

DON'T BUY THIS BOOK

**AND HUNDREDS OF OTHER TIPS TO
SAVE MONEY.**

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For Amin, Leon and Camille, my grandchildren

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INTRODUCTION

Do you know this one? A man goes to see his doctor. He says: “Doc, can you give me some advice to live longer? I don’t drink, I don’t smoke and I watch my figure.” Says the doctor: “Then why exactly do you want to live longer?”

What I’m trying to say here: you only live once. So the tips you’ll find in this book will not prevent you from living a pleasant life, quite the contrary. If you take the time to develop simple routines – which is a question of a couple of weeks – you’ll take pleasure in spending less on things that are less important to you, and spend the money saved on things that matter more to you.

We all need a minimum of material things, ‘stuff’. They can contribute to a good feeling, but they should not be a goal in itself. It’s the old debate about whether money is the source of happiness or not. Personally I think this is the wrong debate. Money is a convenient means of exchange that will never make you happy for a longer time, but it can contribute to a more comfortable and secure life and sometimes make you (temporarily and briefly) happy. Put bluntly, if you win the lottery tomorrow and the day after tomorrow a beloved person dies, will you be happy? My point exactly.

The things that really make you happy, are immaterial: love, a relationship, a family, social contacts, sunshine, visiting the toilet, a warm bed after a hard day’s work, what you do in bed, you name it.

So if you feel good because your relations with other people are good, then material possessions will automatically matter less.

Having a car is easy, for instance. But do you need to have a Ferrari to live a happy life?

Yeah, well, maybe a Porsche (kidding!).

Our financial resources are not unlimited and even if we limit our wishes, those will still cost us money. So what we are going to do is this: we'll spend less on less important things, which will give us the opportunity to buy more important things (or services). Which is a good way to define the difference between being economical or being stingy.

The tips you'll find in this book are not a question of 'take or leave'. It's up to you to decide whether you will put them into practice or not. Between you and me, I don't. Not even if they find their origin in my half-autistic mind. I don't for various reasons: hygiene for instance. I know a family of four that takes a bath in the same water. Thanks but no, thanks.

Or use the bathwater to flush the toilet? You might want to do this if you have a large family, so you can get rid of the water in no time. But if you live alone, it will cost you days to empty the bath. Which will be dirty, so you'll have to clean it, so you'll have to start the whole process all over.

These starting points make this book different from others in the genre. Mind you, you will find lots of tips about budgeting and frugal living. Some of those are commonplace and you might already know them, or you might have picked them up on the internet or in some magazine or book.

But what is new in my book, is a complete overview of a day of your life, around the clock, so you can become well-to-do without doing a thing, or at least less poor.

It will not cost you much trouble following the tips and thus save a lot of money every day.

Just give yourself time to acquire new habits. After only a few weeks this will come naturally. You will perform all these actions automatically, without thinking.

In order to avoid any misunderstanding: you do not have to give up anything you don't want to give up because that would make you feel bad. That's the point: saving on things that matter not or less to you, so you can afford to buy things that do matter to you.

In the meantime, I proudly announce you that I just got a high refund for my annual electricity and heating bills, although my advance payments were low. Considering I apply about 80 per cent of the tips mentioned in my book. I rest my case.

PART ONE

DAYS OF OUR LIVES. HOW TO SAVE MONEY 24 HOURS A DAY.

Let me take you by the hand for twenty-four hours, while you collect money with the other hand.

1. Saving money twenty-four hours a day.

1.1 Saving money while you sleep.

At night you sleep, so you don't make any expenses. At least, that's what you think.

If you want to wake up with music, your clock radio consumes electricity, even during the night. Just like all other electric devices (television, computer, ...) that are on hold. So switch off your television set, your desktop, microwave, etc. at night (and even in the daytime if it's not strictly necessary).

As far as the clock radio is concerned, let's systematically consider the different possibilities. It's up to you to decide how much you want to spend:

- a simple, old-fashioned, mechanical alarm clock will only cost the purchase price. And possibly the repair cost if you shut it up with your fist, or the purchase price of a new one if you throw it through the window;
- a battery-operated clock will regularly cost you the purchase price of new batteries (if you have several battery-operated devices or toys – children toys, I mean, what did you expect – than you might want to consider to buy a battery charger);
- if you use your cell/mobile/smartphone as an alarm clock, you will regularly pay the cost for charging the battery. There might also be a health issue. Scientists do not seem to agree, but there could be a certain risk due to the radiation of a cell phone;
- so a clock radio costs you electricity. If you really can't miss your morning music, you might consider to use an ordinary alarm clock, while putting also a portable radio on your nightstand and push the button when you wake up.

But what is much worse is sleeping with the central heating on. For starters, it's not good for a healthy sleep. And it costs you a lot of money. If you are always chilly, why not add a blanket?

Or if you cannot resist, turn the heating on for a couple of hours in advance and turn it off when you go to bed.

Do you have cold feet? Then why not rub them against the legs of your partner? Oh, they hit the ceiling in more than one way when you do so? Or you're in between partners?

Why not wear socks? Or use a cherry stone pillow to warm the bed? Or an old-fashioned hot water bottle? The cherry stone pillow will only cost you the electricity for heating it in the microwave; the hot water bottle the cost of heating the water.

1.2. In a nutshell:

- if you don't use any form of heating, it will cost you nothing, except maybe the purchase price of an extra blanket and the cost to wash it (which is negligible, since it hardly touches your skin);

- wearing socks costs you nothing, except the cost to wash them, but two little socks won't make a difference in your washing machine;
- a cherry stone pillow will cost you the electricity to heat it in the microwave;
- a hot water bottle will cost you the water you use and the electricity to heat it;
- central heating costs a lot of money.

2. About waking up and the things we leave behind us.

From the moment you wake up, you start making expenses. You hit the light, you go to the toilet, etc.

Nevertheless, even then you can save several minutes of electricity on a daily basis. Everyone performs a certain number of stereotype actions, that need no light at all. Even if you sleep with the shutters closed, in pitch black darkness, you can still do some things without turning on the light and without any inconvenience.

If you always put the objects that you need in the morning in the same place ('there's a place for everything and everything in its place', remember), then you will not have to switch the light on right away. Do you need light to take your glasses or your watch from the bedside table? To shove your feet into your slippers if they are always at the same spot next to your bed? To put on your pyjamas (supposing you sleep naked) or your bathrobe, if you have put it within reach the night before?

Logically, the first thing you are going to do now, is go to the bathroom/toilet to leave certain things behind you.

A first question: do you need light to get there? Well, maybe if there are children in the house who leave their balls and other toys behind everywhere. In summer there's no problem whatsoever, but even in winter, when it is still dark when you get up, there's always some light from the street lighting, enough to find your way without switching on the light. Currently I live in an apartment – which makes it easier, I agree – but even when I used to live in a house, I went down two stairs without turning on the lights. Never broke a leg. Never felt unhappy, never felt stingy. On the contrary.

Your call, of course. However, if you follow my example, it's better not to wear open slippers, in order to avoid accidents.

When I arrived downstairs, I did turn the light on, because there were two cats who were in love with my legs (mind you, I do have very beautiful legs, being a man, you'd be surprised).

In an apartment it's even simpler: everything is on the same floor. It might come in handy though, if you and your partner agree to close all the doors at night, in order not to bump into them.

You are now at the toilet. Again: is it necessary to turn the light on? Maybe if you let the door open, the street lights might be sufficient. Come again? The light is not a problem, but you produce noises that wake up your partner and the neighbors? Okay, your call, just asking.

You might also consider to turn the light on, get comfortable, close the door and then switch out the light until you left things behind you.

Let's suppose that you turned on the light in the hallway to get here. There is no need to keep it on while you are on the toilet. Some people even make it a point of honor to leave the lights on everywhere they pass through, for instance because half an hour later they might pass through there again. TONS of energy and money.

By the way, it's obvious that you should replace classic light bulbs by energy-saving bulbs.

But we were still on the toilet.

Have you finished doing whatever it is you are doing there? Then you will need toilet paper to fix things. In some developing countries, people have other, more creative and economical solutions, but I don't recommend it. All of a sudden, the word 'hand job' gets a whole different meaning.

In the old days, people even used newspapers to sort out things. Not very efficient and the printing ink doesn't really help either.

What you should do, however, is pay attention to the price-quality ratio. The cheapest toilet paper is not always the most economical. If you buy single layer toilet paper,

you need to use more paper to obtain the same result. Not to talk about your fingers going through the paper and ... oh, forget it.

You don't have to buy the most expensive paper either. Two layers might already do the trick, three is better to give, eh, satisfaction.

And don't be too hasty. Take your time, until you are sure that nothing will follow, so you won't have to start all over again.

Do you use wet toilet tissue? Then you should throw them in the trashcan, not in the toilet. These things clog the pipes and the unclogging will not be for free.

Instead of buying an air freshener, you might also light a match against unpleasant smells.

Do you have a toilet with a half-flush option? If not, consider buying one. It will cost you money, but after a while you will reach the breakeven point and then start to save money for the rest of your life.

An alternative: adjust the float or put some bricks or a water-filled bottle in the cistern (which, by the way, is not possible in certain cisterns). That significantly reduces water consumption.

Let's summarize before continuing:

- consider if it is necessary to turn on the lights on your way to the toilet/bathroom. If so, turn them off when leaving the room;
- replace your light bulbs by more economical types;
- take your time, in order to limit the number of toilet-tissues;
- be selective when buying toilet paper, find out which one is the best for you;
- if necessary, have your toilet replaced (better still, replace it yourself) by one with a half-flush option;
- if, for financial reasons, you are not ready to do so, put some bricks or a water-filled bottle in the cistern.

Apart from flushing toilets, there are alternative toilets. If you consider to buy one, first do some research on the internet. No roses without thorns. I found