

# The Cheapskates Journal January 2015

From Cath's Desk

Hello Cheapskaters,

For the 14th year in a row I'd like to wish you a very happy and prosperous new year. I also want to welcome all the new Cheapskates Club members who have joined us on our journey to a debt free, cashed up life this month. I hope you enjoy your first edition of The Cheapskates Journal.

This is going to be the best year yet for Cheapskaters. I have so much planned; more workshops, more challenges, more training and a new book that will change your life. I'm hoping it will be available for Mother's Day, if not earlier and I am more excited about this book than I have been about any of the others. I've also put more blood, sweat and tears (really!) into this book so that it really will make your life easier and more fun, and save you a bundle as well. It's been almost two years since the idea was first brainstormed and I've been working on it constantly since then.

This is also the year of saving. Read this week's newsletter (1:15) to find out more about this year long challenge. I hope you'll join me and make 2015 your year to save.

The Journal is huge this month, full of great ways to save money, time and energy around the house and garden, with some amazing recipes and of course amazing back-to-school tips to help you stick to your budget and have fun shopping.

So grab a cool drink and enjoy the read.

And remember, you can download the Journal as a plain text .pdf or as an enewsletter if you'd prefer to read it offline.

Have a great month everyone, and start saving!

*Happy Cheapskating,*

*Cath*

## Taming the Grocery Budget Part 1

According to the Australian Bureau of Statistics Australian households spent an average of \$254.20 a week on groceries, or \$13,218.40 a year. That's a lot of money and a lot of hours worked. At an average of \$24.07 an hour you are working 14 weeks just to pay for groceries and that's the before tax rate! Wowsers!

It's time to tame the grocery budget. Many Cheapskaters are enjoying the \$300 a Month Food Challenge and succeeding, cutting their grocery bill and having more cash to splash (or pay off debt, use to build savings or save for a treat).

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I spend \$320 a month on our groceries. That includes cleaning products, toiletries, meat and poultry, fruit and veg (that we don't grow ourselves), baked goods, paper products and the odd incidental such as a new plug for the kitchen sink (because someone accidentally threw it away on Christmas Day). That's \$73.85 a week.

Most of the people I know, with fewer children (we have three, and they're not children, they are young adults) spend two, three even four times more than that and still complain they have nothing in the house to eat and that the grocery bill is sending them broke.

In this series I'm going to show you just how easy it is to eat well, spend less and keep that grocery bill under control without going without.

The one bill you have absolute control over is the grocery bill. You, and you alone, determine how much you spend when you enter the supermarket or the butcher or the greengrocer or the bakers. You choose to spend money on groceries or to not spend as much.

When disaster first struck us, I had very little in the pantry, fridge or freezer. Sure I had a lovely upright freezer, a nice big pantry and a decent sized fridge. But they didn't really hold much.

There were packets of things, jars of this, tins of that and not a lot of ingredients.

The first thing I did was do a stocktake of just what food, cleaning supplies and toiletries were in the house. I made a list of the packets, tins, jars and ingredients and then tracked over the next couple of weeks just what we used and how much of each thing we used during that time.

While I was tracking, I was also going through my impressive collection of recipe books, searching for basic meals I could make, that we'd all enjoy and that used the ingredients on my tracking sheet. I made a list of 20 meals we liked: things like chow mein, fried rice, quiche, rissoles, curried sausages, stir-fry, vegetable soup, beef casserole, moussaka, spag bol all made their way to the list (and most of them are still on rotation on my meal plan today).

Searching the recipes books was a bit of an "AHA" moment - I realised that most of what we liked to eat used pretty much the same basic ingredients and those same basic ingredients were also on my grocery tracking. That tracking became my shopping list. I multiplied it by two to give me an approximate monthly amount of things to buy and I started shopping just once a month.

I had \$200 to spend. Once it was gone, there wasn't even a spare cent I could "borrow" from anywhere, it was gone. If we ran out of something (and the first couple of months we did run out of things) we had to make do. That started me MOOing things, saving even more money while expanding our variety of meals and cleaning products.

## Buying in Bulk

The first thing I did after I had my shopping list was look to buy in bulk. We were living in Wagga at the time and I loved Jewel, it was my favourite supermarket. I could go to Coles or Woolworths but they were much more expensive than Jewel so I found a friend with a Campbells card and did a lap, noting prices of the things on my list. Jewel was cheaper on every item so that answered my question, and I was sure I was paying the lowest price possible for our groceries.

There are so many options for buying in bulk. The idea is to get the lowest unit prices on the items you need. Some areas have case lots sales and co-ops. I do not have those options in my area, but I do have a few other options. For me, buying in bulk means wholesale butchers, local markets and orchards, wholefood stores and occasionally supermarkets.

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Aldi is my grocery store of choice for everyday items. For me, Aldi is cheaper than Coles or Woolworths for most basic grocery items. Cheese, eggs, pasta, wheat biscuits, rolled oats, ice-cream (it's a rare treat), flours, icing sugar, sugar, sour cream are all much cheaper at Aldi. We eat a lot of cheese, so buying it by the kilo from Aldi saves at least \$2 per kilo - over a year that's around \$100 more in my bank account (yes, I budget for a kilo of cheese a week for my family of five).

That may not seem like a huge amount but saving 5 cents on one item and 10 cents on another adds up, not just over a weekly trolley, but over a year. When you are buying a lot of food those savings really add up and go a long way toward keeping your grocery bill low. Those little savings ensure I can stick to my \$320 a month grocery budget.

For meat I shop at Tasman Meats, buying in bulk when they have meat and poultry on sale. My top price for chicken fillets is \$6.99/kg. My top price for mince is \$3.99/kg. My top price for roasting beef, casserole steak, and chops is \$6.99/kg. My top price for steak is \$9.99/kg. I wait until the meat has dropped to my top price or lower (and it often is) and then I fill the freezer. I tend to work on 20 kilos of whatever it is that's on sale. We eat meat or poultry four nights a week, with meatless meals or meals from leftovers making up the other three meals. I do a meat shop once every three months unless there is an absolutely fabulous sale I can't go past. I put aside \$60 a month from the \$320 so I can afford to fill the freezer. Having a freezer full of meat is a blessing when I get a dose of the can't be bothereds - there's no excuse for not having something to prepare for tea and there goes the takeaway temptation.

I don't spend a lot on fruit and vegetables. I buy potatoes, carrots and onions because I simply don't have enough space to grow enough to keep us going for a year. But I very rarely buy any other vegetables because we grow them. Fruit is whatever is in season and cheapest and I try to buy it in bulk, either by the box or case to keep the price down. Sure it means that sometimes the variety is limited but fruit is fruit and if we really want a change there's always plenty of tinned fruit to snack on (bought by the case from SPC for less than \$1 a can).

Any grocery money left over at the end of the month, and there is often grocery money left over, goes into my slush fund.

Next month I'm going to talk about eating and shopping in season and how it can cut your grocery bill by a quarter (or more!).

## A Thoughtful Moment

Rewards

Most of us miss out on life's big prizes.

The Pulitzer.

The Nobel.

Oscars.

Emmys.

Tonys.

But we're all eligible for life's small pleasures.

A pat on the back.

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A kiss behind the ear.

A four pound bass.

A full moon.

An empty parking space.

A crackling fire.

A great meal.

A glorious sunset.

Hot soup.

Cold beer.

Don't fret about copping life's grand rewards, enjoy it's tiny delights.

~Author Unknown~

## Create Your Own Homegrown Citrus Garden

In our backyard you'll find lemons, limes and orange, grapefruit and mandarin trees. Yes, we love citrus. We love oranges to eat and for cakes and marmalade, we love lemons for cordial and cleaning, we love grapefruit for breakfast, cool from the fridge or as marmalade, we love limes in cordial or squeezed over seafood and of course we love mandarins to eat, cold from the fridge on a hot summer day. Of course not all these fruits are ready at the same time, so we have citrus almost year round.

There is something thrilling about growing a citrus garden at home. It almost defies nature. I think that's because when you think of citrus, you inevitably imagine a sunny oasis where citrus trees line an orchard and the fragrance overwhelms you with every step.

But citrus is sometimes grown where the climate gets a little colder. In these climates, the trees need to be brought inside until they are mature enough to keep them from getting too cold. So, yes, citrus trees are grown indoors. Let's take a look at how to start growing citrus from a seedling, how to grow citrus indoors, and finally, some interesting citrus garden fun.

### Choose the Seeds

Growing citrus from seeds is surprisingly straight forward, and something that anyone can do if they have a warm, sunny windowsill. You can either get citrus seeds through a gardening supplier or, even easier, collect your own from the citrus you eat. Choose organic, naturally grown citrus as you will eliminate the added chemicals, especially the ones used to prevent seed germination, which you definitely don't want when trying to sprout your seeds.

Cut the citrus open to expose the seeds. Remove the seeds and wash lightly. Place the 'clean' seeds into a bowl or glass of fresh water. This is in order to sort good seeds from bad seeds. Discard any seeds that immediately float to the surface or are cut or split, as these are not going to germinate.

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Once you have culled your seeds, they can be either germinated or dried and stored in a paper envelope until you're ready for them.

## Time to Germinate

Citrus seeds require a period of dormancy in cold temperature in order to initiate germination. To get your seeds 'in the mood' to germinate, you'll need to refrigerate them.

Prepare a little germination chamber by first laying the seeds on a paper towel, then fold the paper towel over the seeds, completely encasing the seeds inside. Now slip the paper towel into a ziploc plastic bag or airtight food container, then place in the crisper drawer in your refrigerator. It should take about four to six weeks to germinate the seeds this way.

## Time to Plant

When you unwrap your germinated seeds, you'll see a little sprout. It's time to condition your seeds and prepare your pots. Put the seeds in cool, clean fresh water and allow to soak for a few hours. Meanwhile, prepare small pots, about 5 to 8 cm size, one for each seed. Choose a tray for draining that fits under the pots. If you have a somewhat sunny, but not scorching hot, windowsill, a long narrow tray with several small pots works well.

Fill the pots with a handful of pebbles then a light, fluffy potting soil. Moisten the soil so it's damp, but not waterlogged. Carefully take each seed, sprout side up, and push a hole in the soil, then drop seed in, making sure most of the sprout is above the soil. Tap down lightly around the sprout and gently sprinkle a little water in each pot.

Watch the sunlight and water carefully. The sprouts need to be warm, not hot. The soil needs to be moist, not waterlogged.

The seedlings can be left in these pots until they are about 10 to 15 centimetres tall. Then you'll need to prepare bigger pots, but be sure to only go up one size. A plant that has too much room for the roots won't spend any time growing up. It will put all its effort into growing more roots to fill the pot. You need a good amount of green leaves for your plant to mature, so you want your plant to grow upward and not just into more roots.

## Your Citrus Plants Grow Up

Once your citrus plants are in their next size pot, you can start to 'harden off' the plant if weather in your area permits. This just means they can be moved outside to a sheltered area where they will get some warm, indirect sunlight and gentle breezes. Remember, they're still baby plants, so avoid hot sun and strong winds.

If you're ambitious, you can take the plants out daily, then return them to shelter overnight. It all depends on your weather and your set up. You will want to keep in mind your citrus plant's native lands when you consider the environment you give them. Citrus plants like warm days and cool nights, so try to mimic that for them.

When the plants appear to be toppling over in their pots, you'll need to transplant them again. Remember just to go up one pot size at a time. You may do this several times until your citrus plant has reached the desired size. Most people who grow citrus fruit at home choose small varieties of lemons and limes to start with because the plants are smaller and easier to handle.

Once your citrus plant has reached a healthy size, you can choose a spot outside for it to live during temperate seasons. During months where freezing weather occurs, you'll need to move your plants

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inside. You'll just need to make sure they get enough sunlight and water. You'll also need to research fertilizers and choose one that works for you to keep the plant nourished and fed.

Blossoms and fruit may not appear for several years. Don't be frustrated. Let the plant mature, keep it healthy, and you will be rewarded for your patience.

## Indoor Citrus Gardening In a Nutshell

Your very own citrus garden will take planning and work, but it's something you can do, even in very small spaces, and with very little experience. The following is an overview and a few tricks to help give you a citrus green thumb.

Pot plants correctly - A deep container, either clay or ceramic, works well. Citrus roots are fairly deep, so you'll need a pot that allows roots to grow down deep. Be prepared to have about 3 or 4 pots in progressively larger sizes on hand for the transplants.

Use a sterile all-purpose potting mix - If you can't find a potting mix designed especially for citrus, just make sure your potting mix is slightly acidic. Peat moss is a good additive to bring acidic levels up. If you're unsure, ask at any garden shop and they can help you. You can also add citrus rind peelings to the soil to get the acid levels up.

Give mature citrus trees a chilly bedtime - During the day, you want a warm location, but citrus likes to be chilly at night. A temperature around 50 to 60 degrees is good for a citrus tree's bedtime, but only after your citrus plant grows up.

Lots of the right light - A northwest facing window works well in most regions. The plant will get sunlight, but not get scorched, as they might in a southwest window. If you don't have enough natural light, think of adding plant lights to create a 'grow station.'

Maintain an evenly moist soil - Don't let the soil dry out between watering. Keep the soil moist, making sure you don't add so much water that the plant is sitting in a puddle. Stick your finger in the soil and if it feels dry more than an inch below the surface, add water.

Keep the humidity high - Citrus plants want a humidity level around 50 to 60 percent. Keep that in mind when you choose the location for growing your citrus tree. Mist your plants daily and group the plants together. This helps both to make it easier for you to mist your plants, and it also creates a little ecosystem where the plants are sharing their humidity with each other.

Pest control - The most likely pests are white-flies and spider mites. Insecticidal soap controls virtually all the pests for houseplants. Do the research and choose a method that works best for you and your environment.

## What to Do With Outgrown Clothes

Kids grow fast, often moving up a couple of sizes in just one year. If you have two or more children of the same sex close enough together you can often get away with passing good but outgrown clothes down to the next child. I did this with my boys until they sprouted up and became not only different sizes but different body shapes. It saved us a fortune in new clothes for Thomas, and anything that was still in good condition when he'd outgrown it was passed along to a friend with younger boys.

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I used to run a box system for the kids' clothes and store it in the attic (yes, our roof space has been converted to attic storage) until needed.

There were rows of boxes with lids (some were cardboard, some were plastic). On the end of each box was a laminated index card. Each box was for a particular item in a particular size i.e. boys jeans size 10, girls jumpers size 8, school uniforms size 12, boys t-shirts size 8, girls pyjamas size 6 and so on. There were boxes for jeans; shorts; t-shirts; jumpers; school uniforms; snow clothes; beanies, scarves, gloves etc.

I'd make a note of what was in each box on the laminated index card with a whiteboard marker so I could see at a glance what I was looking for. When I took something out of the box I'd wipe it off the index card (that's why I wrote in whiteboard marker) and if I added anything to the box I'd make a note on the index card.

To keep things in order and save my sanity, each box has a laminated index card taped to the front of it. Written (in whiteboard marker so I can re-use them) on the index card on each box is a list of exactly what treasures it holds. For example on one of the jeans boxes the card reads:

I used this system for the kids' clothes until just a few years ago, when the boys finished school and started buying their own things.

Having just one girl meant anything outgrown was passed onto friends with younger daughters. It also meant that she would be given lots of clothes from friends with older daughters.

Our clothing budget for the family was \$200 a year thanks to a good system of reusing, recycling and repurposing outgrown clothes.

But what if you don't have younger children to pass clothes down to? What do you do with outgrown clothing then? When it comes to getting rid of clothing your child can no longer wear, you have several options. Attempt to sell the items at a garage sale or swap them for clothing that does fit your child. Or consider dropping off your child's gently used items at your local consignment shop to make a few dollars toward your back-to-school purchases.

## Garage Sale

In the event you have the time and the energy, consider having a garage sale. You'll be amazed at how much extra cash you can earn when you re-sell children's used and in-good-condition clothing.

While you're getting ready for the garage sale, do a walkthrough of each room of your home, paying particular attention to the cupboards. You might find other things to sell such as furniture items and house wares that you no longer want or need. And more items to sell means more money in your pocket.

## Swap Meet

You've probably heard about swap meets. People gather at a particular spot, bringing items they no longer want or need. Then, they trade their items with one another to get what they want.

Bartering is a great way to obtain nice used clothing for your kids and to trade your kids' clothes that no longer fit. If there are no pre-established swap meets in the area, hold a Child's Clothing Swap Meet.

Here's how:

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Send emails to several parents of kids of all ages. Try looking in your neighbourhood or contact parents from your child's school.

Set a date in advance for the Swap Meet to take place and give everyone at least a few weeks' advance notice. Schedule your Swap Meet during the summer, a month or so before school starts.

Send weekly reminders with suggestions for parents to clean out their kids' closets. To prepare for the event, they'll want to throw out items that are stained or worn or ripped, and launder gently used items to barter at the Swap Meet.

Establish a specific number of items for each parent to bring, such as seven items. That number also indicates the number of clothing items that parent can take home.

In the meantime, keep clothes for the Swap Meet that, although small for your child, are in good shape and nice enough for another child to wear.

To prepare for the Swap Meet at your home, set up places to hang clothing in your garage or carport. Alternately, clothing can be folded on tables and organized by gender and type of clothes.

When parents arrive with children's' clothing to swap, they simply hang up or lay out their items and begin selecting items they believe their kids can wear. Each parent can bring home the same number of items as they arrived with.

## Social Media

Are you Twitter-and-Facebook-literate? If so, you can receive alerts and special offers from these social networking sites. If not, get familiar with them so you can take advantage of their savings, and not just for children's clothes but grown-ups as well.

On Twitter, "follow" various tweeters who'll announce swaps and sales to all their Twitter followers.

On Facebook, simply "friend" the Facebook page of the person/group/retailer where you plan to shop. You'll be notified of upcoming swaps and sales as they come up.

If you're feeling unsure about where to start, talk to other parents in your area who are computer-savvy. They'll certainly have some tips and may even be willing to sit down with you and get you started.

## Consignment Shops

If the idea of a garage sale or a swap meet doesn't appeal, consider taking your child's too-small clothing to a consignment store. These days most suburbs and towns have consignment shops devoted specifically to children. Prices tend to be reasonable if you're buying there, and you can make a few dollars per item selling gently worn clothes.

No matter what you decide to do with your child's clothes that are now too small, getting rid of them will help make room in their drawers and wardrobe for new clothes.

Having a garage sale, attending or holding a swap meet and dropping the clothes off at consignment shops are all strategies that will ultimately clean out your cupboards and beef up your wallet.

Dear Cath

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Q. Hi Cath, I read your recent post about F & V with interest. My small family of 3 go through quite a bit of F&V each week and it's taking up a big chunk of the weekly grocery bill. I currently get F&V from local Coles along with the rest of the shopping, but wondering if you happen to know of a well-priced F & V shop within Boroondara (not Toscanos heehee) where I can save a few dollars. Everything is so dear around here, I was thinking of maybe trying the Asian grocers along Victoria St, but sometimes the quality is not the best. Many thanks, I love your site. *Tania*

A. Hi Tania,

Fresh produce should be the largest portion of your grocery budget by the way, then meat/poultry/seafood, then basic ingredients with convenience products at the bottom end of the budget.

Supermarket produce is always expensive and the quality is dubious, most of it has been in cold storage for months.

Have you looked into why your fruit and veg bill is so high? Is it just the prices you are paying? Or is it that you are not using all you buy and so wasting money i.e. if you buy 10 oranges but only use 8, the money spent on the other two is wasted and causing you to spend more than you need to. Do you plan your fruit and veg purchases or do you just buy what you think you need or what you like when you are shopping i.e. if you are only having salad once in the week do you need to buy more than two tomatoes and a small cucumber? If you only need four pieces of fruit a day are you buying more than 28 pieces for the week? Planning your fruit and veg purchases is as important to a grocery budget as writing your shopping list.

Can you grow what you eat? Most families eat the same vegetables over and over, so growing your own is easy. That would leave you with just fruit and a few veggies to buy. I grow almost every vegetable we eat. I only buy potatoes, onions and carrots as they all take too much room to grow enough for my family. You don't need a huge garden and once established it doesn't take long to maintain - I spend about an hour a week all up in the garden.

I hope this helps.

Q. I need help with the \$300 food budget. Can you help me make a meal plan for the week for myself and three children. What do I make them for dinner during the week? I am running out of options. I spend \$200 every week on food and I can't afford it as I am on a disability pension. *Caroline.*

A. Caroline if you follow the \$300 a Month Food Challenge you should be spending no more than \$69.25 a week on groceries. Before I give you a meal plan for a week, here are some things to help you stick to the Challenge:

1. You will do better if you shop monthly. Take your \$300 in cash to do your shopping.
2. Do a detailed pantry, fridge and freezer inventory. Make a note of all the food you have in the house.
3. Using your inventory come up with meals you can prepare with what you have on hand.
4. Write a detailed shopping list, adding the ingredients you need to buy to round out your meal plan. Include everything you need (not want or think you need or feel like - just what you need) in

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the quantities you need i.e. don't buy 2 kilos of apples if you only need four, or two kilos of sausages if you only need eight.

5. Use the store websites to total the cost of your shopping list. If it's more than \$240 (you need to allow \$15 a week for milk, bread, dairy and fruit/veg for the rest of the month) then you'll need to rethink your meal plan.

6. Don't be brand precious. If your "brand" is more expensive than another one you need to choose the cheaper brand. And don't dismiss generics, they are cheaper and the quality of basics are just as good as the branded products.

7. Steak, fresh fish and expensive fruit and vegetables are off your menu.

8. Practice portion control - if a recipe says "serves 6" then you get six serves from it and put two in the freezer for freezer meals (basically free meals).

9. Cook from scratch. Sauces, soups, stews, casseroles, biscuits, cakes, desserts, drinks, jams, pickles, pizza bases, bread can all be made easily at home for a fraction of the price of buying them.

10. Choose the cheapest supermarket for your shopping even if it isn't your favourite. For the most part Aldi is cheaper across the board than Coles or Woolworths and carries a full range of basic groceries.

Here's the meal plan I've created for you (you'll find plenty of others in the Newsletter Archive or you can see mine in the Archived Menu Plans).

Breakfast: 2 Weetbix, 1/2 cup milk, 1/2 banana OR 1 boiled egg on toast, 1/2 cup tinned fruit, 1/2 cup MOO Yoghurt

Morning tea: 1 muffin OR 1/2 cup trail mix OR 1/2 carrot cut into straws with 1/4 cup dip

Lunch: 1 sandwich (Chicken salad, egg and lettuce, cheese, cheese and Vegemite, Mock Chicken, salad) with carrot sticks & dip OR Lunchbox Cookie OR Yoghurt with 1 piece of fruit (whatever is cheapest when you do the shopping)

Afternoon tea: Pita chips and dip OR 1 piece of fruit

Dinner: Roast chicken, baked vegetables, peas, corn, carrots, gravy; Rissoles, mash, peas, corn, carrots, gravy; Spag bol, salad; Grilled sausages, potato bake, peas, corn, carrots; MOO Margarita Pizza & garlic bread; Tuna Casserole, green salad, wedges; Tacos.

Desserts: Apple sponge and cream; Tinned fruit and custard; pancakes and syrup

Shop wisely and carefully and you'll have change from your \$69.25 grocery money for the week.

Sticking to the \$300 a Month Food Challenge isn't easy. It is however simple. You need to put the effort in, do your inventories, hunt down the specials, cook from scratch and waste absolutely nothing. Do those things and you'll get your grocery bill down quickly and easily.

## On the Menu

### Citrus Summer Meals

Enjoy the fresh taste of summer citrus with your meals with these delicious and simple recipes.

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## Grapefruit Grilled Salmon

### Ingredients:

1 large grapefruit, peeled and cut into segments, cutting away from the membranes (do this over a bowl to be sure to capture the juices)

1 large grapefruit, squeezed for juice, (add to reserved juices saved - you want at least 1 cup juice)

2 tbsp balsamic vinegar

2 tbsp dark brown sugar

4 salmon fillets (about 180g each)

1/2 tsp salt

1/2 tsp pepper

### Method:

In a saucepan over medium-high heat, whisk together the grapefruit juice, balsamic vinegar, and brown sugar, bringing to a boil. Keep the liquid at a gentle boil and continue cooking for about 12 to 15 minutes or until reduced in half; turn burner to low and keep warm. Sprinkle the salmon fillets on both sides with the salt and pepper. Prepare indoor or outdoor grill. Place salmon flesh side down and grill for 6 minutes or until you can easily move the fish, then flip over onto the skin side. Now brush the top flesh side with prepared glaze. Continue grilling for about 5 or 6 more minutes, brushing top flesh side of salmon with glaze two more times. When salmon is cooked through, brush with a little more glaze and remove from grill. Divide the grapefruit segments into 4 equal amounts and scatter on a serving plates, then top with grilled salmon fillets and drizzle even amounts of warm glaze on top of each salmon serving. Makes 4 servings.

## Almond Crusted Chicken Cutlets with Apple Lime Sauce

### Ingredients:

2 boneless, skinless chicken breasts, cut in half

2 tbsp flour

1 egg

2 tsp soy sauce

1/2 tsp black pepper

3/4 cup finely ground almonds

3/4 cup crushed corn flake crumbs

1 tbsp olive oil

1/2 cup apple juice

2 limes, juiced

2 tsp cornflour

1/4 cup honey

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## Method:

Place chicken breasts between two sheets of waxed paper and flatten with mallet to 1 centimetre thickness. Dip these chicken cutlets in flour and shake off excess, then set aside. Combine egg, soy sauce and pepper in a shallow dish and set aside. Combine ground almonds and corn flake crumbs in another shallow dish. Coat chicken alternately once in egg mixture and almond mixture, pressing down so coating sticks. In a skillet on medium heat, brown chicken on both sides in oil until chicken is no longer pink and juices run clear. Remove chicken from skillet and set aside. Combine apple juice, lime juice and cornstarch in a bowl, then pour into hot fry pan, mix and add honey to pan. Cook and stir until bubbly and sauce is thickened. Serve chicken cutlets with hot sauce poured over.

Serves 4.

## Lemony Herbed Shrimp Kabobs

### Ingredients:

1/4 cup green onions, chopped fine

1/4 cup olive oil

2 tsp lemon zest

2 tbsp fresh lemon juice

1/2 cup honey

3 tbsp fresh parsley, chopped

2 tbsp fresh thyme leaves, chopped

1/4 tsp salt

500g prawns, peeled and de-veined

### Method:

Whisk together all ingredients (except shrimp) in a glass or plastic bowl, then add shrimp and gently toss to combine. Cover and refrigerate for at least one hour. Prepare your grill or barbecue. Remove prawns from marinade, discard marinade, and put prawns on metal or water-soaked bamboo skewers. Grill for 5 to 7 minutes, turning once during cooking time, until prawns are cooked through and pink. This can be a main dish for 2 to 3 people or as appetizers for more.

## Crock Pot Oregano Lemon Chicken

### Ingredients:

1 tsp dried oregano

1/2 tsp salt

1/4 tsp ground black pepper

1kg chicken breast fillets

2 tbsp butter

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1/4 cup water

4 fresh lemons, squeezed

2 garlic cloves, crushed

1 tsp chopped fresh parsley

Method:

Mix together the oregano, salt, and pepper in a little bowl and then rub this mixture into the chicken. Put butter in a large heavy fry pan over medium heat, and when butter melts and pan is hot, add chicken in and brown it on both sides, about 3 to 5 minutes each side. Remove the chicken and arrange evenly in the crock pot. In the same pan add the water, lemon juice and garlic and bring this mixture to a boil, stirring to get up the browned bits from the bottom of the pan, then immediately pour over the chicken in the crock pot. Cover and set crock pot to LOW and allow to cook for 6 to 7 hours. 15 minutes before the end of cooking time, sprinkle parsley on top of the chicken, cover the crock pot and continue cooking the remaining 15 minutes. Serve with a side of rice or potatoes if desired. Serves 6.

## Quotes of Note

Life isn't about getting and having,

it's about giving and being.

~~Kevin Kruse~~

~~~~~

Never look down on anybody unless you're helping him up.

~~Jesse Jackson~~

~~~~~

Treat everyone with politeness, even those who are rude to you —

not because they are nice, but because you are.

~~Author Unknown~~

~~~~~

Only those who dare to fail greatly can ever achieve greatly.

~~Robert F. Kennedy~~

~~~~~

Twenty years from now you will be more disappointed by the things that you didn't do

than by the ones you did do, so throw off the bowlines,

sail away from safe harbor, catch the trade winds in your sails.

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Explore, Dream, Discover.

~~Mark Twain~~

~~~~~

Start where you are. Use what you have.

Do what you can.

~~Arthur Ashe~~

~~~~~

I didn't fail the test. I just found 100 ways to do it wrong.

~~Benjamin Franklin~~

~~~~~

A thought that does not result in action is nothing much,  
and an action that does not proceed from a thought is nothing at all.

~~Georges Bernanos~~

## Cheapskates Tip Store

### Freezer Meal Planner

Approximate \$ Savings: \$100

I have a freezer full of ready meals and ingredients but haven't found an inventory system that worked for me. I now stick a blank monthly calendar on the fridge for meal planning. Then I bought a sheet of blank whiteboard magnet and cut it into small labels. When I batch up meals for the freezer or buy meat etc. I write it on one of the labels and put them on the side of the fridge. When I meal plan I then just stick these to the day I want. Once used the label can be wiped clean for another use. All the little magnet labels on the side of the fridge are a great visual of how much food there is to eat in the freezer making me more likely to use things up. If you have a freezer with shelves you could stick these magnets in layers to show which shelf it is on.

*Contributed by Emma Street*

### Getting Everything from Your Old Fridge

Don't dispose of your old fridge when it's no longer working. Here is a list of parts of it which can be reused: The body of the fridge turned on its side, makes a great self-watering wicking container for growing veggies. The flat outside of the door can be covered with mosaic tiles for a lovely garden feature. The wire shelves can be used to protect young seedlings from birds. The glass shelves can be used to cover tender seedlings when a frost is predicted. The nuts, bolts and hinges can be reused for other projects. Even the plastic lining of the door can be reused, just cut it into pieces for durable plant labels. The small light globe (if it's still working) could be reused in a lamp in your house. Any

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copper wire can be wound around plant pots to deter snails and slugs (it gives them a small electric shock when their mucus contacts it). The electric motor should be taken to a metal recycling yard.

*Contributed by Pam Strange*

Perpetual Pickle Juice

Approximate \$ Savings: \$2.00 to \$5.00 per jar

I save the liquid from my jars of pickles when they are empty. Then I buy or use cucumbers and onions from the garden, slice and put them in to the jar with the liquid covering them. Finally, cover and refrigerate for four to five days and you will have a new jars of pickles for the cost of the cucumbers or onions.

*Contributed by Tracy Shilton*

Organizing Power Cords

Approximate \$ Savings: \$50c

Use the Clips from loaves of bread etc. And write which power cord is eg: TV, DVD player, Surround Sound, Stereo etc. Clip them to each lead so when you go to the power board you will know which 1 to remove by the label. And not unplug unnecessary lead.

*Contributed by Michelle Goodall*

Kill Fungus and Mildew for Good

Take 1 part Hydrogen Peroxide and 2 parts water. Put in a clean empty spray bottle and spray on your affected walls. Let it stand a little while, respray as needed.

*Contributed by Isabel Sebastiao-Vieira*

Made with Love Not \$

I have four grandchildren aged 13, 12, 10 and 10. Like many children they have the latest in electronics and are 'privileged' as they rarely go without anything. Their experience of giving Christmas gifts is to obtain money from dad for mum's gift and from mum for dad's gift. My suggestion to them is that their parents would appreciate a gift that they had earned money for themselves or something they had made. They decided they would cook their parents' favourite treats. The 13 year old found a recipe online for macarons for her grandfather, the 12 year old decided to make rocky road for his father using milk chocolate, cashews, red jellies and marshmallows and the 10 year old made earthquake gingerbread biscuits for his mother. The other 10 year old was not interested in being involved and said he would use his own cash to purchase gifts. One obstacle was who would pay for the ingredients. Comments of "you have all that's needed in your pantry!" My response was "but I had to pay for them." We added up the cost of the ingredients and negotiated some time weeding my garden to pay for them. The end result was three very pleased and proud children, some beautifully presented gifts, and impressed parents and grandparent, (the children could not wait until Christmas Day to give their gifts) and I hope a gentle lesson.

*Contributed by Carol Woolcock*

Avoid Spending Good Money on Bad Avocados

If you pop the stem end of an avocado and see that it is brown underneath - it is over-ripe.

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If the hole is yellow-ish it is perfect.

If it is green - it needs a little more time to ripen.

*Contributed by Vicky Poole*

### Who Hates Chopping Onions?

I don't! Store your onions in the freezer. When you need one next, just zap it in the microwave for 20-30 seconds (just long enough to make it soft enough to chop, but onion is still cold). No more tears guaranteed. Chopping onions will now be a pleasure.

*Contributed by Lisa*

### Pack Lunch and Save Big

Last year's lunch box probably just needs a good cleaning (and maybe a new name label and a few new stickers) to be school ready. This year, vow to stop spending top dollar on expensive, one-use juice boxes. Instead, invest in a fun, reusable water container. There are so many good water bottles around, BPA free, unbreakable, and reusable and some are even insulated. You'll find them in department stores and supermarkets right now, with all the back to school paraphernalia. The next step on the lunch makeover is to hunt down reusable snack and sandwich containers. Vow to use Ziplocs and tin foil sparingly. Instead, opt for a waste-free lunch kit. You can get reusable sandwich and roll containers. Tupperware have them (although they are expensive). You can also get them at department stores. There are cloth sandwich wraps that are light to carry and easy to launder. Buying them is expensive when they are easily made. Thrifty mothers can make their own lunch kits by snapping up small Tupperware containers at garage sales and from op-shops in fun colours.

### Track the Back-to-School Sales

During the weeks leading up to the first day of school, I start checking all the sale brochures from Target, Kmart, Big W, Officeworks, Coles, Woolworths and newsagents. The stores have specials at different times, so I note down on a piece of paper what I need, which store has the deal, and when. It's tedious but in the end the extra effort saves us loads of money.

*Contributed by Rose McGowan*

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*Contributed by Rose McGowan*

### Get Next Year's Supplies This Summer

The back-to-school sales are on right now. Notebooks, packs of paper, pens, highlighters, Textas, folders, pencil cases, backpacks and so on are ridiculously cheap after the new school year rush. I buy a couple years' worth of items and stash the extras away to pull out the following January, saving me money, time and energy. I keep them in a box in the linen cupboard with strict instructions that I am the only one allowed to take things from the box (otherwise everything would just disappear, and there's no saving in that). With five kids, shopping for school supplies every second year really is worthwhile.

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*Contributed by Becca Molloy*

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