



A Season of Happiness



this Money Matters article Free with our compliments

www.aseasonofhappiness.com

MM06

A Penny Saved - cutting the cost of living

When those dreaded windowed envelopes appear in the mailbox, it's usually accountability time. That's fine if the budget is working. If not, there's a tendency to feel exploited, certainly hard done-by. The truth is that the cost of living is continually on the rise and income doesn't always keep pace. There are, however, ways for everyone to economise which won't impact overmuch on accustomed standards and home comforts. All it takes is a bit of thought.

The two most recent Healthy Living articles deal with savings that can be made with regard to food purchases, storage and preparation, but the cook isn't the only one who can help make ends meet. During a normal day, consider how often the fridge door is opened and closed, especially after work and school. Each time this happens, warm air enters the cabinet which the appliance has to work harder to compensate for. Leave the door open while trying to decide what to take out, or to ferry stuff in stages to a work surface, and the problem is compounded. Slamming the door shut makes matters worse. This may seem a trivial issue and the extra expense hardly worth worrying about, but a few cents saved each day can amount to \$50-100 in a year. That will make a difference to anyone's pocket.

Fresh water is something we tend to take for granted until, for whatever reason, there is a sudden shortage. If you live in a country where charges are incurred for supply and use, wastage becomes a personal money matter. Savings made in this regard not only help conserve one of our most precious resources, but also impact on the household budget. In the kitchen, for example, hot water for washing up is rarely instant. It takes time to come through from the heater. We keep a container to catch the cold runoff - usually about two litres - then either use it to adjust the temperature of the washing-up water, or pour it into the coffee machine. Also, think about hot water, especially for drinks. Whether heated by electricity or gas, a fair portion not used is left in the receptacle to go cold. Transferred to a vacuum flask or airpot, it will stay hot enough for an instant coffee or two later on. Whatever remains after that can be poured back into the kettle for re-heating, and it will take less time to boil than cold water.

Still on the subject of water, most of what we use ends up going down the drain, especially in the bathroom. If there is a choice, having a shower rather than a bath uses far less water, not to mention the power needed to heat it. Even the shower itself can be more economical with a few simple changes. Have a water-saver rose fitted and limit the time taken in there to a reasonable minimum. You'll need to keep an eye on the kids, here. They have been known to spend ages under the spray just to wake themselves up in the morning without even touching the soap. And if you do manage to get them to clean their teeth on a daily basis, mind they don't leave the tap running for the duration. The same applies to wet shaving - a few centimetres of water in the sink is sufficient to rinse the razor.

Savings can be made outside too. Sprinkler systems can be adjusted to ensure they dispense only the right amount of water and don't leave the garden looking like the Everglades. Manual systems can easily be turned on and forgotten. Fit a clockwork timer to the tap and set the duration to suit the seasons. Computerised automatic reticulation should be checked and adjusted from time to time. During wet weather when watering is unnecessary, many have a rain-delay override which puts all programs on hold for 24 hours. If hand-watering with a hose, use a spray head with a trigger mechanism which shuts off when released. This is ideal for washing the car, and if you do it on the lawn, the grass gets the benefit. Better still, forget the hose and use buckets - two or three are adequate for most private vehicles.

As an energy source, electricity is a boon which is becoming increasingly expensive and there are ways other than those already mentioned where its usage can be reduced. Air conditioners are essential to comfort in hot climates and many have a reverse-cycle facility which provides heating in Winter. But there are still times, often weeks and months, when these units sit idle. Even in stand-by mode, they can pull between 15-35 watts of power, and that's 24/7. When not

required, switch off the unit's breaker in the power box. Just a few hours will save money. When they are in use, adjust the temperature to a lower setting in Winter and a higher one in Summer - just a couple of degrees will make a difference to your power bill and won't affect comfort levels too much. Sometimes it isn't necessary to condition an entire room when a simple fan or a fan-heater can prove adequate for the requirements of individuals.

Central heating via radiators is a little different, as this is usually powered from a central boiler or heat generator and it is difficult to reduce energy costs except by switching the entire system off. Stand-alone space heaters, however, can be switched off and on as required, making them a cheaper option, especially during a sudden change in weather conditions. Although it may be necessary for the good health of young children and the elderly to have the heating in their room on all the time, for the rest of the family it is generally only a comfort factor. When a room is occupied, there may be a time when the appliance has done its job and the ambient temperature is pleasant enough to warrant shutting off the heater for a while. It can always be turned back on as necessary. If possible, keep doors shut to retain the heat, and when a room is empty, there is little sense leaving a heater on. Another thought is to put on a jumper or a dressing gown in Winter and light clothing when it's hot. It's your place and you can wear what you like.

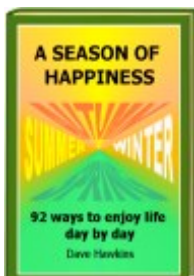
Lighting is something that is there for convenience, effect, or to avoid treading on the dog. It is also a classic money-eater. Check out the energy-saver bulbs and lighting units. Replace the old ones, bearing in mind the amount of illumination necessary for each room. Kitchens, for example, need to be well lit, whereas bedrooms don't always require a strong light. Using low-wattage, energy-saver globes in hallways and entertainment areas such as TV and video-game rooms will help reduce your power bill. Switching off the lights which aren't needed, even for just twenty minutes or so, will make a difference in the long run. Get the kids to co-operate with this, otherwise they'll undo all of your good work. Exterior lighting can really cost, especially if left on unnecessarily. And beware of those floodlamps with a movement sensor - they are usually 100 watts or more and come on every time a cat walks within range. If outside security lighting is essential, fit more economical lamps.

Many electrical devices are designed to operate from a remote controller. The convenience of switching on the TV or Blue-Ray from the comfort of an armchair is a trade-off because, even when not in use and on stand-by, the units are still receiving power. Anything that doesn't need to be left on, including computers and laptops, can be switched off at the mains. Except for older models, when switched back on most digital recorders and TV's will update the original settings from memory if left for a minute or two before use. Again, you'll have to watch the kids with respect to entertainment. How many times have they left the X-Box on, or the DVD on pause, yet still running?

All of these things are costing you, and there may be dozens more. Take time to walk around and consider where you might be able to economise. The microwave, for instance, may be more economical than a conventional oven, but do you really need it to be on all the time just for the sake of the clock? Then there's the clothes drier. Not only does it cost a fortune to run, but it steams up the laundry. With a bit of forethought its usage can be limited. And have a few words with the resident teenager who throws in a single pair of jeans half an hour before going out and still puts them on damp! Charity may begin at home, but those who live there should at least contribute in some way. As for the utility companies who provide the conveniences we would find it hard to be without, it seems to me that they make enough without us simply throwing our hard-earned money at them.

Next issue: On The Road Again - More Economical Motoring

Don't let money rule your life. Find your own solutions anytime.



A Season Of Happiness
The **must-have** Self-Help eBook

Available now in formats to suit
eReaders PC and Mac
RRP US \$9.99



More eBooks
Preview our
Fiction titles
Horror
Romance/Suspense
Heroic Fantasy

Where every effort has been made to be accurate and fair-minded, comments and opinions expressed on this website are based on personal experience and do not necessarily reflect the views of the wider community or those groups and institutions mentioned. A Season of Happiness and its staff accept no responsibility for any outcome based on suggestions offered. What works for us may not work for you. Please bear this in mind.
Copyright © 2012 All Rights Reserved