

# The Cheapskates Journal June 2015

From Cath's Desk

Hello Cheapskaters,

I'm writing this under our awning in beautiful Mungo National Park! You just have to love technology, especially when it allows you to go on holiday and still stay in touch with your Cheapskates family :)

Isn't the year flying by? Before you know it will be tax time and the downhill slide towards the end of 2015. Are you prepared - for tax time and then end of the year? Have you gone back and reviewed your goals and plans for 2015, to make sure you're on track to stick to your budget and to complete your year as planned?

Take a half an hour sometime before the end of this month to review your spending plan, your goals, your saving targets and then perhaps another half an hour to get all the documents you need for your tax return (or as many as you can ahead of time) ready, then come 1st July you'll be set and your financial life will still be on track.

Have a great month everyone, we'll be enjoying our holiday. Keep an eye on my blog, I'm catching up with some of our more remote members as we're travelling around. I can't wait to meet them in person and hopefully I'll be able to share our get-together with you via the blog.

*Happy Cheapskating,*

*Cath*

## Feature Article: Smart Money Moves for Busy Boomers Who Don't Plan to Retire

Do you see yourself as someone who won't ever retire? You probably know some people who have already retired, but you can't imagine that you'd ever stop working. Or perhaps you have considerable debt or little in the way of savings or superannuation to maintain your lifestyle in retirement. The official retirement age is on the rise, meaning for many Australians their working life will be extended by up to five years if they wish to retire on the Age Pension.

As retirement age gets closer, do you identify your own thoughts about retirement in these statements?

**1. "I'm never going to retire. I can't afford it."** If you think this way, you likely haven't saved much for retirement. Such thoughts could become a self-fulfilling prophecy and you might end up working until your health fails or you're forced into retirement.

· Either way, you're financially unprepared for the fact that you'll eventually retire.

**2. "I love my job and I want to work forever."** I'm guilty of this. I love what I do, and can see myself working forever but to keep working forever really isn't practical for so many reasons. Although it's wonderful that you enjoy your work, that love will not stop the aging process. As years pass, the way you think will eventually change, as could your health, work situation and environment.

**3. "My dad worked all his life and died on the job and so will I."** You believe you're a helpless pawn of fate and won't retire due to expecting an untimely death.

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However, if you live longer than your parents (and according to statistics, you will), you may find yourself in a position to retire someday. The real question is, “Will you be financially ready?”

**4. “I don’t think about retiring. I guess things will turn out the way they’re supposed to.”** This reaction is like sticking your head into the sand and ignoring one of life’s realities: if you’re lucky enough to live long enough, you’ll eventually retire.

## What to Do Now to Prepare for Your Financial Future

By now, maybe you’re considering that you’ll actually retire. What can you do immediately to begin establishing a bright financial future during retirement?

Talk with your spouse or partner about the kind of life you’d want if you stopped working. Make some plans that make such a life possible for you.

Ponder these tips:

**1. Accept reality.** You’ll likely retire at some point. Think about your current finances and how you’d live if for some reason unknown to you today, you had to stop working tomorrow.

**2. Start saving this week.** Aim for putting back 10% of your salary. Look at it this way: it can only help you to have some extra money in the bank.

**3. Add to your superannuation.** Talk with your tax accountant about the way for you to contribute to your superfund to take advantage of salary sacrificing (and you don’t need to be earning a huge wage to salary sacrifice) and any co-contributions available.

**4. Develop passive income resources.** How can you get started now to establish a new source of passive income and keep it going?

**5. Focus on building assets.** Maintain your home at the highest level. This way, if you decide to sell, your house will be in tip-top shape. Begin some short-term investments (five years or less) and regularly place some dollars there.

**6. Reduce outgoing expenditures.** Take a look at the amount of money you have going out in an average month. Look for ways to cut spending and follow through with instituting those cuts.

Regardless of your reasons for feeling you won’t ever retire, start planning for a time when due to health, age, or level of physical energy, you’ll at least slow down working. Put these strategies to work, even if you don’t plan to retire. You’ll be glad you did.

## A Thoughtful Moment: The Other Side of the Wall

There was a young woman who took great pride in the growth and care of the flowers in her flower garden. She had been raised by her grandmother who taught her to love and care for flowers as she herself had done. So, like her grandmother, her flower garden was second to none.

One day while looking through a flower catalogue she often ordered from, a picture of a plant immediately caught her eye. She had never seen blooms on a flower like that before. “I have to have it,” she said to herself, and she immediately ordered it.

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When it arrived, she already had a place prepared to plant it. She planted it at the base of a stone wall at the back of her yard. It grew vigorously, with beautiful green leaves all over it, but there were no blooms. Day after day she continued to cultivate it, water it, feed it, and she even talked to it attempting to coax it to bloom. But, it was to no avail.

One morning weeks later, as she stood before the vine, she contemplated how disappointed she was that her plant had not bloomed. She was giving considerable thought to cutting it down and planting something else in its place.

It was at this point that her invalid neighbour, whose lot joined hers, called over to her. "Thank you so much! You can't imagine how much I have enjoyed the blooms of that vine you planted." The young woman walked through the gate into her neighbour's yard, and sure enough, she saw that on the other side of the wall the vine was filled with blooms.

There were indeed the most beautiful blooms she had ever seen. The vine had crept through the crevices and it had not flowered on her side of the fence, it had flowered luxuriantly on the other side.

Just because you cannot see the good result of your labour does not mean that it bore no fruit.

**Author:** *Randy Reynolds*

## 10 Financial Skills That Will Carry You through Challenging Times

The ability to survive on a modest income is a skill. However, it's a skill that could be useful for anyone, especially in these uncertain economic times. Even if you're great with money in general, you might not have the expertise to live on a low income and such expertise could come in handy.

Practice these skills and you'll be prepared for any financial challenge:

- 1. Be able to differentiate between wants and needs.** What you consider to be a need today will change when financial resources are scarcer. Before spending any money, ask yourself if the item or service is a true need or a want.
- 2. Save anyway.** Saving is often a challenge during good times. It's even more challenging when money is limited. It's still important to save a portion of any income you have, even if it is just \$5 a week.
- 3. Know how to budget and have discipline.** Just about anyone can create a budget, but it's sticking with the budget that's hard. It takes practice and discipline. It's no fun to barely scrape by each month, but a budget makes it possible. It also highlights the little ways to get ahead each month.
- 4. Use your car as little as possible.** It costs money to use a car. Combine shopping trips. Create a carpool to minimize driving to work. If possible, use a bike or walk.
- 5. Find an additional source of income.** A part-time job can be a big help. There are many things you can do on your own instead of seeking additional employment. You can rent out your car, rent a room in your home, buy and sell items on eBay or Gumtree or Facebook, or any number of other activities.

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**6. Learn to eat inexpensively.** A kilo of rice costs a dollar. Mince is \$3 a kilo and can be made into dozens of different dishes. Choose the least expensive type of fruit. Food is a considerable expense for most families. It's also an expense that's easy to minimize.

**7. Purchase used clothing.** Use clothing stores are everywhere. Most op shops have dollar days or fill-a-bag days when their low prices are even lower.

**8. Be aware of all the public assistance programs.** If you're used to living a middle-class lifestyle, you might not have the slightest idea of how to take advantage of these programs. Become familiar with what all is available in your area.

**9. Find inexpensive healthcare.** Look for a clinic that bulk bills for doctor visits and ancillary services such as pathology, radiology, dentistry, physiotherapy etc. Find a pharmacy that offers cheaper prescriptions, often discount department stores have inexpensive optometry and over-the-counter medications.

**10. Find less expensive housing.** The citizens of the Australia enjoy some of the most spacious living quarters in the world. In many countries, it's not uncommon for ten or more people to share a small apartment. You can probably find a less expensive place to live that will work. Tiny houses are becoming more and more popular, especially in bigger cities where housing is expensive and hard to find.

Surviving during challenging financial times requires a new way of viewing money and the world. The less money you have, the more scrutiny each dollar requires before it's spent. If you find yourself with less income than you're accustomed to, it's important to aggressively conserve at every opportunity.

## Preparing Your Home for a Quick Sale

It's important to spend some time sprucing up your home before you put it on the market. Often, some of the most serious offers come quickly in the marketing process, and you don't want to let these buyers get away, only to see your home languish on the market for months afterward while you make needed repairs.

As they say, you never get a second chance to make a good first impression!

However, it's important to draw the line on updates and renovations. Sure, they'll make a better impression, but at what cost? Will you even get the money you spend on these renovations back? Which ones should you bother with and which ones should you skip?

Consider these tips when preparing your home for sale:

- \*Power wash outside surfaces, cut and edge the lawn, and brighten your curb appeal with a few pots of flowers near the front door. Repaint as necessary.
- \* Most importantly, clean your home inside and out.
- \*Remove clutter, personal items and furniture that has seen better days.
- \*Fill holes in the walls and paint your walls in neutral colours.
- \*Make only necessary repairs to your roof and flooring, but do remove old, worn carpeting.
- \*Repair plumbing, electrical, heating and air conditioning systems as necessary so they work as intended.

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\*You can update kitchens and bathrooms by simply painting the cabinets and replacing the hardware. Have unsightly sinks and tubs refinished rather than replace them.

\*Replace only old appliances that really need to be updated. Surprisingly, just one nice appliance causes more positive thoughts in buyers about the whole kitchen.

These updates will make your home attractive to potential buyers without racking up unnecessary costs. When your home feels fresh, clean, welcoming and “well taken care of,” it makes that good first impression that you seek and that buyers remember.

Challenging times require a new set of skills, but they are easy to learn.

## Top 11 Qualities of an Outstanding Insurance Agent

June is insurance month in our house. It's when the house and contents insurance is due, and the month before the car insurances are due. It's the month I take a couple of hours to ring around and get quotes for renewing the policies and compare prices and benefits between insurance companies. Sometimes it means switching insurance companies, other times it means the current company can do a better deal and I'm happy to stick with them.

But for one policy, the insurance for our 4 wheel drive, I've discovered that I get a much better deal if I use an insurance agent. She is able to negotiate a much better price and better cover than I have been able to, saving us around \$300 a year and getting us much better policy benefits.

Chances are, at some point in your life, you're likely to want the services of an insurance agent. House and contents, auto, health, disability and life insurances can prevent financial disaster due to a crisis.

A good insurance agent can help you protect one of your greatest assets: your money.

How do you find an exceptional insurance agent? Will you know one when you meet one?

Consider these qualities of an excellent insurance agent:

**1. Demonstrates good listening skills.** If an agent pressures you to select a certain type or amount of insurance and hasn't yet listened to what you have to say, turn around and go the other direction. An effective agent is attentive and listens well.

**2. Takes time to get to know you and your situation.** A good insurance agent will sit down with you and focus on your financial needs and desires. His recommendations are solutions that work well with your own personal circumstances.

**3. Returns calls promptly.** Whenever you have questions or comments about an insurance policy or claim, a quality agent will call you back within 24 hours if he was unavailable when you called.

**4. Employs quality staff.** A good agent understands the importance of having office workers who show up on time, dress appropriately, and use courtesy and kindness when dealing with you. Such an agent realizes that his customer service is only as good as his staff's professionalism.

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**5. Uses tact, understanding, and knowledge.** An effective agent understands where you're coming from. He'll listen to you and then present you with facts and examples that educate you regarding the insurance you seek.

**6. Shows honesty.** He will tell you the downsides as well as the benefits of the policy.

**7. Has the capacity to sell you one of a number of insurance products.** The more insurance companies that the agent interfaces with, the better the chance that he'll be able to find a policy that fits you and your needs like a glove.

**8. Possesses some legal and tax knowledge.** A good agent should be able to explain to you general legal and tax ramifications of a policy. Specific legal and tax knowledge, however, should still be directed to a solicitor or tax professional.

**9. Is involved in the local business community.** He knows many of the local bankers, store owners, and major employers in your town. You might see him at your local street fair or farmer's market on Saturday.

**10. Is friendly and open with others.** A competent agent will have a smile on his face and openly chat with you.

**11. Will refrain from being overly aggressive or pushy.** A good agent knows that being too pushy with a prospective customer rarely helps to get a successful sale.

When you're seeking an insurance agent you can trust, look for these characteristics. Trust your own instincts about whether someone is the right agent for you. Before you know it, you'll find a competent agent whose focus is to fulfil your insurance needs so you can protect your precious assets.

## Planning to Retire? 6 Essential Tasks for Financial Stability during Retirement

The retirement years are meant to be golden. By retirement age, you've likely worked for 40+ years, and you can finally relax, enjoy family, and visit friends. Unfortunately, staying financially stable, though, is often a challenge.

Working through these tasks will help you maintain financial stability when you retire:

**1. Understand the key to stability.** The key to achieving financial stability is to make your money last.

- Life expectancy continues to rise. Can you afford to stay in retirement if you live to your 80s, 90s, or beyond? This is an important question that requires careful thought and planning.
- You may want to consult a financial advisor for a variety of tactics you can use to make your money last.

**2. Make a list of your retirement goals.** What do you plan to achieve once you've finished working? These may include dreams and wishes you hold in your heart and want to see happen.

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- What are some of the most important aspects of retirement you don't want to miss? Is it visiting grandchildren or travelling around the world? Do you want to retire on a beach or spend your days in a city? Perhaps you plan to hit the road as a grey nomad and enjoy this beautiful country. Your list can include items such as paying for your grandchild's education or purchasing a yacht.
- A list of your retirement goals can help you figure out how to stay financially stable. Each goal has a financial value. Consider how you can safely work each goal into your financial plan based on the money you've saved up and the funds you still have coming in. Include these goals in your retirement budget.

**3. Make a list of retirement essentials.** Retirement essentials are basic housing, food, medications, and other necessary costs. All of these are tied to your financial stability.

- How much will your home cost during retirement? Will your home be paid off by retirement? If you own your home, remember to include the continuing costs of property insurance, rates and maintenance.
- Will you be preparing your meals at home? How often do you intend to eat out?
- Medications, doctor visits and other health care costs are also a concern.
- What about utilities?

**4. Combine the lists and start calculating.** Include all your costs from your lists of essentials and goals to come up with a budget. It's important to estimate correctly and consider emergency situations.

**5. Consider the growth of your investments in the future.** How much money do you expect to have once you retire? How much can you expect these funds to grow during retirement? What income streams will contribute to your daily life once you're no longer at work?

**6. Think about Social Security and Medicare.** Do you want to depend on these sources? Will you be able to survive on the age pension for living expenses and will Medicare be adequate for your health care? How much will they contribute to your lifestyle?

- Planning your retirement age is a crucial step. The longer you put off retirement the longer your superannuation will last, but do you really want to be working full time at 65? At 70? Or older? Financial stability and planning now will help you retire when you want to, and not when you're too old to enjoy your retirement.

Retirement can be one of the best phases of your life. If you stay financially stable, then you can avoid making difficult money decisions and enjoy the retirement you dreamed about.

Dear Cath

**Q.** We just bought a Dyson vacuum and are shocked at the amount of fine dust that we never suspected in our mainly tiled and floor boarded home that was always vacuumed and dusted. If you discovered the same when will all the dust be removed - we still get heaps of dust after over a week of regular cleaning? *Peter*

**A.** Peter the average home ingests an average of one kilo - yes, one kilo - of dust EVERY DAY! It comes in through the windows and doors, is sucked in through heating/air conditioning and comes

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in on feet, clothing, with pets and so on. It sounds a lot but when its spread around the whole house, on floors, furniture, curtains etc. it is spread very thin.

Regular vacuuming will help keep the dust down. You'll probably find you need to vacuum thoroughly every day for at least a week, then every second day, then every third day and maintain at least a twice a week schedule of vacuuming to maintain.

Shoes off at the door, sweeping hard floors every day, picking up fluff etc. when you see it will also help.

Heaters, open windows and doors, pets indoors and where you live will also impact the amount of dust/fluff/dirt you get in your home.

I love my Dyson vacuum and I'm always appalled at the amount of actual dirt it manages to suck out of the carpets - and I vacuum the whole house twice a week and do all the hard floors every day and shoes are not allowed indoors!

**Q.** I know the MOO buttermilk is somewhere on the member's website but I cannot find it. Please help. *Mara*

**A.** The recipes for MOO buttermilk are in the Recipe File under Mixes, or in 31 Days of MOO

MOO Buttermilk No. 1

This is great for when you need a small quantity of buttermilk for pancakes or marinating. It's not true cultured buttermilk but it does just as good a job for a fraction of the price.

**Ingredients:**

1 cup milk (fresh or made from powdered milk)  
1 tsp white vinegar or lemon juice

**Method:**

Stir the vinegar into the cup of milk. Let the milk sit for 10 minutes to curdle, it's ready to use.

MOO Buttermilk No. 2

Just like MOOing yoghurt, you need a cultured starter. For this MOO buttermilk you'll need to buy cultured buttermilk (available in the milk cabinet at your supermarket). Freeze what's left of the starter to use to make more.

**Ingredients:**

3-1/2 cups milk  
1/2 cup cultured buttermilk, at room temperature

**Method:**

Mix ingredients in a sterilised jar and cover with a tea towel (don't put a lid on it, it needs a little air to work). Let the mixture sit in warm spot for 24 hours (the top of the fridge is good for this, or a sunny windowsill). After 24 hours you'll have a fresh batch of buttermilk, ready to use. Makes 1 litre.

**Notes:**

This buttermilk can be frozen.  
Remember to keep 1/2 a cup to start the next batch.

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You can use any milk, fresh or powdered, full cream or skim, even soured milk. Full cream works better than skim, but it will still work.

## On the Menu: Yummy Winter Desserts

Winter nights just call for delicious hot desserts and these three really fit the bill. They all go very well on their own or with ice-cream, whipped cream or custard - whatever takes your fancy really.

### Cinnamon Dumplings

**Ingredients:**

1-½ cups plain flour  
2-¼ tsp baking powder  
1 tsp cinnamon  
¾ cup water  
2 cups sugar  
125g unsalted butter, cut into pieces  
2 large eggs  
1-½ tbsp milk  
4 cups apple cider  
Custard or whipped cream

**Method:**

Sift together the flour, cinnamon and salt and set aside. In a large saucepan, over medium heat, stir together the ¾ cup of water and the sugar. Cook over low/medium heat without stirring for 10 to 12 minutes.

Meanwhile, in a large bowl, cut the butter into the flour until it's crumbly. In another bowl, whisk together the milk, 1 whole egg and only the yolk from the other egg. Make a well in the flour and pour in the milk/egg mixture. Stir gently with a fork until blended.

Back at the stove, once the sugar syrup has been cooking for at least 10 minutes, stir well and cook another 4 or 5 minutes. Remove from heat and slowly whisk in the cider until well blended. Return to the heat and bring just to a good simmer.

Divide your dough into 12 parts and roll each into a ball. Drop these into the simmering cider syrup. Turning the dumplings once or twice, cook them until they triple in size. It may take up to 20 minutes to cook all twelve.

Place each dumpling in an individual serving bowl and drizzle with the remaining cider syrup. Top with crème and serve at once.

### Apple Pancakes

Pancakes take a while to make so they are often only fixed during the weekends. If you're tired of plain pancakes, why not try Apple Pancakes as an alternative instead? This recipe is easy to make, and with a little effort, can look wonderful on the plate with scrambled eggs and sausage links. Use your imagination when plating. Here we've added fresh blueberries, pink lady apple slices along, mint with a sprinkle of cinnamon and syrup.

**Ingredients:**

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2 large eggs  
2 cups SR flour, sifted  
1/3 cup sugar for the recipe plus 2 tablespoons sugar (or more) for cooking  
1 tsp bicarbonate soda  
2 tsp ground cinnamon  
1 tsp ground ginger  
1/4 tsp grated nutmeg (freshly grated if you have it, but pre-grated will work)  
2 cups plus 2 tablespoons buttermilk  
60g unsalted butter, melted  
2 tsp vanilla extract  
2 peeled Granny Smith apples, 1 cored and finely grated, 1 thinly sliced on a mandolin (Note: Be careful about how finely you try to grate the apple, it may turn out looking more like applesauce).

## **Method:**

Begin by preparing your apples. Sprinkle a little lemon juice on the apples to keep them from turning brown after cutting or grating. Core both apples. Cut one apple into uniform thickness slices (a mandolin works well for this step). These will be used with the pancake batter.

The other apple should be peeled and grated for inclusion in the batter. Please note, in the first picture, when trying finely grate the apple, it turned out more like applesauce.

Now you're ready to start on the batter itself. Melt the butter over medium heat being sure not to scorch it.

In a medium to large size bowl, beat two large eggs until frothy.

Add the flour to the beaten egg.

Then add the 1/3 cup of sugar. Reserve the rest of the sugar for actual cooking.

Next add the baking powder, baking soda, salt, cinnamon, ginger and nutmeg.

Add the buttermilk, vanilla and melted butter to the mixture and then stir to incorporate everything.

Add the grated apple. Stir until just combined. The mixture will be thick.

Preheat the frying pan over medium-high heat. Lightly spray with cooking spray or add a little butter.

Add about 1/2 cup batter to the fry pan. Place 2 lightly sugared apple slices on top.

Cook the pancake until bubbles form (about 2 minutes). Flip the pancake with a spatula and cook until golden brown on each side for a total of about 4 minutes cooking time per pancake. You may need to spray the spatula with cooking spray between pancakes to ensure the pancake doesn't stick to the spatula.

Place the cooked pancake on a plate. Serve with other favourite breakfast items such as bacon, turkey sausage or scrambled eggs. Garnish with apples slices other fruit and a sprig of mint, if desired.

Blueberry Coffee Cake

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One of the most wonderful summer fruits is blueberries. Not only can they be stored in many different ways, they make a wonderful addition to many recipes. One of my favourite blueberry recipes is blueberry coffee cake, which can add a delightful taste of summer to even the coldest winter.

## **Ingredients:**

½ cup butter, softened

1 cup sugar

3 eggs, beaten

½ tsp of vanilla

½ tsp of cinnamon

1 tsp baking powder

1 tsp bicarbonate soda

2 cups plain flour

1 cup sour cream (Option: use 1 cup of vanilla yoghurt instead of sour cream)

2 cups of fresh blueberries (Option: if using frozen berries, be sure to thaw before adding to mixture)

## **Topping:**

1 cup brown sugar

¼ cup butter, softened

½ cup plain flour

## **Method:**

In a large bowl, add ½ cup of butter and one cup of sugar. Cream together butter and sugar until crumbly.

Add the 3 slightly beaten eggs and mix well.

Add the vanilla, cinnamon, baking powder, bicarbonate soda, and salt and blend until smooth.

Mix in half of the flour and half of the sour cream. When blended, add the remaining flour and sour cream and blend again.

Using a spatula or a large spoon, stir in the fresh blueberries. Mix well. The mixture will turn blue or lavender.

Preheat the oven to 180 degrees Celsius. Lightly spray a 9 x 13 baking dish and pour in the blueberry mixture. Set mixture aside while you make the topping.

In a small bowl, cream together the brown sugar and softened butter. Using a spoon, add the flour a little at a time until the topping is crumbly.

Scatter brown sugar crumbs on top of the blueberry mixture.

Lightly tap the pan on the benchtop to make sure the batter is distributed evenly. Bake for 40 minutes.

Serve warm straight from the oven with hot coffee or cold milk, or if you want to use it as a dessert, cool and serve with fresh cream, ice cream, canned peaches or custard.

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## Quotes of Note

A good financial plan is a road map that shows us exactly how the choices we make today will affect our future.

~~Alexa Von Tobel~~

~~~~~

Debt can turn a free, happy person into a bitter human being.

~~Michael Mihalik~~

~~~~~

Everyone knows that if you can keep on making money, everyone's happy.

~~David Stern~~

~~~~~

Every financial worry you want to banish and financial dream you want to achieve comes from taking tiny steps today that put you on a path toward your goals.

~~Suze Orman~~

~~~~~

Every time you are able to find some humour in a difficult situation, you win.

~~Unknown~~

## Cheapskates Tip Store

### Cooking for One

Having had to cook the evening meals since the age of 11 I'm bored with it all. So now in my 60's and only two of us I find setting aside a weekend and cooking a few of our favourite dishes (they always seem to be for 4 but you can find some for two) then packing in them into single meals to freeze. I make casseroles, curries, rissoles/meatballs.

With the rissoles I make them up to cooking stage and then freeze even putting a couple aside flattened to have as hamburgers.

I even cook up a batch of rice for four and freeze that in meals size portions, just thaw and heat in the microwave and it comes out as if freshly cooked. If I have too much rice for the meals to accompany it I still freeze it and then on a night when you have a little more time you can turn it into fried rice. I always have the ingredients in the pantry. It is so easy to take a readymade meal out of the freezer in the morning put it in the fridge to thaw and then just heat it or finish cooking it at night.

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If you like to have dessert there are several dishes including single serve fruit pies you can make and freeze. We like crumbles but instead of making the crumble each time, I again make a full batch and freeze it so I always have it on hand and once again there are always apples, tinned fruit or frozen berries on hand.

I have to start all over with this regime as last week due to the Hunter Region storms I was without power for five days and lost the contents of a fully stocked fridge and deep freezer. I will have to see how much I can reduce my grocery bill by to save enough to restock.

*Contributed by Suzanne McEwen*

Fantastic Gravy without Gravy Powder

**Approximate \$ Savings:** \$2.65 per 120gms

When roasting any meats/chicken place a couple of teaspoons of sugar in the corner of the pan and let it caramelise during the cooking of the roast. This sugar will add colour and flavour to your gravy. When everything is cooked, drain most of the fat and sprinkle in some flour and cook like at roux. Remember to scrap all the goodness off of the bottom of the pan. Add salt (if required) and add any vegetable water that you may have. Add additional water if required. Stir until all lumps are removed. Optional Add a squirt of tomato sauce and a spoon full of either a plum jam or cranberry sauce for additional depth and flavour. Freeze any left-over sauce and this can be used in any dish that you want to have gravy with such as Sausages, Onions and Gravy or add to a Shepherd's Pie etc. For Christmas time and that extremely special occasion add a couple of tablespoons of red wine or brandy during the cooking process of the gravy. Always reduce the gravy to the consistency that you require. Don't throw away any peelings as these can be used to make vegetable stock or added to the roasting pan for additional flavour.

*Contributed by Chris Arenelli*

Download Free Newspapers and Magazines

**Approximate \$ Savings:** Varies

For the tech savvy: My local library (Penrith, NSW) allows me to download all the latest magazines (and back issues) free through their app. I am also able to download children's educational games for iPad thru another close library (Springwood), I have also signed with my local university library (of which anyone can join) and can download 300+ newspapers daily. I also borrow books and DVDs each week from the library for my daughters so we are accessing a huge variety of entertainment value at no cost. My husband used to subscribe to the newspapers as this was cheaper than buying in print form so it is a huge savings and the whole family is happy.

*Contributed by Rachel Larsen*

Cheaper than a Plumber Call Out

**Approximate \$ Savings:** \$85+

After 1 or 2 'almost have to call a plumber' panic moments because of a blocked sink, I realised that grease/fat is one of the worst things to create such an issue. Now, no matter how small amount, I use a spatula, (yes, they are the best thing to have in any kitchen!) and I scrape even the tiniest amount of cooking oil or meat juices into a disposable cup (I use the cut off bottom section of my 2 litre milk containers!) and store the grease in the freezer. Once the grease container is full, I then put it out in the rubbish. Since doing this, I have not had that panic feeling of outlaying for a plumber, and it makes cleaning my fry pans etc. faster and easier.

*Contributed by Sandra Bollnehaugen*

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## Descaling an Electric Kettle and Cleaning the Inside of a Microwave

Save leftover lemon halves after juicing (and grating). Before going to bed, cut them in quarters, and place in a kettle full of water. Bring the kettle to the boil and leave overnight. The next morning, tip out the contents of the kettle and dispose of the lemon halves (DON'T drink the water - it will make you sick) and you will be surprised at how clean the inside of your kettle is. I always re-boil the kettle once more and throw out the contents, to ensure there is no residue scale remaining. 60 mls of white vinegar in the water also works, but I like the lemon. Also, to clean the inside of a microwave oven, place a cereal bowl of water (about 2/3 full) in the microwave and microwave on high for approximately 3 minutes. When it "beeps" open the door and then close it again. Leave it for 5 - 10 mins then wipe out. The steam should have loosened all the splatters. If you want, you can put a teaspoon of bi-carb soda or a few drops of vanilla essence in the water, but it's not really necessary unless there is a lingering odour.

*Contributed by Jill Histon*

## Designer Curtains for Less

Recently my landlord decided to put new windows throughout the house. Wonderful! Until I discovered none of the old curtains fit! The frames were all smaller than the old ones and therefore left more glass area to cover. This made me panic with no spare money for new curtains on eight new windows. I scoured the op shops but it was a very tight week and most were unsuitable or expensive. I had a light bulb moment and looked at the doona covers. At around \$2.00 - \$4.00 per cover and they fit the windows, I was set. Firstly for quick cover, I slit a hole on each side of the bottom end of a cover and slid a rod through. I hung it up and had a curtain, easy as. Then I have been slowly going through the house and making lined curtains out of the covers with some sheets which are also cheap at the op shops. Depending on the thickness and pattern of the cover means it is simple or a little more complicated but separating the cover front and back and sewing a sheet onto each for the lining then making a rod pocket or tape and rings takes me a couple of hours and I have lovely curtains. It would be wonderful in children's rooms with all the character doona covers available.

*Contributed by Terri Mudiman*

## Innovative Laundry Trolley

**Approximate \$ Savings:** At least \$15 for a new trolley

I had gone through two laundry trolleys due to wheels breaking and falling off. I was about to buy a third one when my clever neighbour suggested a baby stroller. I picked one up in great condition for \$10 at a second hand shop. It has heavy duty wheels, is easy to manoeuvre and I have a stroller on hand if it is needed for friends or visitors. You may need a round laundry basket to fit in the stroller seat but these can be picked up cheaply if you shop around. I already had one so did not need to outlay extra for that. I am very happy with my ten dollar heavy duty laundry trolley.

*Contributed by Deb Jackson*

## Your Pastry Brush

Pastry brushes have another use besides brushing pastry. When using your metal grater, you'll always find some of the stuff you've been grating stuck to the metal, be it vegetable, fruit, cheese- whatever. Instead of wasting that last useful little bit, I scrape it off with a dry pastry brush, which works well. Some cheese still gets a bit sticky and stubborn, but most will come off. This time of year is so conducive to puddling around the kitchen, don't you think?

*Contributed by Lindsey-jane Doley*

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## New Shoes at no Extra Cost

I decided I needed a new pair of shoes and as my Mother always taught me to buy leather shoes regardless of my financial situation because the leather breathes and stretch. I suddenly remembered what I did when I was 18 and worked opposite the Victoria Market. I bought court shoes for work that were out of fashion in colour and painted them with shoe colour. So I took a pair of old shoes (still in reasonable condition) and bought some black shoe paint for \$10 and painted my old plum coloured shoes black, then some shoes I had bought cheaply from an out of stock store and painted them black and then a silver pair of sandals and painted them also. So I now have 3 pairs of new shoes so to speak for less than \$10 as I still have 3/4 of the bottle full of paint. Now I have shoes that are fashionable with any colour I wear, just like the old days - new again!

*Contributed by Carol Heagney*

## Keep an Eye on those \$ Shops

As I now need to eat gluten and dairy free I am finding it difficult to keep costs down as well as find foods I like. I discovered a fantastic cereal from a well-known cereal brand which cost nearly \$7 a packet at my local supermarket. Today I found it on special in my local Discount \$ shop at \$2 per packet. The use by date was October this year, so I bought 5 packets, saving myself \$25. I don't eat it every day, so did not buy any more. The brand was the same and it is identical to what I already had at home. I checked by purchasing one packet and then checking it against what I had to ensure I was getting the real deal and then purchasing more... I had not thought of checking there for cereals!

*Contributed by Mary O'Neill*

## Long Life Lettuce

Does your lettuce go icky seemingly overnight? Mine used too and I ended up tossing it on the scrap heap. These days my lettuce is wrapped in a damp tea towel, and placed on/in a Tupperware or similar lettuce container with NO lid, and parked back in the fridge, my current lettuce is nearly three weeks old, if not more,( I was on holidays) and still completely edible.

*Contributed by Rosemarie Wheeler*

## Salt Lamp Lights the Way

After we've had our evening meal, we switch off all lights and only have a salt lamp on in the lounge room when watching TV. The salt lamp is left on during the night and the light can be seen from the bedrooms and toilet thus avoiding to switch on any lights if we have to get up during the night for any reason.

*Contributed by Della Bensen*

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