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Good **Weekend**

BP

Less is more

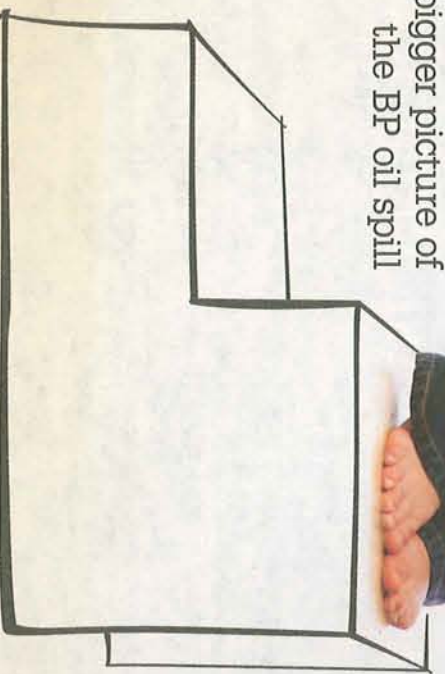
The new move to savings and simplicity.

By Fenella Souter

Plus

Back from the brink
The trials of Mary Delahunty

Bayou blues
A bigger picture of the BP oil spill



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Good Weekend

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Our cover: The Lippey family. Photograph by Nick Cubbin. Grooming by Tracie Weaver.

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Back to Basics

There are thousands of ways to save money – from dodging marketing traps to making glue out of leftover porridge – and this Aussie family knows just about all of them. **Fenella Souther** meets the enthusiastic champions of the new frugality.

Photography Nick Cubbin
Illustration Wendy Blume



the world's most frugal family



“In rich countries today, consumption consists of people spending money they don't have to buy goods they don't need to impress people they don't like.” ANONYMOUS

THE SAVINGS BEGIN BEFORE I'VE EVEN INTERVIEWED FIONA Lippety, self-titled “miser extraordinaire” and founder of a frugality website called Simple Savings. Fiona won't hear of money being squandered on a taxi from Maroochydore airport to their house in Buderim, Queensland. She'll pick me up. A motel? Forget it. They have a spare room I can use. Rental car? They have an extra car I can borrow.

GOOD WEEKEND'S editor decides the Lippety's kind offer is the ideal way to “get into the spirit” of a story about thrift, and that's without even knowing the spare room is actually the garage. My silent sleeping companions will include cartons of Lego, bought in bulk on eBay (and with good resale value), a little rug and a standard lamp (second-hand), and, yonder, the Lippety's (bargain-priced) Tarago van ... the whole scene bathed in the virtuous low-wattage glow of economy.

Above will be the six Lippety's: Fiona, 34, her husband, Matt, 36, and their four young children, aged eight years to 11 months, happily tucked into a two-bedroom, one-bathroom, home-brand house.

That just leaves the dilemma of what to take as a gift. Is it appropriate to buy something for the children of a family so committed to thrift? How much would it be acceptable to spend? Ought I, instead, take something fashioned from toilet-roll tubes and bread tags? Would a decent bottle of wine for the adults seem frivolous, unless I'd bought it as part of a cheap dozen?

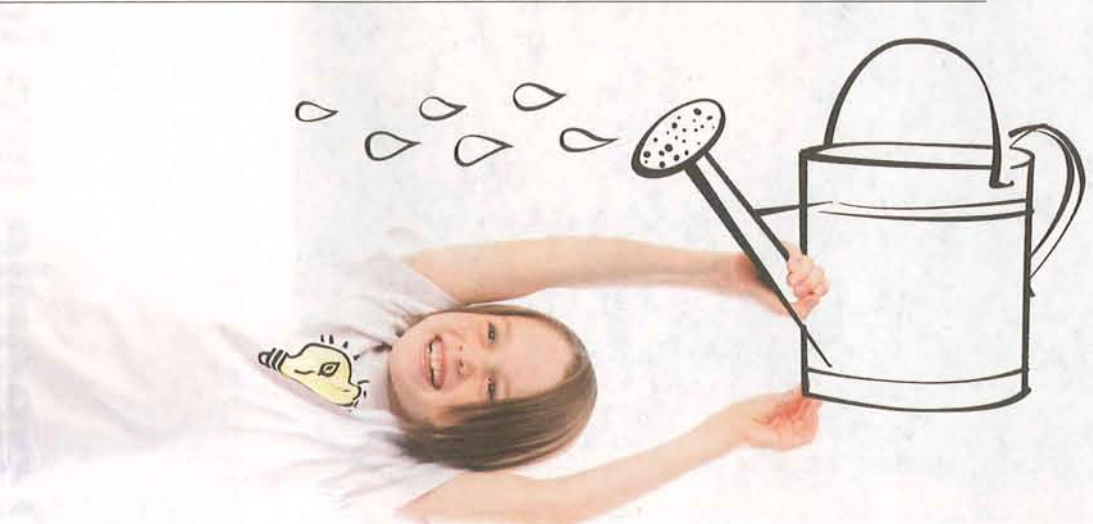
In the end, making a batch of cupcakes for the children seems like a plan, because it's caring and I have all the ingredients – not a cent to spend. However, it's not a failsafe plan. The cakes turn out with a texture not unlike the crumbling face of a sandstone cliff (as the Lippety's bubbly six-year-old, Jacqui, will later observe wonderingly: “They're quite hard, aren't they? Are they supposed to be like that?”). But throwing them out seems like a shocking waste, and waste is to be deplored.

Fortunately, it's the thought that counts. And for dedicated savers, the cheaper that thought, the cleverer, the greener and the more it outsmarts Those Who Would Take Your Money, the better. There are close to 15,000 such thoughts shared on Simple Savings, the most popular, Fiona claims, of a number of like-minded sites, such as Cheapskates, devoted to economy, as opposed to The Economy.

What I find astonishing is the ingenuity of the inhabitants of the Land of Thrift, a place some of us manage to visit only occasionally, in between trips to the Island of Profligacy and its nearby atoll Hang the Expense. One of the recent Simple Savings hints of the week, for instance, is to weigh bunches of fresh herbs at the supermarket because not all bunches are alike. “I can weigh one bunch at 75g and another at 50g, yet they both cost the same – \$2.88,” a forum member marvels. “Doesn't sound much but if you were to work this out by the kilogram, you would be paying \$38.40/kg for the 75g bunch and \$57.60/kg for the 50g one! Big difference!” (By my calculation, however, you'd have to buy 13 bunches to get the full benefit.) The tips range from how to make your own baby wipes to how to save on car insurance, reduce a mortgage or extend the life of razor blades (keep the razor in a dish of olive oil, if you want to know). I also like the idea of cutting up waxed fruit boxes – the kind you can't recycle – to use as home-made firelighters.

Fiona Lippety is also the co-author, with Jackie Gower, of a book called *The \$21 Challenge*, in which families are challenged to spend only \$21 on food for one week as a way to learn how to make savings, as well as save a few hundred dollars that particular week. Fiona estimates the average family of four spends \$320 a week on food (including supermarket shopping, take-away, restaurants, office lunches, etc), although she and her husband manage to spend only \$160 a week on food and groceries for their family of six.

At the supermarket the day before visiting the Lippety's, a shameful total of \$28.56 for three items appearing on the till, I remember too late that one of the keys to meeting the \$21 challenge is to have a proper look in the fridge and the pantry *before* dashing off to the shops, where manifold temptations to spend money lurk. I think I'm suffering from what Fiona calls “ingredient



blindness”, which is when you decide there's nothing to eat, ignoring the packets of rice, flour, lentils and pasta, tins of tomatoes, bits and pieces of vegetables in the crispier, etc, and go out and buy new stuff. Ingredient blindness helps explain why we waste millions of tonnes of food a year.

Frugality seems to be about taking care of the details and reining in carelessness. Indeed, the only thing used with wild abandon in the Lippety's world is the exclamation mark. There's a pine forest of them on the site, giving the tips a kind of evangelical zip – “11 years of baking helped pay for our cars!”, “A simple journey to a better life!” – or the breathlessness of breaking news: “Changing your font can lead to big savings when it comes to printing out documents!”, “Leftover porridge makes edible glue!”

No good hint is too small: “Those little bits of jam that cling to the side of an otherwise empty jar shouldn't go to waste! Instead, pour some milk into the jar, pop the lid on and shake well. Pour the mix into plastic icy-pole moulds and freeze. My children love these frozen jam treats!” An older couple have found ways to save money by sharing. They share tea bags and then reuse them for iced tea; they rinse out, dry and reuse their coffee filters. “We even use half Polident tablets to soak our teeth ...”

“It's a game,” says Fiona, of the feverish, how-low-can-you-go hunt for savings that at times seems to border on joyless parsimony. “It's about not falling for clever marketing tricks and seeing just how much you can save.”

FOR THE LIPPEY'S, IT'S ALSO A BUSINESS. SIMPLE Savings, which they run from home, has been their source of income for the past seven years and they employ four staff part-time. Fiona claims the site has 113,000 subscribers to its free newsletter, but there are also members who pay up to \$47 a year for access to the “savings vault”, where most of the tips are kept. Charging a fee is always a controversial matter on these kinds of ethical sites, and it's no different here, especially given that the forum members themselves provide the bulk of the tips, as a few disgruntled site visitors have pointed out. On the other hand, there are no advertisements or product promotions.

Fiona won't disclose the number of paid-up members, although she will say they range from debt-burdened working-class families to barristers. Why the secrecy?

“People have a go at you. They say you're just out to get everyone to make money. That you're just a rip-off merchant and that you don't really mean what you say. We've even been called a Nigerian scammer.”

They certainly don't look wealthy, or Nigerian, for that matter. What motivates her? “It's fun helping people make a difference, and I hate to see people fighting over money. It's just not worth it.”

Frugal as anything: the Lippety family – (opposite, from left) Elora, Jacqui, Matt, Fiona, Tristan and (above) Sam – get by on cheap thrills.

The global financial crisis has made thrift fashionable again, and people have always liked to save money, but the popularity of sites like these suggests something more profound is at work. They're popping up as part of a small but persistent people-power movement – the small-house movement, self-sufficiency sites, slow food, etc – that hopes to shift the modern mindset, return some meaning to life and slow the runaway train of rampant consumerism.

It won't be easy. As Clive Hamilton, co-author of *Affluenza*, has observed: "Never before has consumption activity so dominated daily life; never before has materialism as the path to happiness been so widely accepted; never before have the values of the market penetrated so deeply into areas of social and private life; and never before has the culture been so interpenetrated with messages of marketing."

ON THE TRIP BACK FROM THE AIRPORT, FIONA LIPPY TAKES us to Sunshine Plaza. She wants to show me something at Target. Leaving the real world of the car park, we step into the muzak-muffled hysteria of the modern shopping mall and run the gauntlet of sale signs and naked importunings to buy – "30% discount", "50% off", "last days", "buy now, pay later", "relocation sale", "final sale", "warehouse stock", "end-of-season bargains", "special Wednesday", "buy two, get one free!" ... The amount of goods on offer is both thrilling, in a crazy kind of way, and obscene.

Fiona has divided the four children between the two of us and now bolts through as if she's wearing some kind of invisible anti-shopping shield on top of her bargain-buy stretch pants and black top. She looks neither left nor right. The children do not whinge or nag.

We pass a cafe and I have a guilty flash of the \$3.80 "wasted" on a take-away coffee at the airport – that's \$1387 annually; add a \$3 muffin and it's \$2482 – but decide not to mention it to Fiona. After all, I had thought about it, remembering her motto: "Stop, think, save", ideally by leaving the shop without buying the item.

Fiona is a small, lively woman full of laughter, shopping tips and marketing critiques. Both briskly practical and at times vague – later she'll get lost driving to her local shops – she's pushing the stroller at breakneck speed and appears to be practising what she preaches. The children, dressed in no-name clothes, are equipped with apples and bananas and little contain-

With no TV, there's a whole world of merchandise these poor kids don't know they should be demanding.



ers of rice crackers as well as their own chilled drink bottles, because naturally Fiona won't be buying overpriced takeaway. And how perfectly adequate those modest supplies look.

She admits her offspring aren't always so understanding, but it must help that the family doesn't own a television, the electronic equivalent, she maintains, of "a door-to-door salesman coming into your home uninvited". There's a whole world of merchandise these poor kids simply don't know they should be demanding.

The Lippys aren't religious but some of their parenting policies have a whiff of moral rectitude. In January, the family had a "no-screen month" (no DVDs, no computer games) and, last year, a "no-spend month", when they could buy only essentials. "It was to teach the difference between 'want' and 'need,'" says Fiona. "From a marketer's perspective, 'need' is one of the most abused words in the business. You'll buy a need but, with a want, you have a decision. So you'll hear trigger words like 'need' or 'invest' all the time: 'Invest in a television' ... but, of course, a television is not an investment."

The regimen extended to "luxury items" such as ice-cream and lollies. "Halfway through it [eight-year-old] Sam said, 'Mum, who invented no-spend month? Was that you?' I said, 'Yeah.' He said, 'Can you make it stop?'"

Finally, we arrive at Target and Fiona moves us to the front of the store where we can observe the checkouts.

"Watch what happens," she says. "What do you notice?"

A lot of people buying stuff they probably don't need?

"Yes, but what else?"



A special on inner soles?

“No. See the way they’re being lined up to approach the checkouts? They’re being herded past that long row of goods there. Look, it’s like a corral. It’s why saving money is important to me. I don’t like being herded. If I’m going to play that game, I am going to do it at 30 per cent off.”

A rail at right angles to the checkouts funnels shoppers down a corridor about 10 metres long. It’s lined with last-minute buys, from umbrellas to chocolate bars and something, appropriately, called Exit Soap.

Fiona trained as an industrial designer, which has made her alert to these kinds of marketing tricks, the type of manipulation that has become so commonplace we no longer see it. It annoys her. Back in the car, she grows indignant about advertising that makes people feel guilty if they’re not “protecting” their families with expensive cleaning products, or wrapping their babies’ bottoms in brand-name nappies, or transporting them in over-engineered Italian strollers or luxury four-wheel drives.

The thing is, even with the staggering success of shopping, marketers have to invent novel ways to keep people buying new goods in the face of the awful truth that many of us don’t actually need anything. We already have too much.

One method has been to sell the idea of luxury to a mass audience, while also discouraging the use of killjoy words like “serviceable”. As Clive Hamilton notes, it’s no longer a case of “Do I really need a new one?” but “Why should I make do with the old one?” We’re gripped by a kind of mad, upmarket replacement fever.

In a lecture he gave in 2006, Hamilton used the example of that once-egalitarian Australian institution, the barbecue: “While a barbecue in the 1980s was typically assembled at home from 150 bricks, a hot plate and a wood-storage area, in 1998 the top-of-the-line model cost \$2000.” By 2003, prestige lay in the “Grand Turbo”, described as Australia’s “ultimate gourmet outdoor entertainment statement”, at \$4990. Beyond that, the Grand Turbo 8, for \$8990.

Most people would balk at the top models, but their purpose is to “drive desire”. Having glimpsed the heady heights of grilling, consumers are more likely to want the \$1300 model than the \$300 standard version.

There’s no sign of a Grand Turbo back at the Lippes, because, after doing their research, they settled for that standard gas version. If they are making millions out of the savings business, it’s not obvious here. Their house in Buderim flies in the face of the current obsession with

“ I just couldn’t bring myself to work in an industry that designs goods to be thrown away.”

homemaking. It’s no-frills basic: a couch, two simple Ikea chairs, a bookcase and a dining table, simple toys, a small unrenovated kitchen and one unrenovated bathroom for all the family. Chickens live out the back and there are attempts at a vegetable garden. “I’m still learning,” says Fiona, resting the baby on a hip.

Their home isn’t beautiful but, oddly enough, it appears to have everything they need. As for what they want, that seems to be each other.

Buying cheap is only half of the thrift equation, the Lippes point out. The other half is not buying at all. “Budget advisers now include ‘self-storage sites’ as a budgetary item – \$1000 a month or whatever,” says Matt with astonishment. “It’s like, have you not considered you might have too much stuff?”

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IONA LIPPEY NEVER PURSUED HER CAREER in industrial design, and it wasn’t only because she was busy having babies. She couldn’t stomach its emphasis on waste and artificially creating a market.

“I just couldn’t bring myself to work in an industry that builds in obsolescence and designs goods to be thrown away.” Interestingly, the notion of built-in obsolescence was kicking around as far back as the 1930s and featured in a pamphlet called *Ending the Depression Through Planned Obsolescence*, written by Bernard London, a Manhattan real-estate broker. London explored Depression-inspired thrift, the kind that encouraged people to hoard string or repair their own shoes or “selfishly” hang on to the same old radio or automobile, because, as economist John Maynard Keynes had earlier argued, it meant the economy wasn’t being stimulated. London’s proposed solution was a government agency that would determine the lifespan of each manufactured object. Those frugal consumers who insisted on using their products past the expiration date would be penalised with a tax.

That plan never took off but the spirit of the idea flourished, finding form in products designed to break and be un-repairable. In the 1950s, American industrial designer Brooks Stevens benignly described planned obsolescence as “instilling in the buyer the desire to own something a little newer, a little better, a little sooner than necessary”. Cultural critic Vance Packard was blunter. In his famous 1960 book, *The Waste Makers*, he called it nothing more than “the systematic attempt of business to make us wasteful, debt-ridden, permanently discontented individuals”.

Waste, debt and discontent are three things the Lippes are eager to avoid, even if it means living on very little, which is not to say they see themselves as deprived. This is a couple who lived on \$12,000 for the first year of their marriage.

“Saving and not being in debt is about freedom,” Fiona says. “It’s about being able to spend time with our kids and do what we like doing instead of having to be away from home, working 60-hour weeks, just so we can afford to buy more things.”

Her childhood shaped much of her attitude to debt. Fiona’s middle-class parents ran several successful businesses, but in the 1980s, when she was about 10, it all went pear-shaped. “The bank talked them into a foreign-currency loan, even though they didn’t meet the loan criteria. When the dollar dropped, the loan doubled in size and the bank drank the business dry, and then foreclosed.”

However, it's the end of the story that explains her David-and-Goliath attitude to corporations who manipulate consumers: "My mum sued the bank and won in an out-of-court settlement. She never gives up. It made me realise anything was possible."

THAT AFTERNOON, WE PILE INTO THE car and go to the local butcher's for another shopping lesson. I fail again: the only thing I notice is customers buying expensive prepared meats. That's not the lesson. Fiona is forced to point out the board up the back, which displays prices for whole cuts. By buying a whole beef rump, getting it sliced and then freezing it, she's paying only \$11.99 a kilo. The same meat in slices in the display cabinet is \$22.99 a kilo. It's impressive but only if you can freeze and use four kilos of beef.

Back at the house, as she feeds baby Elora, Fiona marvels at how blind people can be to obvious savings. She's kind enough not to single me out. "It's incredible how many people with double incomes and no mortgage, for instance, waste one wage." Gulp. "Not that I judge people. I want to help them."

In 2009, Brisbane's *Today Tonight* sent Fiona into "Debt Street", visiting six suburban households. They wanted her to find \$10,000 a year in savings for each house. She worried that was too much to ask. "In the end I said okay. I didn't want to say no. Then we went out and did it."

In fact, she claims to have saved them on average \$23,000, although that figure appears to have been boosted by suggesting that one couple sell an investment property that wasn't making a return.

"One of the families was really struggling," says Fiona. "They had two huge TVs and they had already downsized to a smaller house with a smaller mortgage..."

Her husband, Matt, cleaning up in the kitchen, calls out: "Sorry, but if you've got two huge TVs, you haven't downsized."

Most of the significant savings appear to have been achieved by halving food bills, by shopping less often and smarter, buying cheaper brands, cutting back on takeaway food, by saving on power, making better choices about phones and



internet provision, and monitoring things such as insurance policies. The first step is to work out how much you are actually spending on everything. (Note to self: do all these things.)

WE LIKE TO THINK OUR BUYING DECISIONS ARE rational. They're not. There's now a field of neuro-economics that studies brain activity and emotions in relation to spending impulses. Earlier this year, GOOD WEEKEND reported on a recent US survey that found people seem to be hard-wired to be either "spendthrifts" or "tightwads", although environment also shapes you, and you can change. (Fiona Lippey says she grew up with three wardrobes full of clothes. Now she has one and shares it.)

Spending, or even the very idea of spending, causes tightwads actual pain. It's a pain spendthrifts don't feel. Indeed, the research suggests that spendthrifts don't overspend as a way to feel happier – the driver for compulsive spenders – or because they're trying to impress others. They simply don't experience sufficient "pain of paying" to stop.

Interestingly, both spendthrifts and tightwads are unhappy with how they feel about spending money. The survey found that the happiest people were the "frugal" ones, defined as people who appear to be able to spend without suffering but take pleasure in saving. Asked why they don't spend, frugal people say things like "making better use of my resources makes me feel good", or "saving makes me feel good".

It's hard to argue with the frugals, even if they can be irritatingly smug. They seem to have right on their side, especially as "shop 'til you drop" starts to look increasingly like the modern equivalent of fiddling while Rome burns, regardless of any "duty" to the economy. And the sorry truth is that spending doesn't make us feel good, or not for long. Nor does waste.

Which is why I'm about to strike "tinned tomatoes" off my shopping list, in light of the five cans discovered so far in the depths of the pantry. I'm also removing "Kitchen paper", because I've just spotted a savings tip that says you can use pieces of leftover stale bread to drain fried food or to wipe the oil out of a wok, instead of wasting forest products.

One small step... GW