

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

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The Cheapskates Club -

Showing you how to live life debt
free, cashed up and laughing!

If you want to win the Battle of the
Bills and are serious about saving
money, and living life debt free,
cashed up and laughing then this is
the place to be.

The Cheapskates Journal

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Sep 2015

From Cath's Desk

Hello Cheapskaters,

Life is funny isn't it?

You think you have it all worked out, you're living exactly the way you've planned and worked for and out of the blue comes a little dose of extra life. And all of a sudden your plans don't work and that life of your dreams you're living disappears.

Well a couple of weeks ago that's what happened to us. I'll admit to being a little bemused that exactly 21 years on it's happened again.

Out of the blue our plans have changed. But that's OK. This time we're prepared.

We have an Emergency Fund. We don't have any debt. We live frugally anyway. And we have a whole lot more skills - everything from budgeting to gardening to carpentry to sewing to mechanical skills - which we didn't have before.

We've made some adjustments to our plans, made some new ones and we're excited about the challenges ahead.

So if disaster were to strike you, whether it's the first time or again, like it has to us, would you cope? Perhaps you're just getting by now and want to get out of debt and build some savings. Maybe you're just starting a family with all the costs that involves or facing retirement and the income restrictions that come with slowing down and taking it easy.

You're certainly in the right place for learning how. And you'll get loads and loads of support from your fellow Cheapskaters.

And who knows, you may be blessed like we have been, and end up even better off.

Have a great month everyone.

*Happy Cheapskating,
Cath*

Feature Article: Live like you're Wealthy the Cheapskates Way

We'd all like to live a more luxurious life. Unfortunately, our bank account often has the final say. Or does it? There are lots of luxuries accessible to those on a modest budget.

Avoid letting your income stand in the way of fully enjoying life - Cheapskates love life, and live it to the fullest, even on a budget.

Where there's a will, there's a way so learn to look for life's little luxuries in uncommon places and enjoy the treats as they come your way.

When you look good, you feel good. Unfortunately clothes can cost a fortune. You can buy quality clothing - you'll have to purchase fewer garments to stay within your budget, but that's okay. Instead of buying five inexpensive shirts, buy two shirts that fit you well and look great. Quality clothes last longer, so you'll eventually have a large wardrobe anyway. Garage sales are a great way to find brand name, even designer label, clothing at



rock bottom prices. Op shop often have designer labels at rock bottom prices too. Look for factory sales for the brands you love, I'm still wearing a Country Road coat I bought for \$50 (it retailed then at \$300) almost 30 years ago. Buy classic styles and colours, they never go out of style, and update them with accessories you pick up for pennies on sale, at garage sales and op shops or online.

Take advantage of Groupon and similar offers. Even the fanciest of restaurants aren't packed at all hours. Five star luxury hotels need to fill those empty rooms. Resorts want visitors through the gate. Look for coupons for the luxuries you enjoy and save up to 50%, sometimes more. You can give "experience" gifts that would normally cost hundreds of dollars for a fraction of the original price or use them for yourself. Spa treatments,

Get a massage or manicure. There's always a place in town that will give a great, but inexpensive, massage or manicure. You might get lucky and find a place that does both. TAFE salons offer good deals, but so does your local nail salon or masseuse - ask if they need models for apprentices and enjoy the works for a token charge. Check your local paper for discounts, ask if they have a loyalty program and if it applies, ask for seniors discounts.

It may sound drastic, but be willing to move. Did you choose your current location based on the economic opportunities or the cost of living? Most people fail to venture far from their hometown. Taking advantage of a lucrative employment opportunity and a less expensive location can quickly enhance your lifestyle.

Choose your holiday destinations wisely. There are still many parts of the world where your Australian dollars will take you further. It's not

difficult to find an exotic, safe, and inexpensive holiday destination. You'll save money and vacation like a millionaire.

Purchase a pre-owned luxury car. Some of the lower-end luxury cars aren't much more expensive than many of the more modest cars. Look at the luxury cars that are 2-3 years old. They'll still have a warranty and won't cost any more than a new, more common vehicle.

Prioritize. The more you buy, the less you can spend on each item. Consider cutting unnecessary expenses and focusing your dollars on higher quality items and services. You could get rid of your home phone and hire someone to mow your lawn once a fortnight, for example. Or drop the gym, go for a walk a couple of times a week and get your ironing done. Ditch the things that aren't important to you so you have the money to enjoy the things that are.

Keep fresh flowers around the house. A \$5 investment each week can really add a touch of class to your home. Yes, you can get a bunch of flowers for \$5 - Aldi sell flowers, including roses, for \$4.99 a bunch, as does my local IGA supermarket. Do you have space in your yard for a flower garden? Planting a mixture of wild flowers is simple, and they grow successfully without a lot of attention.

Have your clothes tailored. Unless you have the perfect body for a particular piece of clothing, it doesn't fit as well as it could. A simple fix will only cost a few dollars and your clothing will fit much better.

Have fancy coffee sparingly. It's silly to spend \$5 on a cup of coffee, but it has the feel of luxury to it. Meet a friend occasionally for a cup of your favourite coffee, have a real conversation and truly enjoy the treat.



Focus your financial resources on those items and services that provide the most luxury for your buck. Splurge occasionally and enjoy the little things that life has to offer, you can find luxury on a modest budget if you look.

A Thoughtful Moment: A Dog's Purpose? (according to a 6-year-old)

Being a veterinarian, I had been called to examine a ten-year-old Irish Wolfhound named Belker. The dog's owners, Ron, his wife Lisa, and their little boy Shane, were all very attached to Belker, and they were hoping for a miracle.

I examined Belker and found he was dying of cancer. I told the family we couldn't do anything for Belker, and offered to perform the euthanasia procedure for the old dog in their home.

As we made arrangements, Ron and Lisa told me they thought it would be good for six-year-old Shane to observe the procedure. They felt as though Shane might learn something from the experience.

The next day, I felt the familiar catch in my throat as Belker's family surrounded him. Shane seemed so calm, petting the old dog for the last time, that I wondered if he understood what was going on. Within a few minutes, Belker slipped peacefully away.

The little boy seemed to accept Belker's transition without any difficulty or confusion. We sat together for a while after Belker's Death,

wondering aloud about the sad fact that animal lives are shorter than human lives.

Shane, who had been listening quietly, piped up, 'I know why.'

Startled, we all turned to him. What came out of his mouth next stunned me. I'd never heard a more comforting explanation. It has changed the way I try and live.

He said, "People are born so that they can learn how to live a good life -- like loving everybody all the time and being nice, right?" The six-year-old continued, 'Well, dogs already know how to do that, so they don't have to stay as long.'

Live simply.

Love generously.

Care deeply.

Speak kindly.

Remember, if a dog was the teacher you would learn things like:

When loved ones come home, always run to greet them.

Never pass up the opportunity to go for a joyride.

Allow the experience of fresh air and the wind in your face to be pure Ecstasy.

Take naps.

Stretch before rising.

Run, romp, and play daily.



Thrive on attention and let people touch you.

Avoid biting when a simple growl will do.

On warm days, stop to lie on your back on the grass.

On hot days, drink lots of water and lie under a shady tree.

When you're happy, dance around and wag your entire body.

Delight in the simple joy of a long walk.

Be loyal.

Never pretend to be something you're not.

If what you want lies buried, dig until you find it.

When someone is having a bad day, be silent, sit close by, and nuzzle them gently.

There comes a time in life, when you walk away from all the drama and people who create it. You surround yourself with people who make you laugh, forget the bad, and focus on the good. So, love the people who treat you right. Think good thoughts for the ones who don't. Life is too short to be anything but happy.

Falling down is part of LIFE... Getting back up is LIVING...

Contributed by Hazel B.

What Deal or No Deal Can Teach You about

Financial Risk Management

Who would have thought that you could learn about financial risk management from watching a television game show? That's right! Watching Deal or No Deal can actually help you make better investment decisions.

If you've ever watched the show, you'll know that it's about attempting to analyse the results of risk taking. There are numbered briefcases, each with a hidden dollar value. Each case you pick earns you the dollar value hidden inside.

In its simplest form, it's a random system. But you've probably thought that you could figure out a pattern, right? Well, while you may have had some luck before, here are some key lessons that you can take away from the game.

1. Random systems aren't predictable. Simply put, avoid using past activities in a random system to predict future movement. When you're trying to decide which stock to buy, it's almost useless looking at its past performance.

An investment opportunity yielding a particular result in the past doesn't make it predisposed to produce in the same way again.

Avoid being deluded into thinking that you can see patterns of growth from past performance.

2. Panic clouds judgment. Have you made an investment that's now giving you negative results? Have you played the stock market only to realize that it's now on the decline? If you answered yes to either question, you've likely panicked at one point or another.



The first lesson to learn is panic almost always clouds judgment. The minute you realize your investment is going sour, you lose your composure. Try to avoid this.

With pending stock market declines, you may feel like you're at a crossroads. You may want to get out because you don't want to regret staying in. But allow yourself time to think it through. Determine which action can produce a result you can live with.

3. Fear of loss drives decision-making. The reality is that fear of loss is what pushes you to make a hasty decision. At least that's usually the case with questionable investments.

Because you fear what you might end up losing, you may end up opting out of your investment too soon. That may not be the best move. This is often the case with contestants on Deal or No Deal.

Giving thought to what you've lost up to this point can make you feel you took too long to sell. But be fair to yourself. Risky investments are largely based on probability.

4. Dwindling options promote risk-taking. What the game show also shows is that as options dwindle, contestants become more risk-prone. Similarly, you could also be dwelling on past "losses" and that could affect rational assessment.

Try to leave former investment experiences in the past. The same goes for past performance of current investments. Look at the current investment at face value.

Determine if you'll really be better off remaining in the game or pulling out with what you currently have.

So is Deal or No Deal just a game, or is it something that provides you with real lessons in financial risk-taking? It's definitely a little bit of both. You learn a little from every experience!

Of course, it wouldn't be a wise idea to use this game show as your guide to financial wellness! But there's definitely no harm in using some of the examples to help in your decision-making. Learn these lessons, but seek the wisdom of the experts in your financial dealings as well.

Turn Leftovers into Lunches

Leftovers, whether planned or accidental, should always have a plan. They can be used for freezer meals - just put the extra serves into containers as you are dishing up and pop them in the freezer. Then you have ready-to-heat meals for those nights when you can't be bothered cooking.

Or you can use them for lunches. Leftovers make great lunches, and in the long run they are much cheaper than buying lunch.

So what leftovers from the past few dinners are lurking in your fridge right now? If you haven't frozen them for freezer meals and you're not planning on eating them tonight, turn them into lunches for tomorrow.

Before you know it, you'll be cooking extra at dinner time to make sure everyone in the family gets to take a leftover lunch with them the next day. Here are some ideas.

Meatloaf – Slice up any leftovers and use it to make meatloaf sandwiches, or place one slice on top of a serving of spaghetti and cover with



tomato sauce. When ready to eat, simply pop it in the microwave for a yummy lunch.

Chicken – When you roast or fry a chicken, use the leftovers to make chicken sandwiches, salad or a wrap the next day. You can also prepare a regular green salad with your favourite toppings like cucumbers, tomatoes and sprouts and top with bite sized chunks of chicken for a grilled chicken salad. Just store the dressing on the side and pour it over the salad when you're ready to eat.

Pot-Roast – Pot Roast is one of those dishes that gets better each time you heat it up. Pair it with some leftover rice or make a sandwich out of it. Slice up a sub-style roll and fill it with pot roast and slices of tomato for a filling lunch sandwich.

Chops and Steaks – Slice up leftover chops or steak and turn it into yummy sandwiches or wraps. Use chutney or mustard as the spread instead of butter for added flavour. You can also make a filling salad by topping your favourite mixed greens with the meat cut into bite sized chunks.

Soup and Stew - Just about any type of soup or stew makes for a great leftover lunch. You can heat the soup in the microwave at the office or in school, or if that's not an option, invest in a small big-mouthed thermos. Fill it with hot soup or stew in the morning and it will still be warm when lunch time rolls around. Be sure to pack a big piece of French bread for dipping.

Pasta Dishes – Most pasta dishes can be stored in small microwave containers and reheated at lunch time. Just be sure to add a little extra sauce to keep the pasta dish from getting too dry. Simply top your leftover spaghetti with a little cheese, leftover meat, or fresh veggies to make it different from last night's dinner.

Rice – Rice makes perfect filler for quite a few dishes. Add rice to wraps and burritos or soups and stews. You can also make up a batch of rice pudding and put it into small containers as a great after lunch snack.

Get creative when it comes to incorporating leftovers into lunches such as sandwiches, wraps, salads and more. Don't forget to invest in a few plastic containers with tight fitting lids that can also be reheated in the microwave.

Turn your leftovers into tomorrow's lunch as you clean up the kitchen and store them in the fridge.

How to Keep your Pantry Organized

When you open the door of your pantry and kitchen cupboards, what do you see? Can you locate what you need or do you have to lift and shift things first? Keep reading to find out a few valuable tips when it comes to organizing your food pantry.

“I have it all...but where?”

Have you uttered words similar to these when you open your pantry? Boxes, bags, trays, canisters, cans and jars seem to leap out at you from every shelf but you still can't find anything you need. Before you're finished, a dozen things have already slipped to the floor. There are even things in the pantry that were put there in the spur of the moment but don't really belong there.

The key to a well-stocked and useful pantry is to know where everything is and being able to easily get to it. How many times have you



reached for something only to find that it is expired? Often these items were never opened at all. This is food waste and it is costing you money. Learn how to never waste another box of food again and save your money.

Step 1: Clean it out first

Whatever you have in there, pull it all out and examine it carefully. Check for expiration dates and sealed packages. One way to avoid food waste is to rotate your stock. Keep foods that are going to expire within six months to a year in front of the rest. Wipe over the shelves, wash empty canisters before refilling. Take out any empty containers, wash them and put them away - not back in the pantry.

Step 2: Invest in storage items

Plastic and glass containers are made for stocking a pantry. Dry ingredients don't usually come in resealable packages (i.e., sugar, flour). Store them in plastic or glass containers to save on space as well as keep them fresh. Include a scoop for easy dispensing. This method works well for dry cereals, pastas and beans as well.

You don't need to spend a fortune on containers for your pantry. I have a lot of Tupperware canisters, most of them have come from garage sales or op shops. I also have a lot of glass jars for storage and they are all recycled; they used to be coffee jars or pasta sauce jars or Vegemite jars or mustard or salsa jars.

Step 3: Label everything

What's in that plastic container and when does it expire? If you don't know, that could spell trouble. Labelling plastic containers with item name and expiration can save a lot of bother and headache.

Again you don't need to buy labels. A roll of masking tape and a marker will do the job. And masking tape come off easily so you can swap contents in the containers if you want to.

If the containers are always going to hold the same thing you can make labels using your computer. They look nicer and add a little pizzazz to your storage containers.

Step 4: Organize your shelves

Designate an area for each kind of item. For example, place baking items on one shelf. In a second, you can see the flour, sugar and cooking chocolate. Keep snacks together on lower shelves for kids to grab without disturbing other things. Place glass jars at eye level but out of reach of small hands. On higher shelves, place boxes sideways for ease of identification and retrieval.

Step 5: Keep much used items within reach

For foods that you use often, make sure they are within reach and not stuck behind something else.

Step 6: Try single serving containers

This works well for items that come in multiple use boxes and bags. Kids can grab a container and snack instead of grabbing the entire box and sticking their hands in. It will also be easier to tell when you are running low and need to restock.

An organized pantry serves many purposes for you and your family, but the biggest thing will be the money you save.



Tricks Retailers Use to Make You Overspend

Let's face it, retailers are in the business of making money.

Whether it is through marking up their merchandise or getting you into the store to spend, retailers have one goal in mind and that is the bottom line. If you don't spend, they don't stay in business. There has to be a profit. Unfortunately, it is easy for us, the consumers, at times to fall prey to tricks of the trade retailers use to make you overspend.

As savvy Cheapskaters we need to be aware of the tricks they use, and then turn them around to work for our benefit.

The "Spend More Get More" Incentive

One of the biggest tricks retailers use to get you to overspend is by enticing you to spend a set and specific dollar amount. For example, a retailer will offer you a coupon detailing that if you spend \$50.00 or more, you will get \$10.00 back. So, if you went into your local department store simply for an extra pair of pantyhose, they have got you. Now you are faced with the choice of purchasing more than you went in for simply for the sake of getting that \$10.00 back in your pocket.

Retailers feed into your logical side, enticing you to think, "Well, I'm here now and I will probably need something anyhow, so why not buy it now and get that \$10.00 back in my

pocket." And this works - so many people just spend the extra money to "save" \$10.

The "Use Your Credit Card and Get Bonus Points" Incentive

Retailers love to get you to use your credit card, and it is not for your benefit either. Retailers have the hopes that you will use your credit card, overspend, not be able to pay, and thereby collect interest off your purchase.

Retailers will offer you an incentive in the form of bonus points (sometimes a discount coupon) via email for your next purchase or an on-the-spot discount for simply using your credit card. How many times have you used your credit card to get the incentive, spent more than you needed to get that incentive and wound up not being able to pay the bill? They just hooked you and reeled you in to overspend.

Placing Random Items on End Caps Near Registers

Most, if not all stores have strategically placed items right at the point of checkout. This is in the hopes of securing a last-minute impulse purchase. Unfortunately, many of those items are in the form of lollies, soft drinks, magazines, chocolates. This wreaks havoc on parents with small children on their way to check out.

Retailers know the power of a child's scream in a public place. Retailers know that most parents will avoid a scene with their child and the unwelcome stares of strangers at all costs – even if it means a chocolate bar washed down with a soft drink.



I was a mean mum - I didn't buy those things, and I wouldn't have, even if my children had thrown a tantrum (they never did). I also didn't give them any treats I bought (a Milky Way sometimes or perhaps a bag of Tiny Teddies) until we were home and the shopping had been put away.

As a parent, you get to choose what you buy for your children, and when. If you don't want to buy those things, don't. If the kids get upset, let them. They're entitled, they're still learning about life. And if a kind-hearted soul chastises you smile sweetly at them and remember: their children probably turned into spoilt, selfish, self-absorbed adults who don't know the meaning of the word "no".

These are just a few things to be aware of when it comes to retailers getting you to overspend. The important thing is to recognize them and not fall prey.

Dear Cath

Q. I made the washing powder and love it but recently bought a Fisher Paykel washing machine, second-hand and the book says not to use soap flakes as like Lux flakes. What do you think of using the soap grated? I have thought of dissolving the washing powder from your site in hot water first. Maree

A. Hi Maree, I have a Fisher and Paykel washing machine too.

I use the zester side of the grater to grate the soap for my washing powder, so it is powdered. Then I mix in the washing soda and borax. I put 3 teaspoons into the detergent dispenser and I've never had a problem. I'm also using up a box of Lux flakes at the moment without a

problem. Does it say why you can't use soap flakes? I use a cold wash/cold rinse cycle.

I did have a problem using the powder that came with the machine and when I rang to find out what I could do was told not to use that powder! It came with the machine as a bonus so that was a nuisance.

Some people dissolve the washing powder before adding it to their machine, I've never done that but if you want to there's no reason you can't.

Q. I am wanting some more information about keeping vegetables in the fridge or freezer. My husband and I sold our house and belongings last year and bought a 4wd and caravan to travel and work around the country. In smaller towns/remote areas where fresh fruit and veg are quite pricey and sometimes hard to come by I am interested when reading your comments about frozen veggies in meal portions. I know basic peas and beans and stuff but have not done much else. I am keen to freeze vegetables for those times when we are remote camping for extended periods. Looking forward to hearing back from you with your tips. Louise Ritchie.

A. Wow Louise, Wayne and I are green with envy, you are living our semi-retired dream. You can freeze most fruits and vegetables, the exception being the "water" ones i.e. lettuce, melons, zucchini and so on. When I freeze in meal portions it is fresh produce I've either grown or bought. I pack the produce into bags and vacuum seal them. This will extend their fridge life and their freezer life. I would think the biggest constraint for you would be actual freezer space. Do you have the freezer space to be able to keep frozen veggies? You might be better to look at either dehydrating or bottling



them and keeping the freezer space for meat, chicken and fish - the foods that are more expensive per serve than veggies, so you can stock up on those foods when you have the opportunity.

I will say though that after five weeks of travelling through outback New South Wales, Queensland, Northern Territory and South Australia the price of fruit and vegetables was comparable to what I'm seeing in the supermarkets here at home. In the smaller resorts they were very expensive but the towns, even the smaller ones, were the same price, if not cheaper. Meat however was surprisingly expensive wherever we went.

Download the Handy Freezer Guide tip sheet for detailed information on what and how to freeze.

I'd also look into getting a vacuum sealer. There are smaller models available designed especially for the caravan/camping lifestyle. I've used one of these on one of our trips and it's just as good as my Sunbeam Foodsaver. The advantage is that it is much smaller, about half the size, but still does the same job. It also has a 12 volt adapter making it even more flexible.

Q. I can't find your dish washing liquid for washing dishes by hand, I don't have room for a dish washer. I can see your dish washer powder? Any suggestions please? Karen

A. MOO Dishwashing Liquid

Ingredients:

1-1/2 cups finely grated soap

1/2 cup lemon juice

2 litres warm water

1 tbsp glycerine

4 drops pure essential oil (orange or lemon are nice)

Method:

Add the soap and the water to a large saucepan. Stir over a low heat, stirring constantly, until the soap is completely dissolved. Remove from the heat and stir in the glycerine and the essential oil. Let the mixture cool completely then add the lemon juice. Beat until well combined and the mixture is very smooth. Decant into a pump bottle. To use add the solution to your sink under running water and scrub away.

On the Menu: Fried Chicken Cheapskates Style

We Aussies love fried chicken. The crispy, crunchy coating that hides a succulent, tasty drumstick, wing, breast or fillet that makes your mouth water at the very thought can be made right in your own kitchen - and you don't need any special tools or appliances or ingredients either!

Cheapskates Fried Chicken

Ingredients:

2kg chicken pieces - drumsticks, thighs, wings
OR chicken fillets cut into strips

1 cup MOO buttermilk



2 cups KFC Mix

2 cups breadcrumbs

Vegetable oil for frying

Step 1. Take your cut up chicken pieces and skin them if you prefer. Put the KFC Mix in a large plastic bag. Place the breadcrumbs into a separate bag.

Step 2. Dip chicken pieces in buttermilk then, a few at a time, put them in the bag with the KFC Mix, seal the bag and shake to coat well.

Step 3. Dip the chicken pieces in buttermilk, then put them in the bag with the breadcrumbs. Seal the bag and shake to coat well.

Step 4. Place the coated chicken on a plate or tray, cover with a clean tea towel and let it sit until the coating starts to go gluggy. This is important, don't be tempted to skip this step.

Step 5. Heat the oil in large fry pan until it is very hot. Test that it is hot enough by putting a few breadcrumbs into the oil. If they sizzle and rise straight away the oil is hot enough. Put in as many pieces as the pan will hold. Brown the chicken on all sides. When browned, removed from the oil, drain on brown paper. Place browned chicken on a baking paper lined baking sheet.

Step 6. Place into a pre-heated 190 degree Celsius oven. Cook for 15 minutes, turn. Cook a further 15 minutes or until chicken is cooked through.

There you have it, the perfect "fried" chicken, Cheapskates style.

KFC Mix

Ingredients:

2 c plain flour

1 tsp salt

1 tsp basil

1 tsp oregano

1 tsp thyme

2 tbsp celery salt

2 tbsp ground black pepper

2tbsp dry mustard (I like Keens)

2 tsp ground ginger

1 tbsp garlic salt

6 tbsp chicken stock powder

8 tbsp sweet paprika

Method:

Use a balloon whisk to combine ingredients, being sure they are evenly distributed. Store in an air-tight container. To use, dip chicken pieces into flour, then either beaten egg, or milk and then into breadcrumbs, dip into egg or milk again and roll in KFC mixture. Chill in fridge for 30 minutes. Spray a pizza tray or similar baking tray with cooking spray and spread chicken pieces onto tray. Spray chicken with olive oil spray (can use vegetable oil) and bake in a moderate oven 25 - 30 minutes until chicken is cooked through and coating is golden brown and crispy.



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.

Quotes of Note

Simple wisdom from Dr. Seuss!

Today you are You,

that is truer than true.

There is no one alive who is

Youer than YOU

You have brains in your head,

You have feet in your shoes.

You can steer yourself

any direction you choose.

Sometimes the questions are complicated

and the answers are simple.

It is better to know how to learn

than to know.

The more that you read,

the more things you will know.

The more that you learn,

the more places you'll go.

Only you can control your future.

You'll miss the best things

if you keep your eyes shut.

Today is your day!

Your mountain is waiting

So get on your way.

Step with care and great tact.

And remember that



Life's a Great Balancing Act.

Cheapskates Tip Store

Freeze, Pop Out and Reuse

Approximate \$ Savings: \$5 +

I like to freeze all leftover meals but was finding that I kept running out of reusable containers to keep it all in. Now I line a reusable container with a freezer bag, pour the food into the bag and pop in the freezer. When it is frozen solid, I pull it out for 5 minutes (just to stop the freezer bag sticking to the container), tie the bag up and then pop it out. The food can be easily stacked in the freezer and best of all, I don't have to buy extra containers.

Contributed by Leah Doyle

Reducing the Cost of Fabric Softener

Approximate \$ Savings: 76 cents per packet

I purchase the Coles no name fabric softener. I have worked out you can easily make four litres instead of the recommended two litres on the packet. I have been doing this have not noticed any change in my washing. If you only save the purchase of one fabric softener a month that is a saving of \$9.12 per year.

Contributed by Fiona Holloway

Don't Waste Money to Read Newspapers and Magazines

Join your local library (e.g. Newcastle) and sign up for FREE online newspapers, magazines, movies and music. I no longer pay \$15 per month to read the Sydney Morning Herald - read online for free. Similar for other papers and magazines all around the world, plus movies. Savings are wonderful. Interests are catered for. Pages/recipes etc. can be downloaded to own computer to read later or print if wanted. Such a relief to my budget and I always have wonderful things to read.

Contributed by Marcelle Williams

Toy Sale and Christmas Savings

Approximate \$ Savings: \$150 +

We have a big family, lots of nieces and nephews which makes Christmas very expensive, especially as we are living off one wage. Each year in the mid-year toy sales we pick a toy for each child and one for a charity and put them on lay by. It costs us around \$5 a week and is usually paid off by October. We pick them up just before Christmas and add a few small stocking fillers that I have picked up on special through the year and all our Christmas presents for the kids are all done and paid for which helps with time and money in the two months before Christmas!

Contributed by Joanne Dodd



Claiming a Supermarket Quality Guarantee

I live 30 kilometres from my nearest Woolworths store. I am forever buying fresh produce that is less than fresh. I recently bought some strawberries that went mouldy in 24 hours, so instead of driving the 60 kilometre round trip to return them, I either send an email or ring their free 1800 number to complain. They offered me a \$10 gift card, then sent the complaint through to the store manager. She then rang me and offered me another \$15 gift card and to replace the strawberries when I next visited the store. I do not put up with inferior food items any more, as I was sick of just throwing things out.

Contributed by Jane Williams

Simple Saving on Electricity

Approximate \$ Savings: Approximately \$100 a year

Both my husband and I have an LED torch on our bedside table. They are the \$1.95 torch from the reject shop. The light from them is great to see with but not intrusive at night. We use them during the night when we get up for toilet breaks or for pet breaks. Not only do they save money because no lights are being switched on and off but also there is no disturbance to the other sleeper. We have noticed a huge saving on our power bill also sleep is not disturbed which has resulted in a more peaceful night.

Contributed by Marlein Little

Caring for Non-Stick Pans

1. Don't overheat the pan i.e. use medium heat (over 500 degrees is dangerous). Use the extractor fan. Non-stick pans are not meant for searing.

2. Don't use spray oils, they contain silicone, lecithin and chemical propellants.

3. Oil the pan and rub the cut side of half an onion over it - this should stop food sticking.

4. Several ways to restore non-stick surface:

- a paste of baking powder,

- try a cut lemon,

- alcohol on a cotton wool ball,

- boil a little water in the pan, empty water, cover bottom with vinegar and wipe with a folded paper towel using a silicone spatula,

- mix 3 parts water to 1 part white vinegar and boil on medium heat, cool and wash with warm soapy water,

- as a last resort cover pan bottom with water and use wet/dry 400/600 sandpaper to remove the hard pyrolytic carbon which causes the problem. Angle tip the pan and rub where it is still wet. Change the water as necessary. Job is done when surface no longer stays wet (non-stick surface repels water), but care is needed as the non-stick surface is soft and the problem carbon is the same black colour as the non-stick surface.

Contributed by Beverley Lippett



Put off a Possum

"Growing your own" is harder if you have hungry local possums (or other munchers for that matter) I have found that old bird or other pet cages (from the tip or recycling shop) with the bottoms removed can save your veggies and fruits from the nibblers. It is also easy to throw a piece of cloth of a suitable size over your treasured seedlings if a frosty night is likely (chilly clear skies no wind) as the plant leaves won't be in contact with the cloth. And even if your plant gets over enthusiastic and grows through the cage wires the chewing creatures can only tip prune!!! (And that may in fact be beneficial) If you want to, you can paint the cages pretty colours, but they work ok without!

Contributed by Adele Main

Long Lasting, Quality Bath Mats

When buying bath mats buy two and sew them to each other as the rubber type backing gets hardened with time. I have had a pink and a blue sewn together for 20 years still look new.

Contributed by Kim

Really Frugal, Recycled Seedling Pots

To make seedling pots that you can put straight into the garden when ready use toilet rolls by putting 4 small slits in one end and fold over as for closing a box flatten so it sits upright fill with soil and seed or young seedlings.

Contributed by Hellen

Butter Up

Use the butter paper, butter side up, to line cake tins and trays. If only a few crumbs remain after cooking biscuits brush off and use again.

Contributed by Hellen

Coffee Soap

Put your scraps of soap (I do make my own so I do have scraps) in a plastic container with a large mouth. Next time you have pure coffee put the cooked grounds of the equivalent of 2 cups of coffee into the container and then add water. Keep adding soap until it is about half full and then blend the heck out of it. You should get something like a cream soap. If not just keep adding bits of soap. This is brilliant for cleaning smelly hands, gardener's hands and workers hands. All made from leftovers.

Contributed by Merinda Air

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