}{2}$ cup evaporated milk + $\frac{1}{2}$ cup water for 1 cup of whole milk.
- You can also use 1 cup milk made from instant nonfat dry milk + 2 tsp. margarine or butter.
- A healthier alternative yet is 1 cup milk from instant nonfat dry milk + 1 tsp. softened virgin coconut oil, which is super for your digestion & skin & especially yummy in baked goods & puddings.
- One obvious penny saving substitution is to always use either bakers' dry milk or instant nonfat dry milk when cooking or baking. The

taste & consistency of foods made this way are just terrific, & the money you'll save is substantial.

- If you need buttermilk for a dish, sauce, or dressing, & you're completely out, you can make your own by adding 1 tbsp. of either lemon juice or vinegar to 1 cup of milk. Stir it well & toss it into your recipe. (Remember, you can use the dry milk option to make your milk for buttermilk. It's super cheap & tastes great in buttermilk biscuits & the like!)

Fresh Garlic

- If you're a garlic lover who's fresh out of a garlic clove, you'll find that 1/8 tsp. of garlic powder works just as well in a pinch.

Fresh Herbs in General

- If you love to cook with fresh herbs & are between window sill garden harvests or just completely out of the fresh herb you want to use, simply substitute 1/8 tsp. of the dried herb instead.
- If your recipe calls for 1 tsp. of dry mustard, simply use 1 tsp. of regular mustard. (Yes, I mean the yellow stuff we like on cookout fare.)
- If you like a really strong herb flavor, & your recipe calls for a full tbsp. of fresh herbs, you can simply use 1 tbsp. of the same herbs dried.

Tomato Products

- If you're out of ketchup or chili sauce for a favorite recipe, you can cover the deficit with 1

cup tomato sauce + $\frac{1}{4}$ cup honey + 2 tbsp. vinegar (apple cider or white).

- If you need 1 cup of tomato juice for a recipe, you can use instead $\frac{1}{2}$ cup of tomato sauce + $\frac{1}{2}$ cup of water. Stir together completely, & pour it right into your recipe. It tastes delicious, & you may find this particular substitution so economical that you use it regularly.

Fresh Onion

- Your recipe calls for 1 small, raw onion, & you just used the last one. Use instead 1 tbsp. instant minced onion soaked in enough warm water to reconstitute it to raw consistency.

Chocolate

- If you need 1 oz. unsweetened chocolate & you have none, instead use 3 tbsp. ditched cocoa (cocoa baking powder) + 1 tbsp. margarine, butter, or virgin coconut oil/
- Another great substitution for 1 oz. unsweetened chocolate is 3 tbsp. carob powder (a natural cocoa alternative) + 2 tbsp. water.

Yeast

- If you like to bake breads, you'll love this inexpensive substitution: 1 compressed cake of baking yeast = 2 tsp. active dry baking yeast.
- For your convenience, those little dry yeast packets hold 2 tsp. active dry baking yeast, so you can use 1 packet instead of 1 compressed yeast cake. It's economical & easy to remember.

Corn Starch

- If you like to use cornstarch to thicken compotes, gravies, sauces, soups, & stews, & you're out of that all-purpose essential, you can substitute 1 tbsp. cornstarch with 2 tbsp. flour.
- Another great, quick fix for no cornstarch is to use 4 tsp. quick-cooking tapioca for each tbsp. of cornstarch required in your recipe. It doesn't affect the taste of your dish, & it's a lifesaver in a pinch.
- Instead of corn starch, you might like to try arrowroot powder, available for pennies on the dollar, in ethnic markets & some whole foods stores. The texture is heavenly & definitely worth a try.

Flour

- If you're out of regular old bleached all-purpose flour, you can substitute each cup of all-purpose flour with $\frac{2}{3}$ cup finely ground quick oats. Simply run the quick oats through your blender or food processor until they feel like flour. This adds lots of protein & a delicious, moist, substantial texture to your baked goods & meat loafs that you just can't get with any other grain flour. It's cheap, too!
- Another handy substitute for all-purpose bleached flour is to use $\frac{2}{3}$ cup of cornmeal (white or yellow) for each cup of white flour called for in the recipe you're making.

Chapter 6: Grain & Nut Milks

Grain & nut milks were once the province only of super foods advocates & organic food lovers.

Now, with the popularization of smoothies & health shakes of all types, soya milk, almond milk, & oat milk have hit the mainstream—with some hefty price tags attached.

Make your own to increase your protein & calcium intake, stash some cash, & enjoy interesting new tastes in your cooking, baking, & beverages.

Soya Milk

Ingredients

- soya beans
- filtered water

Instructions

- Soak your soya beans overnight in filtered water.
- Rinse in the morning & tuck in the fridge.
- Boil water.
- Put 1 cup of soya beans in your blender with 2 cups of boiling water.
- Blend for 1-2 minutes, covering blender with a towel.
- Repeat until you've used all the soya beans.
- Cook mixture on low to medium heat in a saucepan for 45 minutes.
- Strain through a cheesecloth bag or clean cotton pillowcase.
- Add water to taste.

(Note: You may like to add a pinch of sea salt, honey, vanilla, liquid vitamin B complex, palm sugar, or malt syrup to your milk for drinking, cereal, coffee, & smoothies, or just a pinch of sea salt for cooking, as in making gravies, cream soups, or as a milk substitute in favorite family recipes.)

Tip #1: To thicken your soya milk, make oat milk in the same way as the soya milk, but use 1/2 cup oats to 2 cups boiling water. Follow other directions & add into your soya milk to give it a thicker, richer taste & even more protein!

Tip#2: Buy your soya beans at local ethnic markets for the best prices & quality. Also, by buying at ethnic markets, you can often avoid genetically modified soya beans, if you'd rather give your family a more natural alternative.

Almond Milk

Ingredients

- 2 cups unsalted raw almonds
- filtered water

Instructions

- Crush almonds in food processor or hand grind in a nut chopper.
- Boil water.
- Put ½ cup of almonds in your blender with 2 cups of boiling water.
- Blend for 1-2 minutes, covering blender with a towel.
- Repeat until you've used all the almonds.
- Cook mixture on low to medium heat in a saucepan for 45 minutes.
- Strain through a cheesecloth bag or clean cotton pillowcase.

- Add water to taste.

Tip#1: You can add the almond meal to meatloaf, baked goods, or quiches to add roughage & nutrition.

Tip #2: Buy your almonds at a local ethnic market for the best price & quality. You can also find affordable almonds of terrific quality at a busy food cooperative or national chain healthy grocery like Trader Joe's™.

Chapter 7: Affordable Meat Alternatives

With the cost of all meats going up & up, along with all the other groceries, these tasty, nutritious, protein packed meat alternatives may look pretty good to you. They taste terrific, keep your body healthy, & put money in your pocket.

You can tailor the taste to your family's preferences, so get creative & give your family an economical, different dinner featuring one of these soya dishes.

Soya Burgers

Ingredients

- okara (soya bean "leavings" from making soya milk)
- 1 cup uncooked oatmeal
- beans, veggies, mushrooms & TVP to taste
- spices, ketchup, tomato paste, broth reduction, & the like, to your taste
- enough filtered water to make a dough

Instructions

- Chill for 1 hour.
- Fire up the grill or cook on the stove in a pan.
- Form patties.
- Brush lightly with marinade or olive oil (or both).
- Cook until done.

(Note: Your patties are done when they look cooked through, are the same temperature all the way through, & are brown on the outside. Mine usually take about 7 minutes: 4 on 1 side, flip, then 3 on the other side. If you like a "grilled taste", go 5 minutes on each side, basting with more marinade as you go.)

Soya "Chicken" Nuggets

Ingredients

- 1 cup okara (soya bean "leavings" from making soya milk)
- 2 cups uncooked oatmeal
- spices, ketchup, tomato paste, broth reduction, & the like, to your taste
- 1 cup soya milk
- Italian seasoned bread crumbs

Instructions

- Preheat oven to 350° F.
- Make a stiff dough of the first 3 ingredients. You may have to play with the amounts to make it solid, so be patient with yourself & get creative.
- Form small "nugget" shaped patties (approximately 3" long x 2" wide x ½" thick), until you've used up all of the dough.
- Dip each nugget into a bowl of 1 cup soya milk, then dip into a bowl of Italian seasoned bread crumbs.
- Lay out nuggets onto cookie sheets, with space between each nugget.
- Bake until golden brown & cooked through.
- Once cooled, these freeze well, in an airtight wrapping, for up to 2 months. They will keep in the refrigerator, once cooled, for up to 1 week.

Tip #1: If you like a softer nugget, bake for 7 to 10 minutes & remove from oven to cool right on the cookie sheet. If you like a firmer nugget, bake for 10 to 15

minutes & remove from oven to cool right on the cookie sheet.

Tip #2: Serve with honey mustard dip (2 parts mustard: 1 part honey), barbecue sauce, & hot sauce for a yummy variety of tastes.

Tofu Chicken Fingers

Ingredients

- 1 lb. block of extra firm tofu
- *Spicy Chix Mix*

Instructions

- Preheat oven to 350° F.
- Cut up tofu into ½” wide slices.
- Wrap tofu tightly in plastic wrap.
- Freeze tofu for 2 days.
- Thaw tofu.
- Put 1 cup of *Spicy Chix Mix* into a large, clean, Zip-Loc™ type bag.
- Pour 1 cup homemade soya milk into a large, shallow bowl.
- Dip tofu in homemade soya milk.
- Place tofu in bag & shake until all of it is covered.
- Bake in the oven at 350° F on a cookie sheet until golden brown & crispy.

Tip #1: Serve with barbecue, honey mustard, & hot sauce for a delicious casual meal.

Spicy Chix Mix

This is a “low & slow” version of the ever-popular but much pricier Shake & Bake™ seasoning mix for poultry & pork. In fact, you can use it instead of that seasoning, saving you even more money when you do choose to serve your family a chicken or pork *entrée*.

If your family likes this kind of spicy coating, go ahead & make up a double batch, because this keeps well when tightly sealed. (I like to keep mine in the freezer, to ensure freshness for at least 6 months.)

Spicy Chix Mix

Ingredients

- 9 cups dry bread crumbs or corn flakes
- $\frac{2}{3}$ cup canola oil
- 2 tbsp. black pepper
- 2 tbsp. celery salt
- 2 tbsp. paprika
- 2 tbsp. salt
- 1 tsp. garlic powder
- 1 tsp. garlic salt
- $\frac{1}{2}$ tsp. onion powder
- $\frac{1}{4}$ tsp. dried basil
- $\frac{1}{4}$ tsp. dried parsley
- $\frac{1}{4}$ tsp. dried oregano

Tip #1: You can substitute $\frac{3}{4}$ tsp. Italian seasoning mix for the last 3 ingredients to save time & money. Discount stores like Sav-A-Lot™ & Dollar Tree™ have low prices on high quality spices, & both have spectacular Italian seasoning mix.

Instructions

- Mix everything but the oil together thoroughly in a big bowl.
- Add in the oil & mix it with the dry ingredients thoroughly.
- Put 1 cup into a medium sized plastic bag, to coat tofu for *Tofu Chicken Fingers*.
- Store the rest in the refrigerator or freezer in either a tightly sealed container or a resealable Zip-Loc™ type bag.

Chapter 8: Squashes & Gourds

Squashes & pumpkins pack a sizable nutritional punch, taste great, & cost a lot less than other vegetables.

Try a few of these mouthwatering dishes for a meal or two. Your family will be healthier & slimmer, while your wallet will be fatter.

Yard Work Soup

When you're puttering in the yard, winterizing the house, or putting the garden to bed, this is the most delicious, simple autumn soup to make & enjoy with your near & dear ones.

Ingredients

- 1 medium pumpkin
- 1 small artisan loaf of pumpernickel rye bread (millet, et cetera, if you have sensitivities to regular wheat-based breads)
- 1 quart unsweetened soya milk
- 1/2 teaspoon pumpkin pie spice
- 1 teaspoon nutmeg
- 1 cup vegetarian sausage substitute "crumbles" (optional)
- 1/2 teaspoon sea salt
- 1/4 teaspoon either caraway, fennel, or sesame seeds (optional)

- 1 teaspoon maple syrup, honey, or malt syrup (optional)
- sea salt & pepper to taste
- 1 cookie sheet, pizza pan, or shallow baking pan large enough to accommodate the circumference of your pumpkin
- knife
- spoon
- foil
- oven
- whisk or hand mixer (electric or manual)

Directions

- Cut the top from your pumpkin, so that the crown becomes a lid, as you would do in making a jack-o-lantern.
- Clear out all of the seeds & fibers, washing them, setting some seeds aside to dry for planting next spring & preparing the rest to be toasted for low-fat, snacking with organic cider.
- Tear the bread into tiny pieces (about ½” square each) & put them in the pumpkin.
- Add in all of your spices, & the optional ingredients that you like.
- Pour in enough of the soya milk to fill the pumpkin to the lower edge of the top opening.
- Line your baking pan or cookie sheet with foil.

- Remove the racks from your oven for this recipe & store them safely nearby to replace after making your *Yard Work Soup*.
- Preheat your oven to 325° F.
- Place the full pumpkin onto your baking pan or cookie sheet & gently replace the pumpkin's top, so that it fits just right.
- Bake this in the oven for 1 1/2 to 2 hours.
- The soup is done when the pumpkin flesh easily slides away from the sides.
- When done, stir the pumpkin flesh into the soup base & whisk or hand mix on a low setting to make it creamy. (Be careful! It will be hot!)
- Serve with sea salt & pepper (white, black, or red) to taste.

Maple Nut Squash

Ingredients

- 1 large (2 lbs. & up) squash, 2 1lb. squash, or 4 ½ lb. squash
- 2 tbs. pumpkin pie or apple pie spice
- ¼ cup walnuts, almonds, or unsalted sunflower seeds, chopped
- ¼ cup maple syrup

Instructions

- Preheat oven to 350° F.
- Slice the top(s) off the squash, so the top part looks like a little lid.

- Gut the seeds & seed fibers from the squash to clean for planting or toasting.
- Mix the remaining ingredients & spoon equally into the number of squash you're baking.
- Set the top(s) back onto the squash.
- Line a cookie sheet with foil.
- Set squash on foil liner.
- Bake in oven for 30-45 minutes, checking squash after 30 minutes to make sure it's not overcooking. You may need to bake squash longer, depending on the type.
- Serve warm with a little butter or margarine, sea salt, & pepper to taste.

Tip #1: Individual ½ lb. squash make an elegant side dish for holiday dinners.

Squash or Pumpkin Curry

Curry is really good for your health, & a vegetarian curry like this one is even better:

- Ginger helps improve breathing & circulation.
- Clove kills microscopic parasites in the bloodstream & intestinal lining.
- Cinnamon improves circulation & balances blood sugar levels.
- Coconut milk improved digestion & the skin.

If you can, try to make & eat a curry dish 1-2X a week. Your body will thank you & you'll save on health costs.

Ingredients

- 1 large (2 lbs. & up) squash, 2 1lb. squash, or 4 ½ lb. squash
- ⅛ tsp. each ginger, cinnamon, & clove powder
- 1 tbsp. honey or maple syrup
- 2 tbsp. curry powder
- 1 each carrot, potato, onion, diced fine
- ¾ cup coconut milk

Instructions

- Preheat oven to 350° F.
- Slice the top(s) off the squash, so the top part looks like a little lid.
- Gut the seeds & seed fibers from the squash to clean for planting or toasting.
- Mix the remaining ingredients & spoon equally into the number of squash you're baking.
- Set the top(s) back onto the squash.
- Line a cookie sheet with foil.
- Set squash on foil liner.
- Bake in oven for 30-45 minutes, checking squash after 30 minutes to make sure it's not overcooking. You may need to bake squash longer, depending on the type.
- Remove baked squash from oven.
- Let squash cool for 10 minutes.
- Carefully remove each squash top & scrape a little of the squash flesh from the sides, mixing it

with the curry mix in the center of the squash.
(Don't scrape too much away, or your squash
will collapse.)

- Serve warm with a little butter or margarine, sea salt, & pepper to taste.

Tip #1: For the very best price on coconut milk, buy the dry coconut milk packets from an ethnic market & add water according to the directions. You can save over 50% by buying the dry as opposed to the tinned liquid coconut milk.

Tip #2: When buying coconut milk, make sure that you're getting the white kind, not the clear kind.

Tip #3: Dry curry powder can be found inexpensively in ethnic markets or in small bulk packets at your local natural foods or health foods store. To make the traditional curry paste, mix equal parts of water & curry paste, with a little vegetable oil to taste. You can add more water to thin it & more curry powder to thicken it.

Chapter 9: Free Food

We could all stand a free meal now & again, & we've got a couple of ways for you to make that happen in your own home.

Try these ideas to keep your food budget under control, your family well fed, & your savings growing.

Bits & Ends Broth

When you prepare fresh fruits & vegetables for your family, set aside the “bits & ends” that are in good condition to make a broth at the end of the week.

Good candidates for this free food option are the cores of fruits, the tops of fruits & veggies, & the base of veggies like celery & fennel.

We save our “bits & ends” in a big, resealable plastic bag in the freezer & make our *Bits & Ends Broth* on Fridays.

Here's how to make a good stock (broth) to use in place of fats when cooking or as a base for soups, stews, & gravies:

- Put the contents of your big, resealable bag into a stock pot & cover with water.
- Let it simmer, nearly boiling, covered for anywhere from 45 minutes to 1½ hours.
- Let it cool, strain it through a colander, & store in the refrigerator or freezer until you're ready to use it in your favorite dishes.
- The result is *Bits & Ends Broth*, free food that's nutritious & delicious.

Every once in a while, we like to reduce our *Bits & Ends Broth* to a savory, concentrated syrup for use as a marinade or sauce in our dishes.

Here's how:

- Take your finished *Bits & Ends Broth* & simmer gently until it's completely reduced to a dark syrup the consistency of molasses. This will take awhile—hours & hours, in fact—so do it when you'll be around to watch the pot, so it doesn't boil or burn. No sense in wasting free food!
- Once your broth is reduced properly, remove the pan from the stove top & let it cool to room temperature.
- After the concentrate is cool, take a spatula & clear the concentrate out of the pan, storing it in a small, airtight container to keep in the refrigerator. This will keep well, when refrigerated, for about 3 weeks.

Gardening after Dinner

Have you ever wondered what else to do with your veggie & fruit food prep leavings other than composting or "bits & ends broth"? Why not garden after dinner?

While you're preparing gorgeous, healthy meals, set aside the seeds, pits, roots, "sproutable" tops, & a few raw, dry, uncooked beans to create a beautiful "after dinner" container garden that will delight the senses & provide you with more beautiful, healthy, fresh-picked foods for future meals.

Tip#1: Annually harvesting seeds, roots, & bulbs from an indoor container garden to propagate again creates what we call "heirloom seeds" that are specifically suited to your indoor container gardening environment, thanks to plants' adaptability.

What Can You Grow?

Let's say you're making a day of meals, using either regular, certified organic, local, or garden-grown fruits & veggies:

- For breakfast, you scoop out a cantaloupe & fill it with Concord grapes to enjoy with Irish oatmeal & freshly made yoghurt.
- For lunch, you prepare fresh-squeezed lemonade, salsa & guacamole to enjoy with low-fat, baked tortilla chips & an aromatic bowl of homemade veggie soup.
- For dinner, you make a raw salad of chick peas, cucumber, cusa, zucchini, summer squash, with crushed, sifted coriander seeds & fresh, finely diced garlic & onions to serve with veggie burger soya parmagianna & freshly baked multi-grain bread.

You have a whole gardenful of options just with one day's menu here:

- cantaloupe seeds
- Concord grape seeds

- lemon seeds
- tomato seeds
- peppers
- avocado pits
- sproutable carrot tops
- potato eyes
- onion bulbs
- garlic cloves
- coriander seeds
- chick peas
- cucumber seeds
- cusa seeds
- zucchini seeds
- summer squash seeds

Tip #2: All viable seeds to plant for gardening after dinner must be whole, uncooked, without cuts or other damage to the outer seed shell.

Other things that grow well from gardening after dinner include:

- ginger root
- whole coconuts
- taro roots
- all citrus seeds
- all gourd seeds
- horseradish root
- fennel seeds & bulbs
- sproutable beet tops

- sproutable horseradish tops
- all viable whole-seed herbs

When you're preparing your foods for meals, set aside any viable sprouting tops, the eyes of potatoes, sweet potatoes, & yams, seeds, sprouting roots, bulbs, & even whole root vegetables for planting after dinner. Here's how:

- Wash each item that you plan to plant in clear, cool, running water. Personally, I like to take a fine sieve, toss it all in there, & give it a good rinse under the tap.
- While you dine, soak your roots, bulbs, & eyes in a bowl of room temperature water; let the other items dry on a clean tea towel.
- After dinner, put your garden goodies into clean, sterilized soil in pots & water them lightly with a gentle rain of warm water. I like to use a little watering can & also to put funky oversized plates or pot drainage saucers underneath my indoor after dinner gardening pots.

Tip #3: If your pots & their plates or drainage saucers are to be on carpet, wood, or porous tile flooring options, please use "sealed" plates or drainage saucers made of heavy glazed ceramic ware, high-impact plastic, or pro greenhouse acrylic; clay will leak & spoil your lovely carpeted, wood, or porous flooring surfaces.

I realize that I just slipped that "soil" bit in under *Preparing for Planting*, as though you wouldn't notice that super soil doesn't appear out of thin air.

Here's how you get super soil for free or nearly free to grow your free "after dinner" container garden.

Find old pots of greenhouse potting medium (that light, brown soil with white soft bits in it) from friends & neighbors, as well as local organizations (churches, cemeteries, schools, professional offices), whose black thumbs have ended the life cycle of whatever once grew in those pots.

Dump all of your "found soil" into a large bin, removing all of the dead plant remains.

Scrunch the soil, so that it's light & free of clumps & store it in your covered bin until you are ready to sterilize it & plant your "after dinner" garden.

Now, this bit will stink to the high heavens, so do this on a day when you can open the windows & let a light, continuous breeze keep your home from smelling like gods know what.

- Set your oven to somewhere between low & 250° F. I prefer to set mine at 250° F on the nose, because the sterilization process is faster, but you can do as you like. Some say that

slower is better, & if you agree, then aim for a lower temperature.

- From your bin, extract enough soil to make a 1" layer in an old cake pan or high-sided cookie sheet.
- Place this container of soil on a middle oven rack, leaving the oven door open just a crack (& I mean *just* a crack) & let it "cook" until the soil is hot to the touch.
- Remove your container of freshly sterilized soil & pour it into a clean, dry, non-plastic bin or bowl to cool.
- Repeat until you have the amount of soil needed to plant your container garden.

Tip #4: Find viable soil sterilization cake pans & cookie sheets at thrift stores & yard sales. Avoid pans coated with Teflon™ or any other "non-stick" material.

Store your sterilized soil in a large, clean, dry, covered bin of any rigid, non-toxic material. Rubbermaid™ bins available in 1-gallon to 20-gallon sizes are ideal for this purpose.

You can store your bin in a cool, dry (non-humid), darker place, like the garage or basement storage area for convenience.

You'll enjoy your ongoing container gardening most if you choose actual high-impact, mold-resistant, recycled

plastic gardening pots that will accommodate your plants for at least 2 years. These usually come in shades of terra cotta orange, medium-to-dark green, or black.

You can actually use the pots which originally held acquired, free soil. Here's a guideline list for recommended pot sizes per seed type:

- For citrus seeds (clementine, grapefruit, lemon, mandarin orange, orange, & pummelo), you will want to use at least a 12"-diameter pot that is 12" deep to start these little trees. After a year or two, you may wish to divide the trees, depending on how large they've grown, placing sets of them in multiple large pots for their next growth stage.
- For most seeds, if you choose a 6"-diameter pot for every 2-3 seeds, you should see excellent, consistent growth & strong, productive fruit & vegetable plants, trees, & vines.
- For grape seeds & avocado pits, do use larger pots, since these grow quickly & drink a lot of water once they sprout.
- For melon seeds (cantaloupe, honeydew, or watermelon) & gourd seeds (squashes, ornamental gourds, & pumpkins), you will want to use one 12"-inch diameter pot per seed. This allows the plant to grow freely &

maximizes the fruit or veggie yield that you will enjoy from these plantings.

- For potato eyes or individual roots & bulbs, you will want to use a 12"-diameter pot for every two items planted. In my experience, planting two of the same item in each pot seems to ensure maximum yield & health of the plants.
- For "sproutables", which include the sprouting veggie tops (carrots, beets, horseradish) & sprouting roots, plant one "sproutable" per 12"-diameter pot for the best growth & produce yield.
- For whole coconuts, please use at least a 20"-diameter pot. First soak the whole coconut in a bowl of warm water in full sun for 2 hours. Next, plant the coconut on its side, with the top side above soil surface level. Water it with warm water. Eventually, you will see it sprout 2 leaves & grow...& grow & grow & grow. (Coconut trees can reach 40' in less than 2 years, so be prepared for some big trees.)

Tip #5: When you plant root veggie "eyes", plant them cut-side down & "eye"-side up. To grow whole roots, sproutable tops, or bulbs, plant them node-side up or sproutable-side up. Any cut root, bulb, or "sproutable" should be planted immediately, with a little warm water for maximum growing success.

Over time, you will grow quite a lush & large indoor garden. Given correct lighting & watering for each type of plant, you will have one harvest after another, all year long.

Part of successful gardening is harvesting heirloom seeds that you can use in a variety of ways:

- save them for your next planting
- start seedlings for low-income inner-city gardening projects
- share seeds with your favorite Green Thumbs

In fact, one year I gave 5th generation heirloom "after dinner" garden seeds to all of my near & dear ones for the holidays, each set carefully packaged in the most adorable little Chinese boxes, with little *origami* envelopes of seeds labeled in gold calligraphy.

Until you decide how to spend your bounty of heirloom seeds, you can store them in a *Garden Glory Heirloom Box*.

You will find that your plants have an amazing ability to adapt to the indoor garden environment & to pass on desirable traits for maximum health & growth to the next generation of seeds, bulbs, roots, & "sproutables". This will make your garden strong & productive for years to come.

Imagine the bounty!

- Imagine not having to run to the market or the greengrocer's for that last minute pound of tomatoes for that family secret spaghetti sauce.
- Imagine making truly fresh gingered pears.
- Imagine crafting a vegetarian *consommé* with your homegrown, fresh-picked cilantro (coriander seeds).
- Imagine serving your bridge club a vegan version of grandmama's English chicken salad in homegrown, just-harvested cantaloupe boats.

It's all possible once you begin gardening after dinner.

So that you do not worry or wonder how long these things take to grow, I would like to give you a few "rule of green thumb" guidelines to put your mind at ease:

- Tomato, pepper, & most other herb, fruit, & veggie seeds take 14-21 days to sprout in an indoor container garden.
- Roots with viable nodes take at least a month to show strong sprouts.
- Viable bulbs take about 3-4 weeks to show strong sprouts.
- "Sproutables" take 3-4 weeks to show any appreciable growth & really take off after 5-6 weeks.
- The few that make you think they'll never, ever, ever come up are grape & citrus seeds, avocado pits, taro & ginger roots, & coconuts. These

take a very, very long time, sometimes up to 16-20 weeks, so be patient—it's definitely worth the wait!

Some of the trees & even the grape vines that you've decided to grow will get very, very large, especially after the first 6-12 months.

If you've undertaken growing avocado, citrus, or coconut trees especially, you will want to be able to move them easily from one sunny spot to the next, or from their indoor location to the patio, *lanai*, or deck during the warmer, sunnier months.

For this reason, I urge you, for your sake & your plants' sakes, to consider constructing simple plywood platforms fitted with caster wheels on which to place your trees before they reach 4' in height:

- You can find the plywood & 2" x 2" lumber at construction sites (ask the foreman first!) or have a neighbor donate their unused, repurposed plywood to your cause.
- You can find the caster wheels on cast-off office chairs & racks or for a very small sum at your local hardware store.
- Fasteners (nails or screws) are still a dime a dozen—or cheaper—so you will be able to weather this expense easily.

- Make your plywood wheeled platforms at least 2' x 2', larger if you plan to have your trees with you for more than 5 years & do not wish to move them from pot to pot & platform to platform repeatedly, which would be taxing for both you & your tree friends.
- A solid, successfully-crafted platform has a large, square surface area that is fitted with crossed 2" x 2" supports & side-supports underneath. It also has securely fastened caster wheels every linear foot along the underside perimeter of the platform.

Benefits of Gardening after Dinner

You will find the bounty of new potatoes, sweet squashes, fresh vine-ripened tomatoes, herbs, melons, & spicy-hot peppers, ginger roots, & horseradish roots a constant culinary delight & inspiration.

The aromatherapy benefits of an indoor "after dinner" garden are immense, pervasive, & will calm your home & its inhabitants.

The air-cleaning qualities of your green & growing an "after dinner" garden will enhance your family's health, reducing both respiratory problems & stress.

The elegance & sheer visual beauty of graceful grapevines covering a latticed room divider, luxurious avocado & coconut tree canopies over leisure zones, pert

veggie & herb pots overflowing with fragrant fruits & blossoms, & sturdy vines & stalks brightening every corner of your home soothing, cheerful, & healthy.

Besides, as we mentioned at the beginning of this chapter, it's free food!

Garden Glory Heirloom Box

Here's a delightful little project to do that will help you to create your very own heirloom seeds within a few growing seasons. It is simple enough to do in an hour & easy enough for even little children to master.

You will need the following supplies to create your very own *Gardening Glory Heirloom Box*:

- a standard sized shoe box
- wrapping or contact paper of a design that brings you great joy
- 25 standard letter envelopes

Instructions

- Wrap your shoe box & its lid in your chosen wrapping or contact paper.
- Place your standard letter envelopes in the shoe box.

Voila! You have a *Gardening Glory Heirloom Box* for all of your seeds.

Seed Collection Ideas

- As you prepare your foods, save aside citrus & tomato seeds, allowing them to dry on coffee filters or segments of paper towel.
- Once they are entirely dry, select an envelope from your Gardening Glory Heirloom Box & label it appropriately for the seeds that you wish to deposit in it.
- Fold over your envelope flap, & you're on to the next set of seeds.
- It may help to put these in alphabetical order & to note the month & year when you catalogued each seed collection.
- Once your garden blooms, fruits, & goes to seed, collect the seeds & catalogue them as well in the same way that you have done with your "eating seeds".
- Citrus & tomato seeds sprout particularly well. I have two grand lemon trees from "eating seeds". Once they fruit several seasons in a row, I will have my very own heirloom citrus seeds to keep, plant, & gift.

This *Garden Glory Heirloom Box* is a lovely way to celebrate the season of green & growing things & to honor the principle of preparation as an important foundation for abundance.

This a lovely & inexpensive, thoughtful gift for children to make for those special people who can't seem to keep their green thumbs out of the dirt.

It makes an especially welcome gift for birthdays, Mother's Day, Father's Day, Grandparent's Day, or Christmas.

Part III: Basic Affordable Beauty

We could spend a mint on makeup, perfume, & personal care products, but it's not necessary.

You can look & feel your best for less, by trying even a few of the handy recipes, tricks, & tips in this section.

Chapter 10: Kitchen Cupboard Cosmetics

For you folks who like to tinker in the kitchen, making natural bath & beauty products, I have developed an entire line of cosmetic recipes for you to try. They're called "Kitchen Cupboard Cosmetics™", & they really look & smell as nice as the expensive department store brands, & they're super cheap to make.

Unless you're allergic to the ingredients in these recipes, they can actually help your skin look & feel better, too!

If you use them all together, you'll have the classic *Green Glamour 5-Minute Face™*, a happy result of my years as a natural beauty & health educator. It literally will not take you more than 5 minutes, start to finish, to make up your face every day with these products.

Note: Please do a skin patch test of all ingredients that you might like to use, to determine any sensitivity & save yourself some discomfort. A horrible allergic reaction will certainly not help you to feel very beautiful at all!

Desert Rose Toner ©

For centuries, Mediterranean & African beauties have relied on the benefits of the Damascus rose & the bitter orange to keep their skin beautifully balanced, clear, & calm.

In honor of these lovely beauty pioneers, we will enjoy the *Desert Rose Toner*, generous & kind to every skin type.

Ingredients

- ¼ cup rose water
- ¼ cup orange water

You can procure these treasures at African, Asian, Greek, Mediterranean, Middle Eastern, & Vietnamese markets everywhere, for just a few dollars per quart.

Rose clears & tones the skin, evening out imperfections & healing blemishes. Rose is a go-to remedy for ongoing eczema & outbreaks, regardless of the cause—viral, bacterial, or the body releasing toxins out through the skin.

Orange scavenges free radicals, makes pores appear more uniform, & tones the skin.

Instructions

- Mix your two waters in a glass, ceramic, porcelain, or lead-free earthenware bowl.
- Pour into a small, glass, tightly-lidded container or bottle & store in the refrigerator or another dark, dry, cool place.

This will keep for up to 8 weeks. You will likely use it all before it's ready for the compost bin.

Application

- Splash a small amount onto the palm of your hand or a bit of cotton wool.

- If you are using your hands only, spread the toner between your palms & pat gently onto your entire face & neck.
- If you are using cotton wool, stroke gently, upward & outward, over the entire face & then up the neck.
- Let air dry before applying your moisturizer &/or *Pretty Plumping Primer*.

Pretty Plumping Primer ©

If you do not have fine lines & wrinkles yet, you can delay their arrival by using this deliciously rich emollient as part of your nightly beauty routine.

If you do already have fine lines & wrinkles, do take advantage of the youthening & free-radical-scavenging benefits of this rich oil. You may add it to your favorite moisturizer or use it alone as a smoothing base for your *Oat Silk Foundation*.

Ingredients

- 1 oz. almond, olive, or sesame oil
- 1 tsp. vitamin E oil
- ¼ tsp. essential oil of sweet orange
- ¼ tsp. essential oil of lemon
- ½ tsp. vitamin A

The sweet orange & lemon oils have strong anti-aging qualities. The tony serums at today's best department

stores & spa retreats have, on average, less than 2% of these citrus wonders in them. Why pay more for less, when you can go green & glamorous for pennies worth of pretty?

Everyone knows that vitamins A & E scavenge free radicals, saving the skin from the ravages of airborne pollutants readily found in any work or social environment. Be kind to your skin & take off years with this dynamic beauty-enhancing duo!

Almond, olive, & sesame oils are wonderful "carrier oils" for massage & great base oils for rich, emollient serums meant to turn back the hands of time. My rule of thumb follows:

- For skin rich in natural oils, use sesame oil.
- For combination/normal skin, use almond oil.
- For dry skin, use olive oil.

Instructions

- Mix together in a ceramic, porcelain, glass, or lead-free earthenware bowl.
- Pour into 4 oz. amber dropper bottle & cap tightly.
- Store in a cool, dry place out of direct sunlight.

Application

- You will need only a few drops of this elixir of youth, so do go lightly. It will last you an Earth's age when used properly.

- Add a few drops to your moisturizer or apply alone to a clean face & neck with light, feathery strokes, until it is completely absorbed into the skin, yielding a soft, satiny surface with no greasiness.
- End application with a light drumming of your index, middle, ring, & pinky fingers of both hands all over the face for 15 to 30 seconds. Imagine a soft, gentle, warm rain hydrating your face & making your own beauty bloom, & you'll get the right effect. This special spa massage technique is so very important for stimulating circulation among the capillaries of the face & for erasing tension in the facial & neck muscles.

Oat Silk Foundation ©

Ingredients

- ¼ cup plain quick-cut oats
- food processor or blender
- fine sieve

Oats have been treasured by great beauties for ages, because oat nourishes the skin with important plant protein & heals blemishes that arise as the body, in its infinite natural wisdom, pushes impurities safely away from the spine & viscera to the great beyond outside of the body through the skin.

Oat Silk Foundation heals the skin while it imparts a polished, soft even tone to the skin.

Instructions

- Put your oats into the food processor or blender.
- Grind for 60 seconds.
- Sift through the fine sieve, setting aside the coarser bits left in your sieve.
- Repeat these steps twice more.
- Pour your fine *Oat Silk Foundation* into a small glass pot with a tightly-fitted lid, cap it, & store it in the refrigerator or another cool, dark, dry place. This will keep well for up to 5 days in less humid climates.

You can use the coarser leavings in a reusable muslin tea bag, along with some coarse sea salt & lavender or chamomile blossoms as a bath tea that heals, purifies, & clarifies the skin. For now, just put them in a lidded, small glass pot & cap it tightly & store it in a cool, dry place out of direct sunlight until you are ready for your ceremonial soak.

You can enjoy your *Oat Silk Foundation* in a variety of ways:

- You can add it to your regular powdered foundation.
- You can use it alone.
- You can add pigmentation to it, using a high-quality, responsibly made, cruelty-free product from MineralFace FX™. (As a natural beauty educator & expert, this is the *only* beauty

company that I will gladly endorse, because of their client care, green commitment, business model & philosophy, & truly natural, gorgeous offerings!)

- If you don't have a sensitivity to spices, you can color your product with small quantities of cinnamon, nutmeg, clove, cocoa, coffee, turmeric, paprika or any other spice that strikes your fancy.
- You can color your product with professional gel icing colorant, which is a tricky business, but can be done with patience & a little time. Try it in the food processor or blender for best results. Be sure to use your gel pots only for cosmetic coloration!

Application

- Dip a *kabuki* brush into your *Oat Silk Foundation*.
- Tap lightly to release messy excess product.
- Dust lightly over the entire face, jaw line, blending down the length of the neck.

Beautiful Blush & Beautiful Bronzer ©

These are so simple to prepare that the only thing to trump that benefit will be the fabulous, natural, radiant glow that you'll enjoy from this product set.

Beautiful Bronzer, made with ground cinnamon, can also be brushed along the temples, the brow bone, along the length of the nose & the tip of the chin, for a fetching sun-kissed glow with rosy undertones. Cinnamon excites circulation, so it naturally encourages your perfect, natural blushing tone. Your look will be earthy-sexy, warm & sunny, with a faint-but-unforgettable scent that will linger in hearts & minds for a lifetime.

Beautiful Blush, made with beet root powder, gives a delicate, elegant, sweet, soft flush to the skin. Applied lightly & expertly, this blush can give you a memorable everyday look that rivals the best custom-blended blush on the market today. Your look will be "city sexy", easy & unique, leaving others with a sense of your impeccable innate personal style.

Ingredients

- 1 tbsp. *Oat Silk Foundation*
- ½ tsp. beet root powder *or* ground cinnamon
- food processor or blender
- fine sieve

Instructions

- Place your *Oat Silk Foundation* & either beet root powder or ground cinnamon into the food processor/blender.
- Blend for 30 seconds.

- Sift through the fine sieve, setting aside the coarser leavings for your compost heap.
- Repeat these steps twice more.
- Bottle your resulting product in a glass or plastic, tightly-lidded container & store in the refrigerator or another dry, dark, cool place.
- This will keep well for 5-7 days in less humid climates.

Application

For a youthful, sun-strewn, countryside or coastal look with your product:

- Dip a blusher brush into your product.
- Tap lightly to release messy excess product.
- Apply lightly over the entire cheek, from apple to contour & in (toward the nose) the full length & breadth of the cheekbone. Go lightly, sweet ones, for a softly flushed—not florid—look!

For a casually sophisticated, naturally sculpted look:

- Dip a blusher brush into your product.
- Tap lightly to release messy excess product.
- Making a "kissy face", lightly draw the brush underneath the cheekbone, from earlobe halfway to the nose.

- Gently blend the product up the hollow of the cheekbone to the crest, using light-as-a-feather strokes.

Mesmer-Eyes Mascara ©

Would you like longer, stronger, silkier lashes? You may have them for very little effort & money, by making your own *Mesmer-Eyes Mascara*. You will make it up in small amounts daily for best results. It's simple & sensational, often comfy even for beauties who wear contact lenses.

Ingredients

- aloe vera gel/vitamin E
- pigmentation (sourced from MineralFace FX™ or dedicated pots of professional gel icing colorant)

Note: The pigmentation is an optional item that you may or may not choose to use. If you stick with just the vitamin E & the aloe vera gel, your lashes will become more lush, longer, & stronger, usually within 8 weeks of daily application.

Instructions

- You may use either the aloe vera or vitamin E oil alone for your mascara base.
- You may blend them in a 1:1 ratio (equal amounts) to receive the benefits of both.

- You may add colorant, too, if you like. The exception would be if you have sensitive eyes or wear contacts.

Application

- Apply to the outer $\frac{2}{3}$ of your upper lashes with a sterile mascara brush, gently rocking the brush side-to-side to completely separate & coat each lash.
- Give an extra, deliberate, slow swipe to the longer lashes at the outer corner of each eye to ensure a doe-eyed, sultry look.
- Use only aloe vera or only vitamin E oil plain to dress your lower lashes. Keeping these lashes slightly lighter than the upper lashes will make you look well-rested, youthful, & wide-eyed.

Luscious Lips Beauty Boost ©

This product can be used alone or as a booster to your favorite lipstick or lip color. Either way, it's a fabulous addition to your daily *maquillage*, enhancing your natural lip shape & color so beautifully that the pearls of wisdom dropping from them are entirely optional!

Luscious Lips Beauty Boost plumps the lips, gives a minty fresh zip to your lips, moisturizes your lips deeply, & give you enough natural shine to skip the lip color altogether, if you are so inclined. In fact, the peppermint & rosemary

excite circulation, which results in the perfect natural lip shade that you thought only models on holiday get to enjoy!

Ingredients

- 2 drops essential oil of peppermint
- 1 drop essential oil of rosemary
- 1 tbsp. vitamin E oil

Instructions

- Pour the vitamin E oil into a small, sterile amber dropper bottle.
- Add in your drops of essential oil.
- Cap tightly.

Kept in the refrigerator or another cool, dry, dark place, you can enjoy this product for up to 3 months before replacing it with a fresh batch.

I like to put some into a sterile lip glaze wand with a screw-top, sponge-tipped applicator to tuck into my evening bag for a night out on the town. As long as it's securely capped & not exposed to extremes of heat or cold, this can be part of your on-the-go cosmetics arsenal.

Application

- Add just a tiny drop to your lip color brush, a Q-Tip[®], or a sterile sponge-tipped lip color/glaze application wand.

- Stroke lightly over the entire surface of both lips.
- You may prefer to mix this with your favorite lip balm/glaze/color or a little coconut oil, if you find the basic product too strong for your taste.

Chapter 11: Personal Fragrance

Fragrance is your first accessory, once you've gotten yourself dressed & ready to go out the door.

Fragrance is a multi-million dollar industry in the United States, & there's a good reason why: fragrance makes us feel happy, confident, & like we're about to have a terrific day.

Now, you can do quite well picking up well made off brand fragrances at discount stores & during the holidays at bigger department stores.

If you'd like a cheaper, more immediate solution that does the job just as well as pricey fragrances, you needn't look any farther than your spice rack or essential oil collection.

Note: Before making your personal fragrances, do a patch test on one of your wrists with the essences, extracts, or essential oils you'd like to use, to make sure you're not allergic to them & they won't irritate your skin.

Spice Rack Perfumes

You can dab a bit of any baking extract or flavoring extracts on your pulse points (behind the ears & knees & on wrists, collar bone, & inside the elbows) for a quick, cheap, pleasant perfume that will last 10-12 hours. Here are some favorites to consider:

- vanilla
- imitation vanilla
- almond
- lemon
- maple

- orange
- rose

You can also use any of the baking essences listed in Chapter 4 for a cost-effective, pretty perfume.

Old Fashioned Bay Rum Aftershave for Men ©

This is a recipe that I created for the men folk. It's an inexpensive men's classic that smells great. A batch will last a guy a long time, so the money you invest is well spent. This makes a great holiday gift, by the way.

Ingredients

- ¼ cup rum (2 “airport liquor” bottles)
- 6 bay leaves
- ⅛ tsp. vanilla or imitation vanilla extract
- ⅛ tsp. dried lemon or orange peel
- ⅛ tsp. dried basil
- pure water

Instructions

- Put all of the ingredients except the water into a 2-4 oz. tightly lidded canning or other glass jar.
- Write the date you make this on the jar.
- Store jar in a cool, dry, dark cupboard, shaking 2X daily.
- After 2 weeks, strain mixture through a fine sieve.
- Discard leaves, peel, & basil in the compost heap or in the rubbish.
- Add 2 tbsp. pure water to the liquid.
- Pour this mixture into a small, tightly capped glass bottle for your guy to use.

- Store this aftershave in the bathroom with his shaving gear.

Tip #1: If your guy likes a spray-on aftershave rather than the liquid cologne type, pour the aftershave into a small spritz bottle for him to use.

Tip #2: Small travel size spritz bottles can be found for under a dollar at discount & dollar stores, as well as some department & craft stores. Make sure the spray mechanism is in good working order before you buy it, to save you time & money on a return trip to replace it.

Essential Oil Body Spritz

Ingredients

- 2-4 drops total of your favorite essential oil(s)
- 8 oz. pure water

Instructions

- Pour water into an 8 oz. spritz bottle.
- Add your 2-4 drops of essential oil.
- Cap spritz bottle with sprayer mechanism.
- Shake vigorously.
- Store out of direct sunlight in a cool, dry place.

Tip #1: You can fill smaller spritz bottles with this body spray for a quick, refreshing pick-me-up to put in your purse or to keep at the office. Always shake before using.

Spice Rack Body Spritz

Ingredients

- ½ tsp. total of your favorite baking essence(s), extract(s), or flavoring(s)
- pure water

Instructions

- Pour the ½ tsp. of essence, extract, or flavoring into an 8 oz. spritz bottle.
- Add in enough water to fill bottle to within ¼” of the top.
- Cap spritz bottle with sprayer mechanism.
- Shake vigorously.
- Store out of direct sunlight in a cool, dry place.

Tip #1: You can fill smaller spritz bottles with this body spray for a quick, refreshing pick-me-up to put in your purse or to keep at the office. Always shake before using.

Chapter 12: Beauty on a Budget

Here are my best tricks & tips for keeping your beauty budget slim & your wallet fat, without sacrificing comfort or great personal presentation.

You don't have to spend a million bucks to look like a million bucks.

Shop your local discount stores like Dollar Tree™ for personal care items for the best prices & quality. You can do quite well at the major chain stores, too, using coupons & shopping their sales when your beauty items are featured as “loss leaders” in the flyers.

In the meantime, bone up on budget-savvy beauty with the nifty neat-o info in this chapter.

Hair Care

Kindness Hair Spray©

If you'd like a really strong, long lasting hairspray that's cheap, sweet & completely cruelty-free, make your own *Kindness Hair Spray*!

Ingredients

- 8 oz. mug of boiling hot water
- 1 tbsp. sugar

Instructions

- Stir the sugar into the water.
- Let the water cool to room temperature.
- Pour into a small spray bottle.

- To use, give the bottle a good shake & spray your hairstyle into place.

Tip #1: If the spray nozzle gets stuck shut from this super strong hair spray, just rinse it gently with warm water, until the dried hairspray is cleared.

Tip #2: If you'd like an even stronger hairspray, just increase the amount of sugar in the recipe, until you get the strength of "hold" that you prefer.

Gentle Styling Gel©

Do you prefer a styling gel to hairspray? Why not make your own?

Ingredients

- ¼ cup aloe vera gel
- 1 vitamin E 400 IU capsule

Instructions

- Slit open the vitamin E capsule, or prick it with a common pin.
- Squirt the vitamin E oil into the aloe vera gel.
- Stir until completely blended.
- Pour it into a tightly capped small container.
- Use as you would a commercially prepared styling gel on either wet or dry hair.

Tropical Frizz Fighter©

For those of you with naturally curly hair that just explodes in humid weather, try this handy, affordable frizz-taming favorite.

Ingredients

- ¼ cup virgin coconut oil
- 2 vitamin E 400 IU capsules

Conditioner Cost Cutter

Cut your conditioner in half with water & apply a dime-sized amount (quarter-sized amount, if you have hair that's at least halfway down your back) to your hair after you've toweled it dry the first time. This will give you all of the benefits of conditioning in the bath or shower, for half the cost.

Cosmetic Cost Cutters

Age Fighters

Hemorrhoid Cream: Apply a very small amount of hemorrhoid cream around your eyes (dot lightly with ring finger for best results) & to your neck (stroke upward for best results) to delay or erase laugh lines & wrinkles.

Note: Make sure that the tube of cream you buy is dedicated to your facial care! That's one product you wouldn't want to mix up.

Tip #1: Buy your hemorrhoid cream when store brands are on sale or from a reputable discount or dollar store. These "off brands" can save you big money & are often the same recipe used by the pricier brands that pay millions for slick advertising campaigns.

Sweet Orange Essential Oil: At night only, mix 4 drops of this oil into your nighttime moisturizer to resurface the skin & seriously minimize wrinkles.

Note: We don't use orange oil during the day, because exposure to sunlight can cause a nasty, itchy, blotchy reaction.

Vitamin A & Vitamin E: Squirt 1 capsule of each into your daytime moisturizer, blend, & apply to face, neck, hands, & arms for younger-looking, stronger, healthier skin.

Nifty Nail Tricks

Denture Tablets: To get your nails really clean, wash them well with a nail brush, mild soap & warm water. Then soak your nails in a bowl of water with 2 denture cleaning fizzy tablets for about 10 minutes.

Tip #1: Buy the cheapest denture tablets you can find, because the cheaper they are, the better they seem to work. Discount or dollar stores like The Dollar Tree™ have the best ones for this application.

Nail Polish Extender: If you're at the tail end of your favorite nail polish, try these tips:

- Put 1 drop of nail polish remover into the bottle & give it a good shake to get that last application.
- Pour in about a ¼ tsp. of clear nail polish or top coat & give the bottle a good shake.

Custom Nail Color: If you like unusual nail color, get it for less! Here's how:

- Grind up a little eye shadow & mix it with clear nail polish for a one-of-a-kind nail color.
- Add glitter to clear, colored, or custom nail color for a little holiday sparkle anytime.

Luscious Lips for Less

Lip Color Extender: If you've got that last little bit of lipstick in the tube that you can't apply, use one of these handy methods to use it up:

- Dig out that last little bit of lipstick & blend it with one of the following media: vitamin E oil, coconut oil, shortening, or petroleum jelly. Adjust the ratio to get the amount of coverage that you like.
- Using a double boiler, gently melt 1 tbsp. of beeswax over low heat. When it's melted, shut off the heat & add that last little bit of lip color. Wash out your lipstick tube really well & pour your new lipstick into it. Let it harden up in the refrigerator. Use as you normally would.

Homemade Lip Stain: Lip stains are long lasting lip colors that have become quite popular at the department store cosmetic counters over the past decade. You can make your by blending just a dot of professional gel icing color with a little vitamin E oil or coconut oil, & applying it with a Q-Tip™ or lip color brush.

Note: If you use a lip color brush to apply your lip stain, wash it out well after each application, using mild soap & really warm (not hot) water.

Tip #1: Be sure to buy your professional gel icing color from a craft store with a coupon. This stuff lasts for years, stored in the refrigerator, but the initial investment can be \$7-\$10 US for a basic set.

Foundation For Less

If you like a liquid foundation better than the *Oat Silk Foundation*© in Chapter 10, then buy the best shade for you at the lowest price & cut it in ½ with your moisturizer or sunscreen. This gives a dewy, young look with great coverage, & you won't have to buy foundation as often.

If you like a powder foundation, make the one in Chapter 10. It will heal most skin types & gives a gorgeous finish that lasts all day.

Part IV: Basic Affordable Style

What's better than looking your best? Looking your best for less, of course!

In this section, you'll find terrific ways to have a closet that makes you look like a million bucks for just pennies on the dollar.

Chapter 13: Shop Your Closet

If your closet looks like 8 or 9 people picked out their favorite gear in a range of sizes & stuffed it all in your space, then it's probably time for you to find your true style. You know, that special blend of what works for your lifestyle right now + what looks great on you at this time in your life.

I'm not advocating tossing the lot into the nearest charity bin, so relax.

I am advocating that you find your style, in just a few easy steps:

Step 1: Check out fashion magazines from your local library & find the clothing & shoe styles that you really, really like, paying attention to colors & textures that catch your eye, & note them all in an inexpensive notebook.

Step 2: Go “window shopping” at your local mall or department store for an afternoon to try on things similar to what you found in the magazines, noting in your notebook what really worked for you & what didn't. (It helps to take your better half or a friend along, someone who has a little fashion sense & wants you to look your best.)

After a couple of days, go to your closet & pull out the clothes & shoes that best resemble what you liked in the magazines & in the shops.

- Anything else in your closet goes in one of these piles:
- Things you'll never wear again but are very sentimental.
- Things you'll never wear again.

- Things you do not like to wear & don't want in your closet.
- Things you wear for special occasions.
- Things you forgot you had & will never wear again.
- Things you don't wear, no matter what you paid for them.
- Things you've never worn still bearing the price tag.

Step 3: Take all the stuff from every category except the sentimental & special occasion items & put that into one big pile.

- Anything in this pile that you haven't worn in 12 months needs to go into a "must go" pile of its own. We'll do fun things with this later.
- Anything in this pile that you have worn in the past 12 months because it fit, you didn't have anything else to wear, or you didn't like it when you wore it also goes into the "must go" pile.

Step 4: Keep 1 nice pair of jeans 1 size up from your current size & 1 size down from your current size. That way, you're covered in either direction, & you won't have to run out & drop your hard-earned cash on this essential casual item.

Step 5: Put the sentimental items into a pretty box & store them away somewhere other than your closet. (The attic works well, as does a spare closet.)

- If you don't have a pretty box, use a box that you have & decorate it, so that it is pretty to you, using whatever you've got around the house.

Step 6: Clean your closet space completely, vacuuming with the *Carpet Freshener* from Chapter 2, & wiping down the closet rods & doors with the *Cleaning Supplies* from Chapter 1 or the *Affordable Floor & Furniture Wax* from Chapter 2.

Step 7: Put the clothing & shoes that resemble what you liked in Steps 1 & 2, along with the special occasion items & your 2 pairs of nice jeans, back into your closet in a way that will make you feel like you're shopping every time you open your closet door. In the fashion industry, they call this "merchandising", which is simply organizing & presenting clothes & shoes in a way that is appealing enough for you to want to wear them.

Now you have a closet that works for you. You know that everything in there is something that you like to wear, you can wear right now, & makes you look your best.

I didn't forget about that giant pile of clothes that you didn't put back into your closet. You can have a lot of fun with those items, & make life better for other folks by doing one of the following things with them:

- Donate those items to a local women's shelter & get a tax credit letter for your kindness.
- Donate those items to a local or national charity thrift shop & get a tax credit letter for your kindness.
- Offer these items at a *White Elephant Potluck Party* (Chapter 16) that you host in your home.
- Offer these items to other folks through a recycling organization like Freecycle.
- Take these items (especially the ones you never wore that still have the tags on them) to a

consignment store & get a few bucks when they sell.

This may seem difficult to do, but the first time you open your clean, classy, fashionable closet, you'll be glad you took the steps to give yourself a truly workable wardrobe.

Chapter 14: Thrift Stores

Now that your closet makes sense to you & it's organized & stocked with stuff you'll actually wear, you can build on your wardrobe for very little money by shopping your local thrift stores.

You'd be surprised to know that it's quite easy to find brand new & barely worn big ticket name brands at the national & local thrift store chains in your area.

Go when you have an afternoon or evening to shop, take your notebook with you, & find a few items that you can mix & match with at least 3 outfits in your closet. This way, you'll have even more flexibility in creating new looks & you'll stretch those few dollars that you do spend at the thrift store even farther.

Try to buy items that you can clean at home easily:

- Look for "Machine Washable" labels & avoid "Dry Clean Only" labels whenever you can.
- Buy only items that look brand new or are brand new. They'll hold their color & shape better & last longer for you.
- Stay clear of materials that are expensive or difficult to clean, like suede, whenever possible. There are so many manmade, cruelty free, easy care substitutes for suede & split leather today that it only makes sense to opt for those. You'll save time in maintaining your items, you'll support ethical manufacturing practices, & you'll save money by buying these kinds of substitutes.
- Launder your goodies from the thrift store before you wear them. They'll look better, making you look better, once you do *debut* your new finds.

Chapter 15: Alterations

Say you have something so spectacular in your closet that you cannot let it go, or you found this amazing suit at the thrift store that you cannot pass up, but it doesn't fit exactly right. Let's say that terrific item just needs to be taken up a bit, let out here, or taken in a bit there.

Do the smart thing: go get that piece altered!

This is the one secret of fashion savvy folks that most people never even consider, because they think it's expensive. Well, it's not pricey, it's smart.

You can find an exceptional tailor or seamstress to let down a hem, take in the waistband, or let out the waistband, for just a few dollars per item, if you know where to look.

Here are a few places that you can find a skilled tailor or seamstress:

- your church
- local retirement community
- local university home economics department
- neighbors

If you don't find a good tailor or seamstress through one of these avenues, brainstorm to find others.

That failing, find a local family owned & operated alterations shop that does a brisk business. A busy alterations place is usually well-priced & does terrific work.

Once you find an alterations shop that you like, ask a few questions of the owner, when they're not incredibly busy.

If the shop is really busy all the time, go ahead & e-mail these questions to the owner or leave them on the shop's voicemail after hours, so that the owner can respond when it is convenient for him or her.

Questions to Ask:

- Find out from the owner if you'd get a discount for bringing in several items at time, instead of just 1 or 2 items.
- Find out from the owner if bringing things in that are not a "rush job" will bring the price down, too.
- Find out if & when the shop offers coupons or specials, so that you can shave even more money off your alterations bill.

Alterations are the way to go, if you want to set yourself apart from the herd, get that promotion, or look like money, honey.

Chapter 16: White Elephant Pot Luck Party

This is a fun activity that gives families, couples, or just the ladies a cheap night out, you don't have to cook a whole meal, & every one can shop for free!

Sound good to you? Well, this is how you have a *White Elephant Pot Luck Party!*

- Invite your best friends, asking that they bring clothes, shoes, accessories, & home goods (hard & soft) that they no longer want or use, along with a dish to pass for the party.
- Pick up some of those round stickers in a bunch of colors that the discount office supply places sell for a dollar. Get 1 color per family, couple, or individual.
- When everyone arrives, put the dishes on the table & enjoy a good meal together.
- Let the kiddos go play, if you're doing a family event.
- Give each couple or individual a sheet or two of stickers in "their" color to affix to stuff they'd like.
- Make a bathroom or bedroom available for trying on clothes.
- Each person puts a sticker on what they'd like to take home.
- Anything left over can be donated to a shelter or charity thrift store. It's a nice gesture to offer the tax deduction letter to the participant who could most use it.

These parties are great fun. You can do them every month, each season, or twice a year.

Everyone can refresh their closets & pick up a few things they truly need, without spending a dime, while fellowshipping with friends.

Part V: Basic Affordable Health

As the old Yiddish saying goes, “Your health is your first treasure.” Keeping yourself & your family well in the first place is the most important part of your health care.

The inexpensive, time honored techniques for staying well can cut your health care expenses, from over the counter medicines to co-pays & out of pocket medical bills.

Note: Nothing in this section is to be considered as medical advice. If you have a health concern, please contact a licensed, qualified medical professional for an accurate diagnosis & subsequent treatment. Nothing beats a good doctor giving you great care. Staying well in the first place can help your doctor help you even more.

Chapter 17: Basic Affordable Medicine Cabinet

Here are some interesting, natural ways from all over the world (including my own kitchen) to keep you & your family in the best of health. The tips & techniques featured here have stood the test of time for at least a couple hundred years, some for millennia!

Be sure to use only the techniques & tips that do not include ingredients to which you or your family are allergic. A bad allergic reaction will set you back in achieving great health, so let's avoid that at all costs.

The recipes are all my own, specially made from easy-to-find ingredients in answer to friends' & neighbors' searches for natural, inexpensive home remedies to use in conjunction with traditional medicine.

If you find some things that you think might work for you & your family in this chapter, it's not a bad idea to run them by your doctor, for 3 reasons:

- Your doctor's input is invaluable in health matters.
- Your doctor would want to know what steps you're taking to maintain & improve your health & your family's health.
- If these things work really well for you & yours, your doctor might want to know, in case s/he'd like to share these techniques & tips as anecdotal evidence with other patients.

Baking Soda

Take 1 tsp. of baking soda in 12 oz. of water daily. This immediately balances your body's pH levels to that "sweet spot" of 7.0 to 7.5 that we see in healthy folks. It

doesn't taste too bad, & it tends to reduce bloating, kill colds & the flu dead in their tracks, correct digestive disorders, & keep you regular.

This is an old European daily health recommendation that the best health spas still use to treat folks with everything from tummy troubles to cancer.

Let's do some baking soda math: 1 cup = 48 tsp. & 1 lb. = 2 cups. If a 1 lb. box of baking soda is 45 cents, then you're getting a powerful daily health treatment for less than ½ a penny a day! That's medicine worth taking!

You can also use a whole box of baking soda to soothe sore muscles: draw a bath as hot as you can stand & dump the box in while the tap's running; soak for 45 minutes, then go lie down & sip some herbal tea or water. Your muscles won't hurt as much—if they do at all—after taking this bath.

Apple Cider Vinegar

Take 1 tsp. of apple cider vinegar in 1 oz. of water daily. Plug your nose to reduce the taste, if you can't stand it. Doing this daily will boost your immune system & give you energy. This is best taken first thing in the morning, right after the baking soda treatment.

This old treatment came from the country folk in Europe who found that a shot of apple cider vinegar daily seemed to stave off colds, the flu, & give them an energy boost.

Here's another sure shot version that's at least a century old, coming to us from the Swiss spas:

- Put ½ tsp. of baking soda into an 8-oz. juice glass.

- Add 2 tsp. apple cider vinegar.
- Let it fizzle out.
- Add 8 oz. pure water.
- Drink it.
- Do this every day.

This tonic balances the body's pH immediately. It's popular among folks with IBS & digestive troubles especially, as well as with folks who have weakened immune systems.

Coconut Oil

Take a 1/8 tsp. of virgin coconut oil every day to keep your digestion in good order, make bloating a thing of the past, & give yourself glowing, healthy skin.

Get yours at your local ethnic or a large chain health food grocery like Trader Joe's™ for the best prices. You shouldn't have to pay more than \$8 US per pound for top quality coconut oil.

Honey

Honey is "hygroscopic", which means that it loves to connect to water in your system. This means that anything attacking your system that needs water (like bacteria & viruses) don't stand a chance in a body that's given a daily tablespoon of honey.

If you can get local honey at a good price, you might like to take 1 tsp. daily to reduce or eliminate seasonal allergies. Trust me, even if honey isn't your favorite taste, it feels a lot better & is a lot less expensive than prescription allergy medicines or over the counter stuff.

For allergy relief, you can also mix 1 tsp. of local honey with 1 tsp. apple cider vinegar & take that daily.

Both of these remedies originated in Russia among the peasants. They found that they were healthy, while fancier folks were miserable with all kinds of respiratory challenges.

Another thing that the Russian peasants used to take was bee pollen. You can get a small amount for under \$3 US at your local health food store & put it in morning smoothies or sprinkle it on oatmeal to enjoy fewer allergies & colds.

Garlic

Yes, that stinky Italian staple is good for you. Here's how you can take it fresh & raw to stay healthy during cold season without having garlic breath all day long:

- Dice up 1 clove of garlic really fine & take it in a spoon with a big gulp of water like you take your vitamins or pills. Drink another 4-6 oz. of water, & you should have no garlic breath, because the goodies have gone straight to your stomach with that water back.
- Eleanor Roosevelt used to dice up her daily garlic clove & mix it with a tbsp. of honey, & take that mix in a big spoon with big drinks of water or tea. No one ever said that great lady had garlic breath; if she did, someone surely would have broadcast that tidbit.

These remedies came from the country folk of Eastern Europe & the Mediterranean about 300 years ago. The country folk had to watch their budgets & stay as well as

possible, so something as cheap & prevalent as garlic was a really important part of their natural medicine chests.

Food Grade Hydrogen Peroxide

If you're up for it, you can try adding 1 tsp. of food grade hydrogen peroxide (not the stuff at the pharmacy that you use to whiten your laundry or clean out cuts) to a gallon of pure (filtered or distilled) water. Drinking this mix daily can send more oxygen through your blood stream to your whole body. An oxygenated body is much less likely to get sick than one that isn't.

Tinctures for Health & Healing

You see these at the health food store & in the online vitamin suppliers like Puritan's Pride, which is our favorite vitamin company, by the way. Tinctures usually cost a bundle, because they take a while to make & they deliver concentrated benefits of the herbs used in their manufacture.

Tinctures usually have an alcohol (usually brandy) base, which makes them difficult to give to kiddos & others who don't want or tolerate alcohol.

You can make your own alcohol free tinctures at home for pennies on the dollar. Using apple cider vinegar will make your tinctures safe for the whole family & will cost you much less than if you use alcohol.

Here are a few recipes that have proved helpful & popular over the years.

Note: Because you're using apple cider vinegar rather than alcohol as a tincture base, please store these tinctures in a place above 45° F but below 75° F. Alcohol

won't freeze or spoil when it's warm, but apple cider vinegar will. In fact, if your tincture is stored below 45° F or above 75° F, it won't be effective, so preserve your hard work & enjoy your tinctures by keeping them in a dry cool place that stays within this temperature "sweet spot".

Bug Buster©

This one's for colds & the flu, as well as bugs that attack the respiratory system.

Ingredients

- ½ oz. each dried *echinacea*, peppermint, licorice root, & lavender blossoms
- 8 oz. apple cider vinegar

Instructions

- Put all the herbs into an 8-oz. canning jar with a tight, new lid.
- Pour in enough apple cider vinegar to fill the jar to the very top.
- Tightly cap.
- Write the date you make this tincture on the jar.
- Put jar in a cupboard.
- Shake 2X daily.
- After 2 weeks, strain the mixture through a fine sieve into a bowl.
- Discard herbs in your compost heap or in the rubbish.
- Pour the tincture (liquid) into small, tightly lidded jars or dropper bottles.
- To use, squirt a ½ dropper into tea, juice, honey, or take it straight, if you can stand it.

- Don't take this one for more than 2 weeks at a time. Give yourself a week off between 2-week courses of this tincture. Here's why: Echinacea is really strong stuff & deeply cleanses the kidneys. This is good, but 2 weeks is long enough to get the benefits of the tincture without taxing the kidneys.

Keep Calm©

When you have boatloads of stress, lots to do, & you're feeling jittery from it all, this one's a lifesaver!

Ingredients

- ½ oz. each dried lavender, catnip, & peppermint
- ⅛ tsp. orange or lemon peel
- 8 oz. apple cider vinegar

Instructions

- Put all the herbs & citrus peel into an 8-oz. canning jar with a tight, new lid.
- Pour in enough apple cider vinegar to fill the jar to the very top.
- Tightly cap.
- Write the date you make this tincture on the jar.
- Put jar in a cupboard.
- Shake 2X daily.
- After 2 weeks, strain the mixture through a fine sieve into a bowl.
- Discard herbs & citrus peel in your compost heap or in the rubbish.
- Pour the tincture (liquid) into small, tightly lidded jars or dropper bottles.

- To use, take 2-6 drops in tea, juice, water, or under the tongue as needed, but no more than 3X daily.

Mushroom Magic ©

No, this has nothing to do with magic mushrooms or any other marginal thing like that.

I came up with this one when a friend who had a little challenge with cancer (that she won, by the way) needed a natural immune booster to keep bugs, colds, the flu, & other health blasters far, far away from her.

This is one strong immune booster, & it's great for folks who have weakened immune systems or who have the luck of Job & tend to get everything coming down the pike.

Ingredients

- ½ tsp. each dried *reishi*, *shitake*, & *maitake* mushrooms
- 8 oz. apple cider vinegar

Instructions

- Put all the mushrooms into an 8-oz. canning jar with a tight, new lid.
- Pour in enough apple cider vinegar to fill the jar to the very top.
- Tightly cap.
- Write the date you make this tincture on the jar.
- Put jar in a cupboard.
- Shake 2X daily.

- After 2 weeks, strain the mixture through a fine sieve into a bowl.
- Discard mushrooms in your compost heap or in the rubbish.
- Pour the tincture (liquid) into small, tightly lidded jars or dropper bottles.
- To use, take 1 dropper in tea, juice, water, broth, or under the tongue 1-2X daily.

Teas for Health & Healing

Once you get the hang of making teas for health & healing, you can create as many as you can dream up. There are lots of great herb compendiums that you can check out of your local library or look up online for free, so it will be easy for you to learn about the herbs, so that you can craft your own special healing teas for yourself & your family.

Here are a few of our tried & true teas that seem to hit the spot with folks & help them to feel better.

Children's Quiet Tea©

This tea is especially designed for little ones who are suffering that debilitating, croupy cough that often accompanies winter colds. However, it's equally delicious & effective for adults, too! Its tart-sweet taste, bright pink color, & fun fragrance make it a hit with young & old.

This tea will move out mucus, ease coughing, aid digestion, settle the tummy, & make little ones feel special. I've told children it's faery tea, flower tea, & magic tea. Whatever you call it, it seems to work!

Note: If your little one is under 2 years of age, please do 2 things regarding this recipe: forego the honey absolutely & ask your health care provider if this tea is appropriate for your infant.

Ingredients

- 2 parts mallow root
- 2 parts hibiscus
- 1 part pink rosebuds
- 1 part red clover blossoms
- 2 parts licorice root
- 1 cinnamon stick per serving
- 1 star anise per serving
- 6 whole cloves
- 1 part china tea or green tea
- 1 part ginger root (dried or fresh)
- 1 lemon wheel per serving
- extra cinnamon sticks as garnish, 1 per serving

Instructions

- Brew in a saucepan on low heat until it's a bright pink-red.
- Strain.
- Serve, garnished with a cinnamon stick & a bit of local honey to taste.

Tip #1: This is delicious served with sectioned clementines & whole wheat toast points covered in apple butter or drizzled with local honey.

Tip #2: If your little one likes it a bit fruitier, you can add in freshly squeezed berry juices. Raspberry & strawberry are particularly popular with the kiddos.

Keep Calm Tea©

This tea is great just before bed or whenever you're feeling a little frazzled. I've found it really helpful when a cold first makes its presence known with fatigue, aches, & agitation.

Ingredients

- 1/8 tsp. dried basil
- 1/2 tsp. each dried peppermint, lavender, & catnip
- 1 tsp. dried chamomile blossoms

Instructions

- Heat up 10 oz. water in a small saucepan over high heat.
- Just as it begins to boil, remove from heat.
- Add in the herbs.
- Let steep for 5 minutes.
- Strain tea into a big mug.
- Enjoy sipping this tea slowly.

Cup of Comfort for Tricky Tummies©

This tea is great for constipation (it won't give you the runs, so don't worry), indigestion, sour stomach, & those times when we eat too much & wish we hadn't.

Ingredients

- 1 cinnamon stick
- 6 whole cloves

- 1 tsp. fenugreek
- 1 orange pekoe tea bag
- 10 oz. water

Instructions

- Bring your water to a boil in a small saucepan.
- Gently place your spices & tea bag into the water to boil for 5 minutes.
- Reduce heat & let it simmer for another 10 minutes.
- Strain & serve in a big mug, so you can breathe in the steam while you sip.

Bright Ideas Tea©

If you're feeling like your skull's full of dryer lint instead of brains, or you're feeling fuzzy or sluggish mentally & emotionally, this tea will help to clear up the fog, so that you can go right back to thinking up & sharing all of your best bright ideas.

Ingredients

- 1 tsp. dried peppermint
- ½ tsp. each lemon peel & basil

Instructions

- Heat up 10 oz. water in a small saucepan over high heat.
- Just as it begins to boil, remove from heat.
- Add in the herbs.
- Let steep for 5 minutes.
- Strain tea into a big mug.
- Drink to enjoy clear thinking.

Soothing Salves & Balms for Health & Healing

Salves & balms are unguents (oil based ointments) designed to disinfect, protect, soothe, & promote healing for skin that is dry, cracked, irritated, scraped, chapped, or cut.

As a general rule, salves are soft like room temperature butter or hand cream & balms are harder like beeswax or Chapstick™.

You can buy these through specialty herbal shops, vitamin suppliers, or natural & health food stores in person or online—for a price.

Why not make your own? Using ingredients you already have around the house or can easily find for a good price, you'll be able to make some terrific salves & balms for everyday use without breaking the bank.

“Ouchless” Chamomile Lavender Salve

Application: Minor burns, cuts, & scrapes

Action: Heals scars, disinfects & protects wound sites

Ingredients

- 1 tbsp. vegetable shortening or virgin coconut oil
- 1 tbsp. dried chamomile blossoms or 1 bag of chamomile tea
- ⅛ tsp. essential oil of lavender
- 2 vitamin E 400 IU capsules

Instructions

- On the stove, heat up a small frying pan full of water until it boils.
- Shut off the burner.
- Put the vegetable shortening or virgin coconut oil & the chamomile blossoms or tea bag into a sturdy, heat resistant mug that won't crack in the pan.
- Set the mug in the pan to let the chamomile blossoms infuse the melting oil.
- Let that steep for 1 hour.
- Turn the burner back on low just until the oil melts again.
- Remove mug from pan with a potholder & pour it through a fine sieve into a small glass jar like you'd use for lip gloss.
- When the oil begins to turn milky as it cools, add in the lavender essential oil & stir gently.
- Open the vitamin E capsules & empty the oil into the salve.
- Stir the salve again gently.
- Let the salve cool.
- Cap tightly with the top to the little jar.
- Store in the refrigerator or a cool, dry, dark place.
- To use, clean wound site & apply a liberal coating to the injury, dressing the wound as you normally would.

Note: The great thing about this salve is that it doesn't sting while it disinfects & heals. This is a great comfort especially for little ones when they get a scrape, cut, or minor burn.

Tip #1: To heal scars, use 3 parts straight lavender essential oil to 1 part vitamin E oil—works every single

time! It may take a few months, but your scars will go the way of the dodo bird if you use this mix, which is, by the way, much cheaper than the fancy brand scar “erasing” creams on the market!

First Aid Super Salve

Application: Any immediate first aid emergency where the skin is broken

Action: Disinfects & protects wound site

Ingredients

- 1 tbsp. vegetable shortening or virgin coconut oil
- 1/8 tsp. essential oil of lavender
- 2 vitamin E 400 IU capsules

Instructions

- On the stove, heat up a small frying pan full of water until it boils.
- Shut off the burner.
- Put the vegetable shortening or virgin coconut oil into a sturdy, heat resistant mug that won't crack in the pan.
- Set the mug in the pan until the oil melts.
- Remove mug from pan with a potholder & pour the oil into a small glass jar like you'd use for lip gloss.
- When the oil begins to turn milky as it cools, add in the lavender essential oil & stir gently.
- Open the vitamin E capsules & empty the oil into the salve.
- Stir the salve again gently.
- Let the salve cool.

- Cap tightly with the top to the little jar.
- Store in the refrigerator or a cool, dry, dark place.
- To use, clean wound site & apply a liberal coating to the injury, dressing the wound as you normally would.

Note: The best bit about this salve, besides its antibacterial & burn healing properties, is that it doesn't sting or hurt when applied to the affected site, making it great for folks who hate pain.

Be Calm Balm

Application: Stress, nervousness, or anxiety

Action: Calms nerves, clears the mind, & is an anti-depressant

Ingredients

- 1 tbsp. vegetable shortening
- 1 tsp. beeswax
- 1/8 tsp. each essential oil of lemon & orange

Instructions

- On the stove, heat up a small frying pan full of water until it boils.
- Shut off the burner.
- Put the vegetable shortening & beeswax into a sturdy, heat resistant mug that won't crack in the pan.
- Set the mug in the pan to let ingredients melt.

- Remove mug from pan with a potholder & pour mixture into a small glass jar like you'd use for face cream.
- When the oil begins to turn milky as it cools, add in the lemon & orange essential oils & stir gently.
- Let the balm cool.
- Cap tightly with the top to the small glass jar.
- Store in the refrigerator or a cool, dry, dark place.
- To use, apply to temples, pulse points, & under the nose to enjoy calming energy.

Note: Using this same recipe you can make "pomades", which are fragrance balms. Just experiment with different flavorings, oils, & baking essences to find your perfect solid perfume scent.

Deep Moisturizing Balm

Application: Any skin that is excessively, consistently dry

Action: Deeply nourishes, moisturizes, & heals dry, chapped, cracked skin

Ingredients

- 2 tbsp. vegetable shortening
- 1 tsp. beeswax
- 4 vitamin E 400IU capsules
- 1/8 tsp. vanilla or imitation vanilla flavoring

Instructions

- On the stove, heat up a small frying pan full of water until it boils.
- Shut off the burner.
- Put the vegetable shortening & beeswax into a sturdy, heat resistant mug that won't crack in the pan.
- Set the mug in the pan to let ingredients melt.
- Remove mug from pan with a potholder & pour mixture into a small glass jar like you'd use for face cream.
- When the oil begins to turn milky as it cools, add in the vanilla flavoring & stir gently.
- Open the vitamin E capsules & add in the vitamin E oil to the balm, stirring again to mix.
- Let the balm cool.
- Cap tightly with the top to the small glass jar.
- Store in the refrigerator or a cool, dry, dark place.
- To use, apply to excessively dry areas like lips, heels, hands, elbows, or knees.

Frosty Moist Lip Balm

Application: Dry, cracked, chapped lips

Action: Nourishes, moisturizes, heals, & protects dry lips; prevents chapping of healthy lips

Ingredients

- 2 tbsp. vegetable shortening
- 1 tbsp. beeswax
- 2 vitamin E 400 IU capsules
- 1/8 tsp. essential oil of peppermint or peppermint flavoring

- 2 drops vanilla or imitation vanilla flavoring

Instructions

- On the stove, heat up a small frying pan full of water until it boils.
- Shut off the burner.
- Put the vegetable shortening & beeswax into a sturdy, heat resistant mug that won't crack in the pan.
- Set the mug in the pan to let ingredients melt.
- Remove mug from pan with a potholder.
- When the oil begins to turn milky as it cools, add in the peppermint, vanilla, & oil from the vitamin E capsules.
- Stir gently.
- Spoon lip balm into clean, recycled lipstick & lip balm tubes or little glass lip gloss pots.
- Let the balm cool in the containers on a plate in the refrigerator.
- Store in the refrigerator or a cool, dry, dark place.
- To use, apply to lips often during cold or dry months to prevent or heal chapping & cracking.

Chapter 18: Basic Affordable Fitness

In 10 minutes a day or less, you can have better health, minimize your medical cost, & even score discounts on your insurance premiums. Sound good to you?

Consistency is the key: you & your family must do some sort of exercise daily to reap the considerable benefits of exercise.

You don't need to break your necks doing some outlandish, punishing exercise routine or spend more than 10 minutes a day on this.

Of course, if you want to exercise more than 10 minutes, that certainly won't hurt you. As with parties, when it comes to exercise, "The more the merrier." However, 7-10 minutes a day is the absolute minimum for improved health & lower health care costs.

Before you & your family start this terrific new daily habit, please run it by your doctor to make sure that you're all okay to go ahead with it—better safe than sorry.

Once you've got clearance from the doctor, jump right in & try one of these sure-fire fitness regimens. You may want to try them all, mix them up, & then get creative with new ways to exercise daily.

Yoga

You don't need up-to-the-minute pricey gear or a Dingbat Wingfeather outlook on life to do yoga & get the considerable health benefits from a 7-minute daily routine.

Yoga is medicine, & I mean that literally:

- When you do various easy poses, you are activating, massaging, & balancing your endocrine system, muscles, & organs, as well as boosting your metabolism & immune system.
- Yoga every day will also improve your circulation, flexibility, endurance, & strength, which all help you to stay well, avoid injury, think more clearly, have a more positive outlook on life, & look terrific.

Here's a simple 7-minute routine that you can share with your family, everyone participating while the coffee's perking in the morning, before breakfast. Try this with your family at other times, too, like before the kiddos do their homework or just before you all sit down to dinner together.

Sun Salutation Sequence

- Stand, legs hip width apart, hands at sides. This is *Mountain Pose*.
- Raise arms from side in an arc above head, palms meeting.
- Bring hands down, palms together, in front of your heart. This is *Standing Prayer Pose*.
- Palms still together, push arms straight up above your head again.
- Bend forward, palms apart, fingers stretched wide, to the floor in front of you, like a diver. This is *Forward Fold Pose*.
- Step back with your right foot, so that you look like a runner at the beginning of a race. This is *Lunge Pose*.

- Dip your right knee toward the floor & bring it back up again.
- Step back with your left foot, even with your right foot. This is *Downward Facing Dog Pose*.
- Keeping your palms forward still, kneel on the floor, without moving your hands, & stretch back, so that your bum is resting on your heels. This is *Happy Puppy Pose*.
- Move forward onto your hands & knees. This is *Table Pose*.
- Bend your elbows to bring your body down onto the floor, forehead touching the floor.
- Without moving your hands or pushing up, inhale deeply & lift your head & torso up, then exhale & go back to lying, forehead down, on the floor. This is *Serpent Pose*.
- Push back with your hands until your bum is resting on your knees. This is *Child's Pose*.
- From here, straighten your legs, so that your head is down, your arms are in front of your head, & your bum is up in the air. This is *Downward Facing Dog Pose*.
- Step forward with your left foot, dipping & straightening your left leg. This is *Lunge Pose*.
- Step forward with your right foot. You are now in *Forward Fold Pose*.
- “Dive” upward, your arms rising from your sides in an arc, palms meeting above your head.
- Look up toward your palms.
- Bring your palms, still together, down in front of your heart, bringing your gaze down with them. This is *Standing Prayer Pose*.
- Repeat this, beginning the sequence with your left foot this time.

Tip #1: To start, you might want to do only 1 or 2 repetitions of this.

Tip #2: There are lots of great books, videos, & DVD's in the public library & free instructional videos on the Internet to help you learn this sequence & the other poses really well. Find the ones that work best for you & your family to learn the Sun Salutation Sequence & the other poses by heart.

The *Sun Salutation Sequence* will really get the blood pumping, warm up your muscles, & wake you up completely.

At first, this may feel hard, but I promise you that as you do it every day, you'll look forward to the great feeling you get from this wonderful, ancient sequence of postures designed to tone & balance your body & endocrine system, cleanse & oxygenate the blood, & boost your immunity.

Prone Chair Stretch

- Lie on your back, arms out straight from your shoulders, the backs of the palms resting on the floor.
- Bend your knees & lift your legs up, so that you look like a chair lying on the floor.
- Contract your lowest abdominal muscles & use them to gently lower your legs, knees together, to the left of your body. If you're flexible already, scootching your knees up toward your left arm will give you a deeper stretch all along your spine & through your lower back. If you're beginning your work on spine flexibility,

scootching your knees away from your arms will give you a softer stretch that will feel great.

- Lie in this stretch for a minute, if you can.
- After you've had a minute in this stretch, contract your lowest abdominal muscles again & use them to lift your legs from the left side over to the right side.
- Lie in this stretch for a minute, if you can.
- Contract your lowest abdominal muscles once again & use them to bring your legs, knees still bent, over your body, so you're right back where you started.

Legs up the Wall Pose

From the last position in *Prone Chair Stretch*, simply straighten your legs a little or a lot, whatever you can do, to let your body enjoy an anti-gravity minute—yes, a whole minute—that will flush out your lymph system & help heal & prevent varicose veins.

It feels so wonderful that you'll find yourself doing this pose often throughout the day whenever you need a little pick-me-up. (It makes tired feet feel brand new again, too!)

Happy Baby Pose

- From *Legs up the Wall Pose*, spread your legs apart & bend your knees so that you can get hold of your big toes with your thumbs & index fingers, right fingers to right big toe, left fingers to left big toe. (You'll look like a baby playing with his/her bent legs in the air.)
- If you can't quite get to your toes yet, don't worry, you'll get there eventually. For now, just

grab hold of your shins or knees with your hands & enjoy this gentle stretch.

- Hold this pose for 30-60 seconds.
- Gently roll onto your right side & sit up.

“Work It All” Sciatic Stretch

- Kneel on your right heel, with your left foot straight out in front of you. If this is too much, make a “4” of your legs, with your right leg bent in & your left leg straight out.
- Bend straight forward with a straight back, looking straight ahead, walking your hands as far down your leg as you can comfortably. If you can get all the way to your toes, then cup your hands around the ball of your left foot.
- Breathing in & out like a happy puppy, lightly, through your nose—you’ll sound like you’re panting softly—hold this stretch for about 15-30 seconds.
- Sit up carefully.
- Repeat this stretch with the right leg extended.
- Gently sit back up, kneeling on both heels.

As you do this yoga daily, you’ll reach your feet pretty quickly in this important stretch & you’ll be able to do it for 1-3 minutes, no problem.

This pose activates & balances the sciatic nerve, which is said to be the 1 point in the body connected to every other point in the body. According to yogic tradition, when you do this stretch, you’re not only healing & protecting your lower back; you’re also healing & protecting every other part of your body all at once.

Happy Puppy Stretch

- Kneeling on both heels, stretch both arms straight out in front of you, placing your palms on the floor.
- Slide your palms forward, until your back is stretched out fully, your forehead is on the floor, & just rest there for 15-30 seconds.

Child's Pose

- From *Happy Puppy Stretch*, move your arms in a gentle arc to rest, palms up, on either side of your body. You'll look like a little bean, forehead on the floor, your torso folded over your kneeling legs, with your arms close to your sides.
- Hold this pose for 15-30 seconds.

This pose allows your breathing to massage all of the organs in your gut & activates the glands in the front of your head, so that you feel relaxed, calm, & rested.

Finish your yoga session like a proper yogi, cross legged in *Sitting Prayer Pose*, palms together in front of your heart, & say, "Namaste", which is pronounced "NAH-mah-stay" & means "all the goodness in me salutes all the goodness in you."

Now you can start your day!

Give Me 10, Soldier!

Whether you do 10 repetitions of 5 basic exercises or do 10 minutes straight of exercise at the beginning of your day, you'll reap the benefits of clear thinking, feeling awake & alive, a strong, flexible body, better immunity to illness & disease, & a positive outlook on life.

Here's the 10X5 routine:

- 10 jumping jacks
- 10 light squats
- 10 abdominal crunches
- 10 marching steps
- 10 push ups

It's pretty straightforward & simple, but it makes a huge difference when you do it every day!

If you're enjoying this routine & want to get creative, feel free to add in or substitute 10 repetitions of whatever exercises benefit you & make you feel terrific.

For the *10 Minutes* routine, try dancing, a workout on home gym equipment, ballet stretches, a stability ball routine, or any other exercise that really makes you happy & helps you to feel super.

Tip #1: If you want to try new exercises for 10 minutes, check out all of the free videos at your local library & on the Internet to learn how to do them safely & successfully. Enjoy yourself, & do this every day!

Tip #2: To get a little more exercise in daily, do a few little moves here & there throughout the day. Little intervals of stretching & toning add up in a big way over the day, helping you & your family to reach your fitness goals quickly & efficiently.

One benefit of these quick, simple family exercise routines is that you become closer & more connected by taking responsibility for your health & well being together.

You want your family to enjoy optimum health, & you want to keep those medical bills way down. Daily exercise is the best way for you to achieve both goals.

Pretty soon, you'll all be fit as a fiddle. As you all become more fit & well through daily exercise, "lethargic" & "sick" will just be words in the dictionary to you & your family.

A few minutes doing some fun, productive exercise can save you a bundle on your family's health care costs, from preventing injury & illness to fairly deep discounts from your health insurance carrier:

- Check with your health insurance provider, once you're doing your daily fitness routine together as a family, to see if you're eligible for any "healthy choices", "preventative action", or other discounts, due to your new fitness regimen.
- Pair your daily exercise with a vegetarian meal 1-2X a week for even greater health & possibly even more "healthy dietary choices" discounts from your health insurance carrier.
- Keep 2 logs: 1 of your daily family fitness with the time, date, & what you guys did for 10 minutes & another log of times that any of you feel ill or catch a bug, noting the dates of duration & the nature of the illness. Compare these at the end of the year, & present the evidence that exercise improved your family's health to your primary health care provider & your insurance provider for even deeper discounts that may require documentation & may not be advertised.

Epilogue: 101 Easy Ways to Be Wealthier & Healthier

Walk or bike to the supermarket 1X a week.

Make your own greeting cards.

Floss 2X daily to prevent gum disease.

Take a walk down a major street near you & collect returnable cans to cash in.

Use junk mail envelopes as note pads for “to do” & grocery lists.

Avoid wearing white or cream colored clothing for activities that breed spills & mishaps.

Write with pencils rather than with pens.

Pay your utilities online to save time & money on stamps.

Can foods from your garden.

Dehydrate your own foods.

Vitamin B is cheap, keeps your brain sharp, your nerves calm, & is essential to excellent overall health, so take it every single day.

Spray your clothes with fabric safe stain repellent to keep them nice & save on laundry costs.

Fold your sweaters flat instead of hanging them up so they don't stretch out of shape.

Buy only what you need for the next 2-4 weeks.

Make your own jams & jellies.

Wash your toothbrush with hot water & gentle soap after every use to reduce germs.

Use diatomaceous earth as a carpet & upholstered furniture treatment to kill fleas: sprinkle everywhere on carpet & upholstered furniture, leave for 10 minutes, vacuum it all up, & toss vacuum bag into the outdoor rubbish immediately.

Take 1-2 grams of vitamin C (pills or crystals) daily for maximum immune health.

Buy necessary items like toilet paper in bulk with another family & split the cost.

Do your errands with a friend; take turns driving. You'll save money & have fun.

Take a survey for a product you love in exchange for a free product or a sizable coupon.

Bake your own bread.

Make a solar cooker & cook with it instead of your oven 2X a week.

Cook, roast, or bake several dishes at once to save on utilities.

Vacuum your furnace filter every week to make it last longer & help everyone breathe better.

Spray down your furniture with stain repellent to prevent costly furniture cleaning.

Clean your tools carefully, from the kitchen to the garage, & store them away from heat & humidity to keep them nice for years.

Learn basic car maintenance & do your own.

Wear layers to keep sweat to a minimum, to cut down laundry costs.

Learn to sew. It cuts your cost on home décor, alterations, & special occasion clothing.

Make your own gifts.

Improve your skills in your hobbies; if you're terrific at something, you may find customers lining up to buy what you're making.

Eat vegetarian fare 3X a week for a healthier, slimmer, stronger body & a fatter wallet.

Use your leftovers & "last bit in the jar" creatively. You'll figure it out.

Trade in your paper napkins for cloth ones. Make your own, or find a nice selection at yard sales, thrift shops, or department store clearance sales.

Put your lights on timers to cut your electric bill, save energy, & get your whole family to bed on time every time.

Chew every bite 10X before swallowing to fill up faster & stay slimmer.

Eat slowly, enjoying every bite of your meal.

Steam your veggies to cut energy costs & retain maximum nutrition.

Polish your leather & imitation leather shoes & boots with a little vegetable or canola oil for a great shine & terrific protection.

Brush your suede, imitation suede, & velvet shoes & boots with an infant's hair brush to keep the nap fresh & dirt free.

Drink ½ tsp. of spirulina powder in 8 oz. of juice or water daily to look & feel younger & stay healthier.

Take a late evening stroll around your neighborhood on dump day, to see if anyone's thrown out something perfectly good that you need.

Nourish hardwood furniture & floors 2-4X a year with a rich lemon oil & olive oil polish.

Politely ask your favorite service providers if they'd give you a loyal customer discount on goods & services.

Ask your favorite service providers to match or beat their competitors' prices on goods & services.

Treat your carpet with a stain repellent to save on expensive cleaning & to protect your home's resale value.

Reuse water & small soda bottles: fill ½ way with pure water & freeze; when you head out the door, fill the other half with pure water to ensure you have a healthy drink while you're on the go.

Reuse interesting tin cans as pen, pencil, paper clip, & rubber band holders on your desk: cover the top edge in clear tape to smooth sharp edges; fill with office supplies.

Use morning glories or grape vines as window treatments by growing them up vertical strings from the pots to the window tops.

Get a fake Christmas tree on clearance instead of buying a live one every year to cut holiday spending costs & help Mother Earth stay green.

Barter goods or services that you offer with others to keep costs down & spread the word about your skill sets.

Volunteer for organizations that offer perks & free stuff that you need & like to their volunteer staff members.

Wear darker colors to hide stains, if you're going from time with the kiddos to time with business associates & have no time to change.

Use Super Glue™ as an emergency bandage for small cuts. (Get your glue at a discount or dollar store like The Dollar Tree™.)

For the Holly Days, give a kids a hand decorated Treasure Box full of dollar store costume accessories (i.e., astronaut, soldier, & cowboy for boys; princess, adventurer, & business executive for girls) & laundered thrift store clothing suited to the themes. It will be their favorite gift, I promise.

Get to know your neighbors to keep your home safe, find out new ways to save, & expand your bartering circle.

Use the wadded up pages from old hobby, fashion, DIY, & home décor magazines for packing when you ship stuff to make your recipient smile & give 'em some good reading material.

Drink ice water to feel full, keep well, & burn fat.

Stand up straight to look slimmer & avoid future musculoskeletal problems resulting from poor posture.

Smile as often as you can to keep your facial muscles fit & avoid wrinkles.

Put your feet up for 20-30 minutes at least 1X daily to give your veins a break & prevent serious vein problems.

Drink carbonated water like La Croix™, rather than pricey mineral water or unhealthy sodas, if you want something fizzy.

Drink at least 8 8-oz. glasses of pure water a day for maximum total health. (The extra trips to the john are worth the added years to your life.)

Have an annual neighborhood or organization-wide plant exchange: share seeds, bulbs, cuttings, & extras from splitting plants with one another to keep landscaping & gardening costs down for everyone.

Wear an apron whenever you cook to save money on laundering your everyday clothing.

Recycle large cardboard boxes by chopping them up to make your own smaller boxes for shipping stuff.

When you shop online, go to the “Clearance” & “Sale” sections first to find what you want.

Wear gum rubber boots when it's rainy or cold & slushy (with a big pair of wool socks) to save wear & tear on your other shoes. The English have made it a fashion statement!

When it's cold out, wear a hat for good health, since 70% of your body heat escapes through your head.

Make your own low cost, low fat coffee creamer: 1 cup skim milk or homemade soya milk + ½ cup to 1 cup of dry instant non-fat milk.

Boost your immunity by drizzling honey instead of maple syrup over whole wheat pancakes.

Use bulk whole wheat flour in dishes & baked goods whenever possible to improve your health & save on your grocery bills.

Make your own peanut butter: pour roasted peanuts (no shells) into your food processor or blender & grind until you have smooth, natural, fresh peanut butter. You can store it in the refrigerator in a clean, recycled canning or glass peanut butter jar, stirring before each use.

Avoid anything containing corn syrup to ensure maximum health, ideal body weight, & best immune system function.

Cut up worn out t-shirts to use as rags for dusting, cleaning, & car maintenance.

Feed the local birds during the cold months, so they'll sing to activate your garden's growth hormones in the warm months. Birdsong makes plants grow, so get yours for the price of bulk seeds.

Rent your exercise, music, & movie DVD's from your local library for free.

Clean out your refrigerator & freezer to rid out stale items, then fill the empty spaces with plastic containers of tap water to keep both 'fridge & freezer colder for less.

In the winter months, put up a cold frame (found window front & shiny metal or foil sides) on a raised sheet of black plastic to grow hearty perennial herbs, vegetables, & flowers.

Reuse Styrofoam trays from bakery & produce (never meat) as paint palettes for art & craft use.

Except for special occasions, trade in mixed drinks for red wine: just 4 oz. is packed with antioxidants & Trader Joe's™ still sells domestic red for \$2 US a bottle.

Wear your pullover shirts inside out when you're doing something messy at home. That way, if you get a stain, it won't show as readily. If it does, use the stain busters in Chapter 1.

Buy flour, grains, & beans in bulk, especially at ethnic markets, to save about 50% on these staples.

Save pasta, jam, olive, & relish jars, wash them out, & use them to store grains, nuts, & beans.

Use unsalted sunflower seeds instead of pine nuts, walnuts, or almonds in breads, salads, & pastas. They taste terrific, have tons of vitamin A, & cost a lot less.

Substitute herbal teas for less healthy beverages. They count toward your daily water intake, & they have lots of benefits for your mindset & body.

Use broth instead of oil in dishes whenever possible to cut down on fat & later health costs.

Make cold weather “draft dodgers” to keep cold air from seeping under doors: stuff an old, clean pillowcase with some recycled Fiberfil™ stuffing along 1 of the long sides, then roll it all up like a sausage, tying the ends with pretty ribbons & pinning the length with decorative common pins. Tuck it up against the bottom of a door to keep your heating costs down & your family comfortable.

Make a lazy day “draft dodger” by rolling up an old towel & tying it every 6-8” with pretty ribbon, then tuck it up against the bottom of a door to keep your heat bill low & your family cozy.

Decorate your home with Nature’s bounty: weave wild grapevine wreaths accented with dried flowers you’ve picked; arrange pine boughs freshly fallen in high winds in a big pitcher or vase for a centerpiece; harvest & dry autumn leaves flat to scatter down your table with pine cones for a festive holiday table. (Once you start, you’ll think of more, trust me!)

Use clean but worn out socks as “bath sachets”, stuffing them with fresh pine needles or dried herbs & flowers from your garden to make your soak in the tub a 5-star spa experience.

Save the last bits of candles to re-melt into new candles, using cardboard bath tissue rolls & small milk cartons for molds. (You can get instructions on the Internet or from a public library book on candle making & wicking from a discount craft supply store.)

Pack a large tote bag or gym bag with sports nutrition bars, bottled water, sweaters, hats, mittens, rain slickers, a phone book, less than \$10 in change & small bills, clean socks, antibiotic ointment, a few Band Aids™, some pain

reliever, & a small blanket to save time & gas running home for whatever your family needs or forgets when you all have places to be.

For super warm & dry feet during the cold wet parts of spring & autumn, acquire an inexpensive pair of gum rubber boots 1-2 sizes up from what you normally wear & line them with compressed felt ski boot liners.

Add $\frac{1}{8}$ tsp. garlic powder & $\frac{1}{4}$ tsp. brewer's yeast to your pet's (furry mammals only) crunchies or soft food treats to repel fleas, ticks, mites, & other biting things, to heal skin, to boost immune system function, & to give your 4-legged friend a shiny coat.

When you sustain a burn, immediately apply a fresh ice cube, then follow with vitamin E oil or aloe vera gel, along with first aid cream, to minimize expense, avoid infection, & speed healing.

Transplant a wild mint plant to a pot in your home to use for teas, baths, & cooking. Just put it in a sunny place & water it once in a while to have soothing, refreshing mint treats that settle the stomach & ease the mind.

If your nose is stuffed up, firmly plant the tip of your tongue against the middle of the roof of your mouth & press for 5 or 10 seconds to relieve congestion.

For an inexpensive window dressing solution, hang light to medium curtains on long dowels stained to coordinate or painted to match the surrounding wall & prop the dowel on nails painted to match those walls.

To double your money, just fold it over once & put it back in your pocket. (*Gotcha!* Think before you spend!)

About the Author

Born & raised in New England, where frugality is next to godliness, DJ now lives & writes helpful “how-to’s” like this one from the heartland.

*“Let it never be said that you have
more dollars than sense.”*

~ New England Blessing