



COWICHAN INDEPENDENT LIVING

Promoting a new perspective on disability.

AND

cowichan

Literacy Now



PRESENT:

Living Well on What You've Got

**TIPS & HINTS FOR
MAKING THE MOST OF
EVERY PENNY**



MINDSET AND ATTITUDE

Wise words to keep you on track



Know the difference between **NEEDS**
(must have to keep body and soul together)

and **WANTS**
(would like to have)

Spend less than you make

RESIST TEMPTATION

Do it yourself!

Make friends with people who live frugally and learn from them

Learn from “pennysaver” websites & trade tips with friends

Focus on what’s really important – family, friends, health and happiness

Know where your money goes — write down your spending for a week and study your patterns

Build a “slush fund”. Put aside a couple of dollars a week until you have a hundred or so. This will give you the opportunity to take advantage of a sale and stock up on something you need

And remember....



If the Shoe Fits, You Don't Have to Buy it!

FREE! FREE! FREE! FREE! FREE! FREE!



Live a **Healthier** Life!!!

Join our **FREE** group & have **fun**,
socialize while **sharing** & **learning** !!

Possible Topics

Having Fun * Cooking * Leisure Activities

Living Well on Less * Getting Fit

Eating Better * Decluttering

Looking Better * Simplifying

Recovering * Managing Time

Baby Steps * Fitness Club Membership

Guest Speakers * Community Resources

Chronic Disease Self Management

Thursdays at 10 am in our Boardroom

Creativity
Recreation
Achievement
Fun
Time Out
Socializing

Interested in Crafting?

Mondays at 10am for

Craft 'n Chat

Hours of fun for
just 1 Loonie a
week!



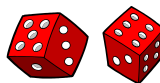
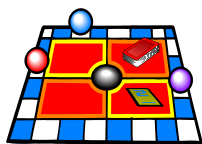
Contact Cathie @
Cowichan Independent Living
for more information.
250-746-3930, ext 229



FREE! FREE! FREE! FREE! FREE! FREE!

Interested in some company?

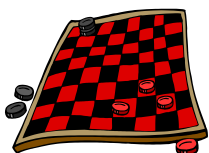
Want to play cards?



FREE
Games Day

Sundays

1:00 pm



FREE Therapeutic Art Group

Everyone Welcome

Painting

Tuesdays

1 - 3 pm

Join the Fun!



**Contact Cathie @
Cowichan Independent Living
for more information.
250-746-3930, ext 229**

GROCERIES & FOOD

Keep the pantry and the wallet full!



- Don't grocery shop on an empty stomach & stick to a list – it increases impulse buying
- Organize a group of friends to do bulk buying of food, spices and seasonings, then divide the items into containers or zip locks to share. Get together and make up seasoning mixes to share/trade
- Bake your own cookies – save money on expensive packaged cookies and have healthier treats
- Commit to making and taking your lunches
- Make a batch of soup, pasta, or stew on Sunday evening and pack into containers for lunches. Freeze some for future use. Ask a friend to do the same and trade for variety.
- Prep raw veggies & fruit at the beginning of the week and pack-age ready for lunches. (soak fruit in lemon juice/water)
- Make your own non-stick spray (Pam) by filling a spray bottle with vegetable or olive oil – save money and calories!
- Watch for discounted/free fruit and veggies at farmers market and use for soups, Christmas pudding, etc. Prep and freeze servings when large bags of carrots, apples, zucchini etc
- Save veggie peels, trimmings and slightly wilted veggies in a bag in the freezer for making your own stock (wash all veggies before prepping)
- Keep your pantry well organized to avoid duplicating or overbuy-ing — watch expiry dates!
- Keep a list on your freezer so you know what is in there and when it was frozen—mark items as you add and remove them
- Make your own salad dressing by mixing 4 parts oil with 1 part vinegar and spices/herbs (rub in fingers to release flavour). Freeze for long term storage
- Blend overripe fruits and freeze in small portions/ice cube trays. They are perfect for smoothies or thawed and stirred into oat-meal for a sweet vitamin boost
- Waste not, want not! 10 foods that freeze surprisingly well: avo-cado puree, whole lemons, egg whites and egg yolks (separately), pancakes, berries, plain cooked pasta, butter, pesto (with a layer of oil on top), bacon, leftovers. Also, freeze nuts to keep fresh.

SHOPPING AND “STUFF”

Curb the habit and take stuff to the curb



- When you want to buy something — wait a few days to be sure you really need it. Or, put it on a 30-day list with the date. Make it a rule that you can't buy anything for at least 30 days after your put it on the list (and stick to that rule)
- Learn the art of buying second hand — look for used first
- Don't "shop". Go to a store if you know what you need, buy the item and get out
- Take advantage of "Buy One; Get One" sales by sharing with a friend and dividing costs
- Watch for "No Tax" days at grocery and department stores (often in June & December)
- Watch for senior or customer appreciation days for additional discounts
- Sell your stuff! Make money getting rid of things you no longer need or use. Many websites allow you to post your items for free
- Do you really need all those magazines? If not, cancel those subscriptions or share with a friend(s) and split the cost
- Check out FREecycle and other recycling/exchange sites online
- Learn to barter. What do you have or what can you do in exchange for something else you may need? Examples. Offer to weed a neighbour's veggie garden in exchange for some zucchini. Offer to babysit a friend's kids in exchange for a home cooked meal. Give a foot rub to an elderly relative in exchange for stuff she no longer needs that you can sell second hand
- Hold regular "swap meets" with friends to trade magazines, books, movies, clothing, shoes, accessories, kitchen items etc
- Hold regular garage sales to turn unused items into cash



Do what you LOVE to do.

Work with us to 'create' the
perfect volunteer situation!



Contact June @
Literacy Now Cowichan
for more information.
250-597-1776

Contact Cathie @
Cowichan Independent Living
for more information.
250-746-3930, ext 229



AROUND THE HOUSE

Make the most of what you have



- Rent a carpet cleaning machine and share with friends to divide the cost
- Cut SOS pads in half – it sharpens your scissors and reduces waste
- Punch holes in an old hose to create a soaker hose
- Compost aging food and turn it into a valuable garden booster (no meat or bones)
- When using shampoo, conditioner or hair gel, use half as much by rubbing onto hands, then just putting your hands quickly through running water and then into your hair
- Air fresheners are expensive (and not environmentally friendly):
 - Use a tablespoon of coffee grounds in an open container
 - Tuck Bounce dryer sheets in shoes/boots, around the house, in closets etc
 - Spray a little cologne or perfume on a light bulb
 - Put a shallow dish of vinegar out when cooking fish
- Commercial cleaners are pricey — make your own:
 - Mix lemon juice and olive oil in equal parts to create a wood furniture polish
 - Make your own window/appliance/counter cleaner by mixing 1 part ammonia with 3 parts water in a spray bottle. Use gloves and in a well ventilated area. Or try 1/4-1/2 tsp liquid detergent mixed with 3 Tbls vinegar and 2 cups water.
 - Use half a grapefruit or Bounce sheets to clean the bath
 - Use Bounce sheets to clean the shower
 - Use Windex to clean wine/tomato stains
 - Use Coke or half a lemon w/coarse salt to clean copper
 - Use Coke or Ginger Ale to marinate/tenderize meat
 - Use toothpaste to remove lime scale and rust
 - To clean mould, spray vinegar and soak 10 minutes, rub down with baking soda

FITNESS

Fit fitness into your budget



- Walking and running are virtually FREE! Plus, you get fresh air!
- Choose activities with cheap equipment like tennis or softball
- Join a friend at their apartment gym, use outdoor community equipment and look for free community recreation classes
- Watch for used sports equipment at garage sales, sports facility sales or in classified ads
- Trade equipment with a friend for a change in activity
- Create FREE free weights out of water filled bottles, canned goods, homemade bean bags, household items etc.
- Use inexpensive rubber surgical tubing to create an exercise band for resistance exercises
- Use your own body weight with the right exercises for a great workout!
- Combine exercise with a hobby and double your value! Take a dance class with a spouse, join a softball league or take up outdoor photography (lots of walking!)
- Get a paper route and combine exercise with making money!
- Throw yourself into your house and yard work — save money by doing it yourself and keep your body moving at the same time
- Avoid expensive injuries and take it slow at first!

The logo for Curves, featuring the word "Curves" in a large, purple, cursive font. A small registered trademark symbol (®) is located to the right of the word.

Present this coupon at Duncan Curves for a
FREE 30 Day Membership

Get started on a healthier lifestyle now!

GIFT GIVING & SPECIAL OCCASIONS

Spend less while giving more



- Agree as a family to give a little less at Christmas and or Birthdays, and as a result gain money, space and peace of mind
- Adopt a “cashless” gift giving system with your family. Give only items you have made, found, traded, gotten for free (ie a gift with purchase) or items of your own you can part with
- Collect “points” or Airmiles where you shop and turn them into gifts for others
- Make gifts for your family and friends:
- Turn a sock into a heating pad by filling with flax seeds and tying a knot or sewing it closed. Microwave for comforting warmth
- Make homemade cards with cut out shapes, potato prints, drawings, pictures from old calendars etc
- Create swags from 2-3 different types of branches, recycled ornaments etc
- Make homemade jams & jellies using own or free fruit in summer (ie blackberries)
- Make your own gift tags by placing a cookie cutter on fancy/ picture paper or old Christmas cards, cutting and punching a hole for a ribbon
- Make your own wrapping paper with plain brown paper on a roll and potato or kids hand prints
- Cut up last year’s Christmas cards for cute gift tags
- Cut up and compost or mulch your old Christmas tree to use in your garden
- Make bath salts and fizz bombs for inexpensive and luxurious gifts or a treat for yourself (see recipe page)
- Use a length of string wrapped around a parcel to determine exact size of wrapping paper needed
- Buy next year’s gift wrap, ribbons, cards and gifts after Christmas when on sale



cowichan

Literacy Now

FREE TUTORING!

- ⇒ Where can I go to get help to learn to read better?
- ⇒ I want to upgrade, where can I go?
- ⇒ I need help with getting a driver's licence, who can help me?
- ⇒ I need help with basic math, who can help me?
- ⇒ I want to learn how to get a bank account and write cheques, who can help me?
- ⇒ Tips and tricks for filling out forms



Literacy Now Cowichan

June Hughes

Community Literacy Outreach Coordinator

213B - 80 Station Street

Duncan, BC, V9L 1M4

250.597.1776

litnowcow@shaw.ca

literacynowcowichan.com

HEALTH & WELLNESS

Feel better and stay healthy for less



- Wake up ten minutes earlier and MAKE your breakfast &/or lunch at home
- Get rid of a habit and save the money. Don't go to Starbuck's or Tim Horton's, put that money in a savings account and watch it grow
- Quit smoking! (or at least roll your own)
- Have alcohol & sweets in moderation – they can be expensive to your bank account and your health
- Drink lots of water – save money and save calories, as well as cleansing your system and curbing your appetite
- Sell your clutter and clear your space for better mental health
- Use baking soda in place of toothpaste
- Replace high fat, high calorie snacks with cheaper and healthier low-calorie foods such as melons, celery and zucchini
- Vitamin C and D help keep your immune system healthy in winter. Vitamin C crystals are cheaper
- Take a free holiday by swapping houses with a friend for a change of scenery!
- Use 1 Tbls vanilla extract in 1 cup water to wipe on skin as an insect repellent

Do the math!

Give up one \$3.00 fancy coffee per week and save \$156 per year!

Smoke 2 cigarettes less per day and save \$208 per year!

ENTERTAINMENT

Beat boredom on a budget



- Organize a neighbourhood DVD, music or book library or set one up at work so everyone can borrow and enjoy without buying
- Cut out your cable – find other activities, play games, have time to cook/bake, take a walk or just enjoy time with your family and friends
- Watch for a cable promotion or talk to your cable company about a cheaper package. Watch out for hook up fees if changing service.
- Love your library! It's free and you can get so much more than books—magazines, movies, newspapers...
- Find FREE fun. Check the newspaper, look for posters and keep your ears open
- Free gym membership! Join Healthy Lifestyles at Cowichan Independent Living and get a free membership to Curves
- Get together with friends to rent a movie, or pass along a long term rental (many stores offer 3-day and 7-day rentals) and divide the cost
- Come to Cowichan Independent Living's FREE Movie Night!
- Check your local library for Movie Nights and free events
- When you try a new restaurant or café for the first time, ask for a business card and they may give you a complimentary coffee or treat



FREE Movie Night

@

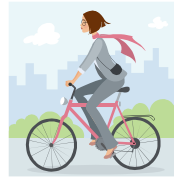
Cowichan Independent Living

Come and enjoy free popcorn, a good movie and make good friends!

Contact CIL for times and movie selection

TRANSPORTATION

Travel towards healthy, wealthy & wise



- Travel by bike or walk --you'll save gas and you'll get in shape
- Go with one car or no car—you'll be healthier and wealthier
- Carpool or ride the bus for savings and social time
- Group your errands and plan your most efficient route to save on gas and time
- Use gas station points/card for free or discounted gas
- Join a co-op gas station for discounts and rebates
- Drive the speed limit – cars use about 20% more fuel driving at 70 than they do at 55
- Keep car tires inflated to recommended level. Underinflated tires wear out faster and make your car less fuel efficient.

YOUR FINANCES

Avoid fees, collect rewards



- Avoid ATM fees by banking at the teller and paying attention to your statements
- Avoid paper invoice fees by switching to online invoices for cable, telephone, cell phone, etc
- Don't let bills go overdue – save money on interest and fees
- Avoid NSF cheques
- Collect bottles & cans and save the money you get for them
- Save any “found” money (on the ground, in the couch cushions...) – you didn't have it before so you won't miss it!

Looking for more?



Check out these websites for more ideas on how to save money, live better and stay healthy

Please note that these are suggestions only and that we are not endorsing these sites, nor are we responsible for their content or requirements.

frugal-living-tips.com

frugalliving.about.com

frugalhomeliving.com

livingwell.ca

live-frugal.blogspot

smartcanucks.ca

bargainmouse.ca

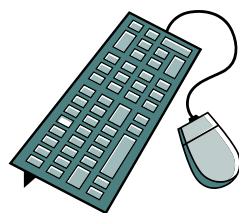
brandsaver.ca

gocoupons.ca

save.ca

websaver.ca

freebiescanada.ca



RECIPES

Mix it up and save it up!



Burger/Meat Seasoning

1 Tbls garlic powder
1 Tbls + 1 tsp onion powder
1 Tbls dried basil
1 Tbls dried thyme
1 Tbls dried oregano
1 Tbls ground pepper
Use 3-4 tsp per pound of meat.
Use for burgers, meatloaf, meatballs, casseroles, steak & more!

Taco Seasoning

2 tsp instant dried onion
1 tsp salt
1 tsp chili powder
1/2 tsp cornstarch
1/2 tsp crushed dried red pepper
1/2 tsp dried minced garlic
1/4 tsp dried oregano
1/2 tsp ground cumin
Lay out foil squares & create packets of mix to use for each pound of meat.

Hot Chocolate Mix

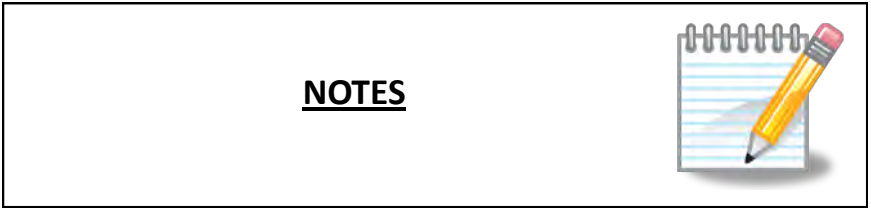
Make your own and save money on expensive packaged mix!
1 cup powdered sugar
1/2 cup unsweetened cocoa powder
1/2 cup non dairy creamer
1/4 tsp salt
2 3/4 cups instant nonfat milk powder
1 cup miniature marshmallows (optional)
Use within 6 months. To use, stir 3-4 Tbs mix into a cup of hot water.

Bath Salts Recipe

Mix 1 cup Epsom Salts with 1 cup Sea Salt (not table salt), 1-2 tsp Baking Soda and 10-12 drops of therapeutic grade essential oils (skin safe) in a glass or metal bowl. Stir 1-2 minutes until fully blended and then pour into a pretty jar or bottle. You can add a few drops of food colouring if you wish to create soft pastel colours. You can also add 2 Tbls liquid glycerine for a more luxurious feel. Wash all utensils thoroughly before using for food.

NOTES



[illegible]

Leisure Access (LAP) Program



The LAP Program is designed to provide low cost recreation opportunities within our facility for individuals and families on a limited income.

Municipality of North Cowichan

Cowichan Aquatic Centre

Mailing Address:

7030 Trans Canada Highway

Duncan, BC, V9L 3X4

Location Address:

2653 James Street

Duncan, BC, V9L 2X5

Phone: 250-746-3307

Fax: 250-746-3311

E-mail: parksrec@northcowichan.bc.ca



Recreation without barriers

FREE! FREE! FREE! FREE! FREE! FREE!

Knowledge, Skills & Confidence

Self-Management Programs

Workshops provide information and practical strategies to help manage day-to-day challenges of living with a chronic health condition.

Chronic Disease

For any ongoing health conditions (**Online version also available**)

Chronic Pain

For a wide range of chronic pain conditions

Diabetes

For adults with diabetes

Active Choices

To initiate and maintain regular physical activity

Matter of Balance

To reduce fear of falling and increase activity levels



**Contact Cathie @
Cowichan Independent Living
for more information.
250-746-3930, ext 229**

604-940-1273 | selfmanagement@eastlink.ca | 1-866-902-3767



**University
of Victoria**



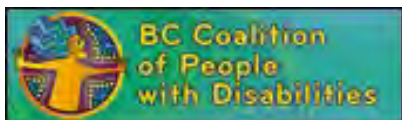
**Centre
on Aging**

Thank you to the CIL “Living Well on What You’ve Got” group for all the fantastic tips and suggestions contributed to this booklet. You are an inspiration!

This project was made possible with funding and support from:



This project was made possible with funding support from the Government of Canada's Office of Literacy and Essential Skills.
Ce projet a été rendu possible grâce à l'appui financier du Bureau de l'alphabétisation et des compétences essentielles du gouvernement du Canada.



Learning Disabilities and Whole Life Learning



For more information please contact:

Cowichan Independent Living

321 Coronation Ave, Duncan, BC, V9L 2T1

Cathie Campion Peer Support Coordinator

250-746-3930, ext 229 cathiecampion@cvilrc.bc.ca

www.cvilrc.bc.ca

Literacy Now Cowichan

213B - 80 Station Street, Duncan, BC, V9L 1M4

June Hughes Community Literacy Outreach Coordinator

250.597.1776 litnowcow@shaw.ca

literacynowcowichan.com