



SISLETS NEWSLETTER

(Southern Inner Suburbs Local Exchange Trading System)

c/o Clarence Park Community Centre, 74 East Terrace, Black Forest 5035
website: www.geocities.com/sis.lets email: sislets.coordinator@gmail.com

Feb-March 08

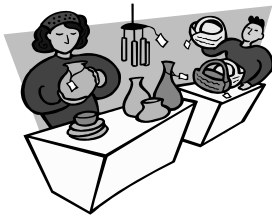
Editor: Pam Marshall

SISLETS Market

Saturday February 2nd & March 1st

10.30am-12.30pm

Clarence Park Community Centre
74 East Ave Black Forest



Come along and support your local LETS market!

- ☺ Food Co-op, Fresh Food Co-op & Urban Orchard also open for business
- ☺ Café open offering freshly brewed organic coffee, teas, homemade cake and other goodies.
- ☺ EVERYONE WELCOME – come and join in the friendly relaxed atmosphere and do some trading!

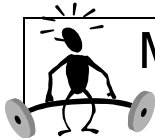
Why not have a stall? Sites & trestles are free for LETS members!

Enquiries & Stall Bookings: Peter 8276 9621

SISLETS Market dates for 2008

Saturday mornings 10.30am-12.30pm
Clarence Park Community Centre

◆April 5th ◆May 3rd ◆June 7th ◆July 5th
◆Aug 2nd ◆Sep 6th ◆Oct 4th ◆Nov 1st
◆Dec 6th

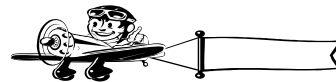


Many Hands Make Light Work!

Setting up, dismantling and cleaning the hall on market day relies on the generous help of volunteers. Your help would be appreciated to make the job easier.

Stall-holders: Please dismantle/stack your trestle/s, chairs and remove rubbish.

If not sure what you can do ask Peter or Pam on market day.



Advertise Your Wares

Not getting what you want from LETS?

The SISLETS Newsletter is published every two months and posted to all members. It's the best way to reach members directly with your offers or wants. Advertising is FREE.

Contact Pam 8374 2531 or
sislets.coordinator@gmail.com

2008 Markets for NE & Sal LETS

Sat 23 Feb – CANCELLED

Sun 25 May – NE LETS, Sat 23 Aug – Salisbury, Sun 23 Nov – NE LETS,

Venue: Sal - Jack Young Centre, Orange Ave, Salisbury. NE - Hillcrest Community Centre, Queensborough Ave, Hillcrest.

Enquiries: (NE) Sue 8266 2757
(Sal) Dorothy 8250 8474



Managing Your On-Line Account CES System Update

"I am not able to enter in a transaction for a member – they are not listed in the system."

Milton SISA0024

People whose membership has expired are removed from the CES trading list. Trades cannot therefore be entered. It is important to check that people have a current membership card before accepting a trade. And to enter your trades as soon as possible as any delay might result in that person's membership expiring in the meantime and being removed from the system. If you are unable to enter a trade with a particular member contact sislets.coordinator@gmail.com

Your feedback is welcome. If you have something to say/ask about on-line account management please send to SISLETS.

Trading Tips:

- Regularly check all transactions on your account. Make sure they are correct and legitimate. Sellers are responsible for entering all trades - mistakes have occurred.
- For members without inter-net access: A folder containing an updated print-out of current Offers and Wants from the CES site is on display at the SISLETS market (on the SISLETS display table). Please bring a pen and paper to make notes on what's available.
- Update your Offers and Wants regularly to ensure other members are informed and up-to-date. Out of date listings are a waste of everyone's time!
- You will need to know your password in order to access your trading account or enter in trades. If you do not have this information you'll have to contact the SISLETS Co-ordinator to access the system and retrieve your password.

Need assistance with your on-line accounting or Offers & Wants? Contact one of the following people for assistance: Julie SISA0236 - Milton SISA0024 - Katy SISA0262 - Monte SISA0264 - Lay Lee SISA0252 - Linda SISA0267 (Please check Membership List for phone numbers).

SISLETS Membership List

An updated membership list is issued with each SISLETS Newsletter. Please discard any previous lists and use only the current one. Members often change their phone number or email details – which are available via the current Membership List - example: SISA0189, SISA0236 & SISA0272 have new phone numbers as indicated on the current list (January 26 '08).

Please be sure to inform SISLETS of any changes to your contact details so that the Member List can be adjusted accordingly. Members are responsible for making the necessary changes to their contact details on the CES on-line system.



SISLETS Noticeboard

Bubble-wrap for sale

units only

Tina Goodwood SISA0175

Phone: 8272 9404



URBAN ORCHARD

Home grown fruit and vegetable exchange

Meets monthly at the Clarence Park Community Centre in conjunction with Fresh Food Co-op & SISLETS Market.

For more information: Joel Catchlove

08 8227 1399/0403 886 951 or

joel.catchlove@foe.org.au

Advertising on noticeboard
is FREE

Next Deadline: March 20th 2008



Have cake & coffee at the...

Community Café

At the SISLETS Community Market

from 10.30am to 12.30pm

Clarence Park Community Centre

74 East Ave. Black Forest

◆Organic coffee & herbal teas

◆Relaxed friendly atmosphere to talk and meet

◆Homemade cakes and produce

◆ Food Co-op & Fresh Food Co-op also open for business

◆LETS information & business

Enquiries: Pam 8374 2531



Telephone Antics.....

Call Centre conversation

Customer: "I've been ringing 0700 2300 for two days and can't get through to enquiries, can you help?"

Operator: "Where did you get that number from, sir?"

Customer: "It was on the door to the Travel Centre."

Operator: "Sir, they are our opening hours."

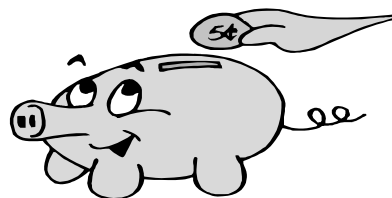
Samsung Electronics

Caller: "Can you give me the telephone number for Jack?"

Operator: "I'm sorry, sir, I don't understand who you are talking about."

Caller: "On page 1, section 5, of the user guide it clearly states that I need to unplug the fax machine from the AC wall socket and telephone Jack before cleaning. Now, can you give me the number for Jack?"

Operator: "I think you mean the telephone point on the wall."



101 Ways to Save Money

Every cent counts – even the smallest of savings in one area of your weekly budget could make a valuable contribution to another. Here's a list of suggestions for doing just that.....

GENERAL

1. INSTEAD of saving what's left at the end of a pay/pension cycle, set an amount to pay yourself at the start.
2. LEARN to say no to things that add expense to your life but do not add value.
3. BUDGET for special events such as Christmas, birthdays and holidays. Put a few dollars away each week.
4. CHECK whether a co-operative to pool resources and consolidate chores exists in your area (such as LETS). Your local community centre may be able to help.
5. ALWAYS switch off lights, appliances and ceiling fans when leaving a room.
6. LEARN how to do basic home maintenance such as changing washers in taps and painting. You'll save on calling professionals.
7. DON'T be afraid to shop around for the best deal on important items such as car/house insurance, banks, credit cards, mortgages and phone companies.
8. JOIN or start a baby sitting club.
9. USE the local library or book-swapping club, to avoid paying for new copies of books, magazines, CD's, DVD's, etc.
10. BUY gifts while on sale for friends and relatives, then put away until needed.
11. RECYCLE gift wrapping paper.
12. USE cereal and detergent boxes as containers for magazines and other items.
13. BUY picture frames at second-hand stores for a reduced price.
14. NEVER shop for food when you are hungry.
15. PLAN meals properly and shop with a list to deter impulse buying.

16. READ weekly specials brochures (in your letter box) for specials and good deals. Many will offer a discount if paying in cash (i.e. electrical and furniture stores).
17. WATCH for scanning errors at the checkout.
18. USE the coupons on shopping docketts.
19. Buy "home brand" products - many are "named or generic" brands sold under a home label.
20. STOCKPILE the pantry with essentials when they are on special.
21. WASTE not, want not. Meat bones and vegetable trimmings can be made into stocks. Left over vegetables and meats can be thrown into the same stock for soups and stews or put into pies, crepes, casseroles, etc.
22. USE in-season fruit and vegetables.
23. BUY meat in bulk if you can afford it or when discounted, then freeze.
24. SAVE food and table scraps - stew them with rice or pasta for pet food.
25. TAKE prepared snacks and drinks on family outings to avoid outrageous prices.
26. CONSIDER on-line shopping if you are a notorious impulse buyer.
27. BOIL only as much kettle water as you need.
28. COOK complete meals in the oven instead of separate dishes on top of stove.
29. COOK double the quantity and freeze some for another meal.
30. USE rice or pasta as a filler in dishes such as meatloaf and casseroles.
31. EAT at least one vegetarian meal a week.
32. TURN off electric hot plates and ovens a few minutes before food is cooked, allowing stored heat to finish the job.
33. ELECTRIC fry pans, microwave ovens, pressure cookers or crock pots cut cooking times and save energy.
34. BUY and freeze cheap bakery eats instead of costly packet snacks.
35. EAT cheese sold as a block instead of grated and sliced versions.
36. REPLACE paper roll towels and napkins with washable versions. Use handkerchiefs instead of tissues.
37. MAKE lunches to take to work.
38. BRING stale bread back to life by dipping very quickly in water, then putting in a hot oven wrapped in foil for a minute. Or

process in food processor to make bread crumbs.

39. SCAN the supermarket for over-the-counter chemist needs. Many non-prescription items such as antacids, simple analgesics, allergy medication, fibre supplements, vitamin pills, etc. are sometimes cheaper from the supermarket. Some chemists offer their own 'home brands' at reduced prices. Shop around - prices vary among pharmacies
40. For prescriptions: GENERIC drugs must contain the same active ingredients as the name brand by law, but are cheaper. Ask your doctor and pharmacist for advice.
41. THE Pharmaceutical Benefits Scheme helps you if you and your family need a lot of medicines in any year. Record your spending on PBS medicines - if you reach the threshold, you can apply for an entitlement card for cheaper or free medicines for the rest of the calendar year.
42. THE cheapest brand of SPF 30+ sunscreen should give the same protection as the most expensive brands.



TRANSPORT

43. USE a car pool to ferry children to school or to get to work.
44. BUY weekly public transport tickets rather than daily versions.
45. FILL up on petrol when prices are at their lowest during the week.
46. COMBINE trips to the shops, post office, bank, etc. in one day.
47. BUY an 'economical' small car combining low price, economy and low maintenance and repair costs.

CLOTHES

48. ORGANISE a clothes swap among family and friends so garments are handed down.
49. BUY versatile fashions that do not date.
50. Choose several quality garments - jacket, pants, skirt, shirts or tops and 'mix and match'.
51. UPMARKET recycling shops often have designer clothes at less than half their original prices.

- 52. CHARITY shops often have racks of silk, satin, velvet and lace evening wear. Use the fabrics to sew unique clothes.
- 53. SOME Op shops have special discount days – such as Salvos stores.
- 54. TRY shoe manufacturer seconds outlets for cheaper footwear.
- 55. BUY handbags and accessories at markets – prices are often cheaper.

TELEPHONE

- 56. KEEP a money box for the phone (whether land-line or mobile) and put in 50c for each call to cover the major part or your bill.
- 57. PASS on messages' personally to neighbours.
- 58. For landline phone: COMPARE prices for the cheapest telecommunications deal. This may mean different providers for local and long-distance calls. Read the fine print on discount deals to check how they are costed.
- 59. SHOP around for the best mobile call contracts and read the fine print on costs. Take note of the call saving options for your phone contract and keep calls to the cheapest possible format. When making expensive calls (i.e. during business times) keep them short.
- 60. USE pre-paid telephone cards so you can keep track of spending.
- 61. ALWAYS double check bills, as over-charging does occur.

LAUNDRY

- 62. ALWAYS measure soap or detergent, rather than pouring straight from the pack. Using half the amount recommended will still clean effectively.
- 63. USE liquid detergent for dark clothes only. They cost more than powder.
- 64. SAVE on detergent costs by using homemade soap jelly (made from a bar of soap – one bar makes 20L of soap jelly).
- 65. SAVE washing until you have accumulated a full load. Use cold water.
- 66. RECYCLE water if your washing machine has a suds-saver facility. Water used for whites can be re-used for colours. Recycled grey water can be used to water the garden.
- 67. OLDER, reconditioned washing machines can often be bought cheaply from repair shops.

- 68. CONSIDER a front loader washing machine. They use less water, energy and detergent and can save up to \$80 a year.
- 69. HANG washing in fresh air to avoid expensive clothes dryers.



HOUSEHOLD GOODS

- 70. HAGGLE over marked prices for goods and services. You may be able to save money on more than just cars and whitegoods, which are the products most often open to price negotiation.
- 71. DO your homework. Research prices and features before you go shopping. Read junk mail catalogues, newspaper ads, Choice tests, on-line product comparisons and the Trading Post.
- 72. IF the quoted price seems expensive, say so. You might be offered a discount if the business is eager to make the sale.
- 73. SAVE on big-ticket items such as cars and home appliances by encouraging sellers to 'bid' for your business. Visit at least three different dealers or stores and say you'll be buying within a few days at the best price offered.
- 74. PAYING in cash will often attract a discount or lower price. Paying by credit card costs the retailer up to 4 per cent (of the price) in processing charges. Cash 'up-front' offers them a saving that they may be willing to pass onto to you in the form of a discount. Same applies to stores offering "12 months interest free" – administration fees and interest charges are built into the price – paying in cash reduces these costs considerably.
- 75. SOURCE furniture from second-hand stores, charity shops, garage sales, auctions and factory outlets. Examine old items in good light for signs of woodworm, rust and rotting.
- 76. WHEN buying new whitegoods, keep an eye out for models with electronic circuit boards that can be removed and replaced. As the technology advances, you could be able to save by up-dating to a new circuit board as opposed to a totally new product.
- 77. KEEP the fridge thermostat set at 3-4 degrees. For every 1 degree lower, it will

- cost 5 per cent more to run. Freezer temperatures should be between 18 and 15 degrees.
78. AVOID opening the refrigerator door more often than necessary. Ensure door seals are tight-fitting. Defrost and clean old-style fridges and freezers at least every six months. Keep the coils at the back dust-free and place the unit in a shaded, cool location to save energy.
 79. WAIT a few hours before switching your fridge back on after moving house. This allows the refrigerant oil to collect in the compressor, giving it a longer life.
 80. INSTALL air conditioners away from direct sunlight; close curtains, doors and windows when running; and regularly clean.
 81. SET the air conditioning thermostat between 25 and 27 degrees. Each degree lower could increase running costs by up to 15 per cent.
 82. TURN off gas heater pilot lights in warmer months.
 83. TURN off heating overnight and when out; keep heaters clean; seal draughts and shut doors, windows, curtains and blinds.
 84. INSULATE to reduce heat flow in summer and retain warmth inside homes in winter.
 85. MAKE inkjet printer cartridges go further by using draft mode when printing documents that don't need to look good. Refill and recycle to save money.
 86. STORE paint upside down to stop a surface skin forming. Ensure the lid is tightly fastened and mark on the outside the level of the paint tin's contents.

ENTERTAINMENT

87. FOR a cost-effective outing for family and friends organise a barbecue – ask guests to BYO salads, meat and drinks to share the cost of catering. If you do not have a 'top of the range' barbecue do it the old fashioned way with a hotplate or grill tray set over built up bricks with a charcoal flame.
88. HOLD after-dinner games nights with nibbles. Invite guests to bring their favourite board or card games.
89. WRITE to television channels asking for free audience tickets to your favourite local show.

90. INVITE two or three friends or couples over with shared food as a money saving alternative to an outing to a restaurant.
91. GO out for lunch rather than dinner. Main courses are usually cheaper during the day than in the evening.
92. WATCH for cheap movie offers (such as two for one) in newspapers and over school holidays. Tuesday is discount day at some cinemas.
93. ORGANISE a children's musical, singing or dancing concert among friends.
94. SHOP around for the bank, building society or credit union offering best interest rates.



BANKING

95. LOOK at more than just the quoted or nominal rate. Accounts that pay interest more frequently - for example, daily or monthly rather than half-yearly - result in the best effective or compound annual rate.
96. USE your cheque account as little as possible.
97. LIST all your bank accounts, credit and store cards, mortgage and other loans and consider whether you need them all.
98. TAKE advantage of any fee exemptions, rebate entitlements or cheaper electronic banking.
99. EXAMINE whether to increase mortgage repayments or split them into variable and fixed interest portions.
100. CHECK whether direct debits can help you with credit card payments.
101. SEE the bank manager for suggestions on how to better organise your money.

From 'The Advertiser' January 24th 2001
 Source: Money Management for Women by Sheila Freeman and Helene Richards, University of NSW Press, Australian Consumers Association, Sustainable Energy Authority.

Can you add to this list? Send your suggestions to SISLETS for publication in the Newsletter.

