How to live on 5 cents a day! How to survive financial ruin without losing your house! How to keep to a bare bones budget and still have money left over to buy books! Tough questions! They were tough questions even in the 1870’s, when Sarah Elizabeth Harper Monmouth penned her quirky memoir, the subtitle of which was “How a Lady, Having Lost a Sufficient Income from Government Bonds by Misplaced Confidence, Reduced to a Little Homestead Whose Entire Income is But .00 per Annum, Resolved to Hold It, Incurring no Debts and Live Within it. How She has Lived for Three Years and Still Lives on Half a Dime a Day.” Sarah Elizabeth (‘Lizzie’) Monmouth, born in 1829, was a Civil War widow, living on a run-down small farm in New Hampshire, when her investments imploded. She awoke one morning to find herself poor - an old roof above her, “dearer than life,” but “not a dollar of money left.”