

The Cheapskates Journal January 2013

From Cath's Desk

Hello Cheapskaters,

Welcome to 2013! We have before us a brand new year. The potential is infinite. 2013 has the potential to be the best year you have ever had or the worst. The power to use the potential of 2013 is in your hands, and yours alone.

How 2013 ends will be entirely up to you. You can look back on the 31st December 2013 and smile, knowing you used your power to make the year a great one, or you can look back with regret.

I believe you will all look back in one year and smile. You wouldn't be here if you didn't realise your power to make the very best of what you have. You use Cheapskates as the tool you need to make your dreams and hopes come true. You understand that you can't do it on your own, you need motivation, help, advice, inspiration and tools, and you know they are here in the Cheapskates Club Member's Centre.

2013 is going to be a tough year. The financial challenges facing us will be testing and I believe that it is more important now than ever before to get out of debt, build savings and stay out of debt. If you have debt then your priority for this New Year is to get rid of it, as quickly as you possibly can, forever. All the tools you need are right here, in the Member's Centre.

So start the year with a bang and give yourself a raise - you'll find out how in this month's Feature Article. Then check back here often, stay in touch via the forum and if you haven't signed up for the Saving Revolution, do it right here.

Then look back in 365 days and smile because you used the potential of a brand new year to live life debt free, cashed up and laughing.

Happy Cheapskating,

Cath

Start the Year Off With a Bang - Give Yourself a Raise

Do you wonder how to get ahead in today's economy? Chances are, your spending doesn't seem to be excessive given your take-home pay. Yet your finances seem to be dwindling rapidly.

What can you do to improve your financial situation if you're unable to ask for a higher salary at work? Give yourself a raise, of course!

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When you seem to be on the edge of financial trouble, the best remedy is a combination of two actions:

1. Minimize your spending. Trimming down a shopping habit is clearly the first step, but it's also in your best interest to consider cutting back on your bills.

* Some routine expenses that most people can do without are premium television packages or pay television altogether. You can watch your favourite TV shows for free on free to air TV. Lose the landline phone if you have a mobile phone. Check your Internet plan to make sure you are on the best one for your needs, you may be able to bundle your landline, Internet and mobile phones for a better deal.

* If you're a dog owner, for example, you can save on your pet expenses in several ways, easily and safely. Minimize your visits to the groomer by learning to groom your pet yourself. Purchase effective flea repellents at stores online stores, instead of the vet. Also, you can save a few dollars by switching to dry food rather than canned and making your dog's food yourself, there are plenty of recipes in the Tip Store.

* An unconventional way to save money (for non-Cheapskates) is by making your own laundry detergent. Cheapskates Washing Powder is famous for it's cleaning power and it's cost - you can make a year's worth of washing powder for under \$20. Most families spend between \$10 and \$20 each month on laundry detergent alone. Making it at home costs less than \$2 for the same amount. If you're able to save \$18 per month, this equates to \$216 per year. If you don't have the Cheapskates Washing Powder Tip Sheet, you'll find it here.

2. Ramp up your savings. Place every last dollar you save on monthly expenses into savings. Yes, it will be tempting to indulge on purchases you'd like to make. But remember, each dollar you save today is a dollar plus interest you'll have tomorrow.

* Treat your savings as a monthly expense. Just as you would never think of short changing on your rent or car payment, don't short change your savings account either.

Overall, if you implement only the tips mentioned above, you can save \$200 per month, or \$2,400 per year. What can \$2,400 do for you? It can likely cover you for a while in case of a job loss or medical emergency or it can pay for unexpected car repairs. Essentially, by saving \$200 per month on your routine expenses, you're giving yourself a \$2,400 raise each year!

Why It's Important

Making a considerable deposit into your savings account each month is just as important as making your car payment, paying your rent, utilities, and buying groceries. Without the security net of savings, you'll be living pay-to-pay for years to come.

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Nurturing your savings account is like giving yourself a raise because you'll have a considerable amount of money at your disposal without having to work any harder. You'll be able to live simply now, yet have the freedom to upgrade all aspects of your life at the drop of a hat should you want to.

The Savings Plan

Vow to deposit 3/4 of your disposable income into your savings account - along with the amount you've saved on your monthly expenses - by implementing money-saving strategies. Disposable income is the money left over after the bills are paid - the money you spend on lunches, clothes, hair cuts, entertainment and so on. Therefore, if you're able to save \$150 on your expenses by being frugal, and you have \$800 of disposable income each month, you would deposit \$750 into your savings account each month.

By doing so for just 12 months, you'll have \$9,000 at the end of the year. If you continue this savings plan for 5 years, you'll have \$45,000. After 10 years \$90,000, plus a chunk of money from interest on your savings will be yours!

Based on the above scenario, this savings plan leaves you with \$200 of disposable income each month. While it may seem like a paltry amount to entertain a family on \$200, you can find fun and inexpensive (or free) activities in your community to help cut entertainment costs.

Yes, you'll have to live below your means. However, is having \$9,000 at your disposal worth it to you? If not, does \$45,000 make it more appealing? What about a \$90,000 savings after ten years... or even a six-figure savings of \$135,000+ within 15 years?

Does the thought of having a fully funded Emergency Fund in just one year excite you? Or clearing the credit card debt or paying off the car loan or giving the mortgage a huge boost thrill you to your toes?

Then don't wait. It's a short-term sacrifice for long term peace of mind.

Once the long-term effect is taken into account, it's more than worth sacrificing a few luxuries now. You'll be glad you did!

A Thoughtful Moment

Recipe for a Happy New Year

Take twelve fine, full-grown months; see that these are thoroughly free from old memories of bitterness, rancour and hate, cleanse them completely from every clinging spite; pick off all specks of

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pettiness and littleness; in short, see that these months are freed from all the past — have them as fresh and as clean as when they first came from the great storehouse of Time.

Cut these months into thirty or thirty-one equal parts. Do not attempt to make up the whole batch at one time (so many persons spoil the entire lot this way) but prepare one day at a time.

Into each day put equal parts of faith, patience, courage, work (some people omit this ingredient and so spoil the flavour of the rest), hope, fidelity, liberality, kindness, prayer, meditation, rest (leaving this out is like leaving the oil out of the salad dressing — don't do it), and one well-selected resolution.

Put in about one teaspoonful of good spirits, a dash of fun, a pinch of folly, a sprinkling of play, and a heaping cupful of good humour.

~~~~~*Anonymous*~~~~~

I found this and thought I'd share it with everyone,

Happy New Year

*Donna Chambers*

## **Saving Story**

### **Realizing a Dream**

I never wanted to rely on meeting a man to fulfil my dream of home ownership. Once I hit 30 and after years of share housing I returned home to Mum and Dad's (big thank you) so I could save for a house deposit which I did in 2 years.

I paid them a minimal board (\$50/week) and this included many luxuries which you take for granted when you're out on your own e.g. home cooked meals, Internet, a warm house, cleaning etc.

Being young I still wanted to save money without looking drab. I had my Mum cut my hair and do bottle colouring myself; also in the beauty department I learnt how to tint my eye lashes myself. This usually costs \$20 every 6-8 weeks. I buy the \$20 kit from Priceline and this lasts at least two years, saving \$320. I shaved my legs instead of getting expensive waxing. No gym membership for me; put on the sneakers and head out the door with the dog for a walk and met more of my neighbours or listened to talking books on my iPod. In that vein libraries are a great source of borrowing books and DVDs instead of buying or renting them and you give them back so you don't clutter up your house, a win win.

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So I didn't feel like I was missing out on the 'pub scene' I found a part-time job on Friday and Saturday nights at the local pub where my friends usually hung out. I'm not one for budgeting well but I got into my head simple reminders, e.g. so I didn't feel like I was missing out on the daily caffeine fix at work I bought my favourite instant coffee (ALDI brand) and had that at work. One \$3 jar lasts 6 - 8 weeks instead of \$3.50/day. That alone saved \$820 a year!

After 2 years I bought myself a cute little house, not in the most fashionable suburb but a great private sale buy for \$250,000. Two years later I bought an investment unit in the inner city for \$300,000, sold my cute little house for a great profit \$400,000 (yes it was boom time) and bought in a suburb which I love.

I hear people say the property market is too hard to get into but you must make priorities. Do you need the latest big screen TV and perhaps you can't buy a big five bedroom house in Toorak or North Sydney first off but you have to start small and work from there.

I now hang around with likeminded people who mainly want to save but mostly in a sustainable way for the earth (which is usually cheaper to).

We don't need to have the latest iPhone to think we are great. We find joy in nature, gardening and animals instead of the latest shallow Hollywood blockbuster or Gucci fashion statement. I still have the saving bug so I can pay off my mortgage ASAP. My Mum loves craft so makes cards for me to give to people and also repairs my clothes.

When my dad visits we usually have a fix-it session instead of calling a local tradie. I have learnt the best veggies to grow that take little input for big output: potatoes – never need to reseed, pumpkins and zucchinis – produce over and over again all summer, lettuce and tomatoes – easy to grow, strawberries – continually give berries, onions and garlic – very easy to grow and keep.

I now breed and sell guineas pigs, chickens and rare ducks. This brings in income while doing something I love. Backyard chickens are very popular at the moment and sell like hot cakes. Guinea pigs mow and fertilize my lawn for free. They take very little input for great output!

Now that I have my house in a suburb I love and an investment property if I feel like I'm deprived I remind myself of what I have and what the person I am envious of has (usually a renter!).

*Victoria Sheehy*

## **6 Tips to Save on Back-to-School Supplies**

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Pencils, pads, pens, and notebooks mean it's that time again! All parents know that back-to-school shopping can add up quickly. However, there are things you can do to minimize the cost. This school year, save yourself some money with the following tips.

**1. Shop at home first.** You most likely already have several things at home that can be used or re-used. Look in your office for pencils, pens, unused notebooks, notebook paper, folders and more. Remember to check your child's book bag, crayons, lunch box, and anything else that comes to mind.

Items like pencil cases, pencil sharpeners, library bags and scissors can probably be used for years before they need replacement. If you have the option to not buy them, don't, it's spending money needlessly and adding clutter to your home.

**2. Stick to the list.** Any item not on the list provided by your child's school probably isn't needed. Although kids may beg for extra supplies, make a rule that if something isn't on the list, you won't buy it. They can have fun picking out the items that are actually needed.

If a list wasn't given out before the first day of school, there's no need to get carried away and purchase a bunch of stuff your child might not ever use. Get the list as soon as possible; you'll be in a position to pick up items when they're on sale.

Contact the school or look at the school's website if you haven't received a copy of the book list. Many schools now provide a downloadable version on their website.

Many primary schools now do a bulk buy of supplies and bill you on your school fees. If you already have a lot of school supplies, ask them to not order for your child, or to only order the items your child needs and bill you accordingly. While it's convenient to not have to do this shopping yourself, again it's a waste of money to buy things your child already has.

**3. Consider the source.** Many parents immediately think of large super-stores as the best source of school supplies. Remember to consider the offerings of discount stores, newsagents and even grocery stores.

Frequently, these less-considered stores can have spectacular sales on many back-to-school supplies just to get shoppers in the door. Check out newspaper inserts, junk mail and store websites to find out about back-to-school sales.

**4. Watch for the sales.** As the calendar closes in on the beginning of the school year, keep your eyes open. As soon as Christmas is over, the back-to-school sales abound, and the smart shopper will be

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on the lookout for the best deals. Often one store will have notebooks on sale for one cent, while another will have a great sale on pencils.

**5. Team up with another parent.** By joining forces with another parent, you have the opportunity to purchase items in bulk at reduced prices. Then divide up the supplies and the savings.

6. Check your eligibility for the SchoolKids Bonus. The Education Tax Refund has been replaced by the SchoolKids Bonus. This is an amount of money (\$205 per primary school child, \$410 per secondary school child) paid directly to parents in January and again in July to help with the costs of educating your children. If you didn't receive a lump sum payment in June 2012, contact Centrelink to check your eligibility.

Back-to-school time is exciting for everyone, but for parents it can also be a financially stressful time of the year. But school starting doesn't have to break the bank. Get your supply list, stick to it, and focus on saving money by following these tips. This school year might just cost you less than any other.

## Growing, Harvesting and Storing Your Own Herbs at Home

Having a herb garden at home can be a great way to add pizzazz to the food you prepare. And, save money! Herbs can be quite expensive, especially if you buy them fresh or in convenient, but very over-priced tubes and jars. But growing them is inexpensive, and simple. All you need are some pretty pots, soil or potting mix, seeds, water and a sunny window sill. Figure out which herbs you want to grow. Base your choice on what herbs you use most often right now in cooking. No point in growing something you never use, or don't like the taste of the first time you start growing herbs.

### Some popular choices of herbs to grow on your own are:

**Basil** – Basil is a warm-weather annual herb. It is hardy in most zones, but it requires hot, dry conditions to reach peak flavour. It needs full sun, and very rich, moist soil. The only major issues with growing basil are slugs and cool conditions. As long as basil has enough light and heat, and its soil is allowed to dry out between watering, it usually requires little additional care.

**Bay** – Although it is a type of shrub, this is actually a very good herb for beginners to grow. It's hardy in zones 8-11, and is remarkably hardy in those zones. It needs full sun to light shade, and rich, well-drained soil. It will tolerate variations in conditions rather well. Just remember, bay leaves reach their full flavour when dry, so be sure to press them between layers of paper towels inside heavy books for a few weeks before you use them.



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**Chives** – Chives are a perennial herb. Chives can grow well in almost any soil, and almost any conditions. Chives have been known to be seen growing in old gardens that haven't been tended in many years! It's hardy in zones 3-9, and prefers full sun. It does do better in rich soils, but doesn't need it to survive. Chives have a rich, oniony flavour, and they taste great on baked potatoes.

**Coriander** – Also known as cilantro in the US - this annual herb doesn't need exceptionally rich soil, and isn't extremely particular about sun and shade. It can do well in full sun or light shade. It is relatively easy to care for, and does well in almost all zones.

**Mint** - Mint prefers damp, partly shaded areas and once established will grow for many years. Mint dies down in Winter and sends up new shoots in Spring. Mint is a rampant grower and will take over a garden bed if not restrained.

**Oregano** – This herb is an extremely popular herb, and it goes well with many different types of foods. It is commonly used in tomato-based pasta dishes, chicken dishes, and pork dishes. Hard in zones 5-9, oregano does well in raised beds, rock gardens, alongside roads or pathways, or just about anywhere! It needs full sun and well-drained soil, but it actually does better in poor, rocky soil!

**Parsley** – Parsley is a relatively hardy annual. Both flat-leaf and curly varieties are easy to care for and grow very well without a lot of extra care. It can do well in full sun to light shade, and needs rich soil that is well-drained but moist. It doesn't do particularly well in heat.

**Rosemary** - Rosemary is a woody perennial herb with fragrant evergreen needle like leaves. It's a native of the Mediterranean region and is a popular culinary herb. It loves a hot dry climate. It grows in a range of well drained and slightly alkaline soils.

**Thyme** – Thyme is a perennial herb. It's a small, shrub-like herb that requires full sun and moist, well-drained soil. It is quite hardy in its standard zones, and doesn't require much care at all.

It's very important to look up each herb type that you want to grow and find out the conditions it likes. For example with Basil, you have to pinch off any flowers that appear in order to preserve the flavour and increase the density of leaf growth on each stem. And Rosemary is especially picky on how much water it likes. Knowing about each herb before you start and properly labelling each pot will ensure a successful herb garden.

Remember to be careful about the zones. Although many of these herbs are hardy, they do much better when kept to their hardiness zones. As long as you grow them in the zones in which they do best, most of these herbs will be very easy to care for, and shouldn't need a whole lot of extra work to take care of them.

You can grow them in pots on the window sill, grow them outside in containers, or planted in the ground. It really depends on which type of herb you're growing, what time of year it is, and what climate you live in. You can start with seeds, seedlings or with the full grown plant and create new plants from cuttings. The cheapest way to go is to buy seeds of course. But it will take more time

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before you get to enjoy your harvest. It is definitely worth the wait though. Fresh herbs taste delicious because you don't cut them off the plant until you use them. Therefore, you get the freshest possible flavour infused in your food.

You can also dry or freeze the herbs for use later.

**To Dry** -- Simply cut a stem right at the soil level, so as not to kill the plant, then hang upside down in a bunch to dry for a couple of weeks. Once fully dry simply pull the leaves off the stem and store in a cool, dry, air tight container. Dried herbs will keep up to a year if stored properly. Remember when cooking with dried herbs you often use less of the herb for the right flavour since anything dried is more concentrated.

**To Freeze** -- Like any veggie that you freeze, if you freeze it immediately they'll be just like using fresh herbs. Chop fresh herbs and place into freezer bags. One good way is to first flash freeze the chopped herbs on a baking sheet, then put the frozen herbs into a freezer bag so they won't be clumped together. It'll be easier to sprinkle just what you need.



## Build a Palace for your Pooch

Apparently over 50% of the population allows their dog to stay indoors. And they allow their beloved pooch to sleep on the couch or in their owner's bed. While that may be comforting, if you don't allow your children to sleep on the couch or in your bed, you probably shouldn't allow your dog to either.

Instead make him a bed of his own, in his own room, or rather, house. Dog house that is. A dog house will give your dog somewhere to go to rest and to escape the rain and cold or the blazing summer heat. It will also give him somewhere to go to escape the stresses of family life - you like to have time out don't you? Your dog needs time to relax too.

A dog house doesn't have to be picture perfect. It doesn't even have to look like a house. It doesn't even need to be bought (and right there you'll save a bundle, even cheap dog houses are very expensive).

For those of you who are interested in building a dog house for your beloved pet here are some simple rules to follow when considering what type of shelter you want to provide.

A dog house, or kennel, is a relatively simple construction project and can usually be completed by anyone with basic building and carpentry skills for under \$100 and a free weekend.

Kennels can be built from a variety of materials but the most common is timber. It's relatively cheap and can often be sourced for nothing and is easy to work with. You can recycle pallets and

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weatherboards or use marine ply sheeting. Choose a material that suits your building abilities and budget.

You should begin your dog house building process by making sure it is going to be big enough to accommodate your animal's potential adult size. Humans enjoy having about 600mm of air above us in a room in order to live without feeling claustrophobic. Your dog will probably also enjoy having that much room.

The comfort zone for both humans and dogs is about 1/3 of their standing height. To figure out how much room the dog will need get out a tape measure and measure your dog. Measure him standing straight up, sitting on his haunches and above all measure the full dimension of the dog when he is in the most comfortable, relaxed and stretched out position he can get into.

Your dog should be able to look out the front entrance while both standing up and sitting. So the dog will not have to significantly lower his front shoulders or scrape his belly make sure that entrance is high enough for him to comfortably get through. Stand over the dog and measure the width of the widest point of the animal's shoulders.

Remember to raise the dog house several inches from the ground to allow air and water to flow underneath. To dissuade pests from invading the dog house and taking your dogs health into consideration remember how important ventilation is. Put in a few fifty-cent sized holes in the walls under the eaves for ventilation. Install a wind block inside the house so the dog can use the heat of its own body to warm up the area if it is really cold or windy outside. Consider adding a partial wall which will allow your dog to escape the bad weather. Your animal can choose to just sleep in the entry room or go around the inner archway maze wall into the inner sanctum. Your beloved pet would probably love having a pillow or some sort of bedding to sleep on.

To avoid rain coming into the dog house make the floor just a bit slanted toward the doorway and build the roof a little bit slanted, as well. Make sure the house is well insulated but you should not paint or stain the inside.

You know where you live and where the weather comes from. Make sure the dog house faces a different direction so wind, rain and storms won't get in. Most dog house plans suggest that the dog house door faces east. The cold air will not be able to whip through the entryway then.

It is suggested that you put hinges on the roof of the dog house. This makes it easier for you to clean out your dog's home (yes, even dog houses create housework). You should clean the dog's house as often as you give your dog a bath. When you're doing his housework, make sure you change his bedding too.

If your dog lives outside then he deserves to have a comfortable place to sleep and somewhere comfortable to get out of harsh weather. Hopefully these easy tips on building a dog house will help you get started.

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## Feeding Picky Eaters

When I was first married I was astounded by just what my darling new husband would not eat, or rather had never tried. It's not that he wasn't a good eater, he just didn't eat the same variety of foods that I did. It was simple really: I grew up with a mother who cooked and baked and grew vegetables, he didn't.

For most of his life meals were the same: chops or sausages with mashed potato, peas and corn. Sometimes in summer there was salad instead of veggies, lettuce, tomato, beetroot and cucumber.

So you can imagine my dismay when I made a stunning moussaka and he turned his nose up. Or how hurt I was when my chicken cacciatore was stirred around the plate and left. And how annoyed I was when the zucchini and squash I'd carefully steamed was dumped in the bin.

And so my battle with a picky eater began.

The look, colour, smell, texture and flavours of various foods are both exciting and frightening to feel on our tongue, something that can terrify a picky eater as I found out. Whether they are a child or an adult, not enjoying food and even being scared to try new foods can be a real problem for families - and the family budget.

Most people start out as picky eaters (one of mine didn't, he became fussy as he grew up). Children have a natural ability to know when to eat and when not to eat. If we force small children to eat more than they want (and who hasn't been told to finish everything on their plate or to eat even when we're not hungry?), and to eat foods they find distasteful we're more likely to create a life-long picky eater. Therefore, start young and don't force children to eat anything. Provide a large choice of healthy foods, limit or eliminate empty kilojoules from the choices, and provide plain, fresh water for hydration instead of flavoured drinks. Most children prefer "mono" meals, to casseroles or mixed foods. It's okay, over time they are getting what they need.

If it's too late, or this didn't work, and you already have a picky eater (or two or three....), don't despair. There are ways to feed a picky eater, whether it's a child or a spouse, without breaking your food budget.

## Involve Them

Most people who take part in cooking the meal will delight more in eating it. Meals don't have to be fancy or complicated, in fact the simpler the better for getting everyone in on the act. Someone can mix, someone else can set the table, another can chop, and someone can stir. From growing the food you eat in your backyard to helping grocery shop, to putting it on the table, if everyone does their part to get the meal on the table they'll appreciate the labour involved much more and eat more.

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It's not always practical to have everyone in the kitchen preparing every meal, but try for weekends. The Sunday roast or a Saturday barbecue gives the whole family a chance to be involved in getting a meal on the table.

Meal planning with the whole family works too. As our children grew up I gave each of them a night and they were responsible for choosing what we'd eat. They had to find the recipe, make sure we had the ingredients and add anything we needed to the shopping list, then they had to either prepare or help to prepare the meal. Oh, and they had to clean up too - no just making a mess and leaving it!

## **Don't Force**

You can't please everyone all the time, all you can do is offer healthy choices at each meal. If a child, or spouse, doesn't like something that is on the table, let them eat more of what they do like, and let it go.

Our middle son hates mashed potato. I know this so when we have mashed potato I always take his out of the steamer before I mash for the rest of us. AJ prefers raw carrot, so I put his serve on the plate before I steam the carrots for the rest of us. It takes no time to do this, they are still eating those foods and no one gets upset or stressed. Best of all no food or money is wasted.

Making it an issue will cause more problems than just letting people be. There are times that people just don't like something and forcing them to eat it will just drag out the meal, upset everyone and reinforce the dislike.

But, if they haven't tried something and say they don't like it, encourage them to have just a taste. When our boys started school they suddenly disliked everything! Food was being wasted, and we couldn't afford to throw money away, even if it did go to the compost bin.

I invented the Rule of Five. They had to eat five peas or five pieces of carrot or five teaspoons of mashed potato or five pieces of tomato (it was diced, rather than sliced). They understood five, and it wasn't overwhelming for them. After a while I just added a little more to their serve, and if there were no complaints I'd gradually increase the amount until they were eating a regular serve.

These days of course I often wish they'd go back to eating just five of everything - it would make sticking to the grocery budget very easy.

## **It's Science**

Scientifically, there are reasons people like things and not others. Some foods taste different to people based on their genetics. This is why some people love broccoli and others hate it. Some kids hate milk because they have a milk allergy or are lactose intolerant, while others live on it. Don't force them to eat things they absolutely hate, there is often a hidden reason for the loathing. Nature is amazing, there are always alternatives they can eat to meet their nutritional requirements. Of

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course if they're just being obstinate, and you as the parent or spouse will know, then perhaps the Rule of Five should be applied.

## **Hide It**

If you have people who say they hate veggies and simply won't even try them, hide them. You can add pureed veggies to sauces, meatloaf, casseroles, rissoles and other foods and they won't even know. Think of colours, for instance, and add pumpkin to mac and cheese and they'll never know. Add grated carrots and zucchini to spaghetti sauce, and it won't even show. Create smoothies with bananas and other fruit with a little spinach added in. It'll look green, but it'll taste like fruit.

## **No Snacking**

Kids especially are stubborn and will quite happily leave a perfectly good meal at dinnertime if they know they can snack later on. So no snacks. The rule in our house is (still, and they're grown up) if you don't eat your breakfast/lunch/dinner then you're not hungry so you don't need a snack, not even fruit and you can only have water to drink.

## **Relax**

No picky eater purposely starves themselves. Just as it's okay for a picky eater to say no to some items its okay not to cook special replacements for the picky eater. It is not however okay to force them to eat things they don't like. You get stressed, they get stressed, it makes for an unhappy meal and an unhappy family and really, it's just not worth it. A few days of not having a replacement food will cause the picky eater to get hungrier, their digestive juices will start flowing, and formerly unsavoury foods will naturally taste better.

Look on feeding your picky eater as a challenge and remember to pick your battles and you'll end up winning the dinnertime war.

## **Dear Cath**

**Q.** I really need to keep my major credit card for emergency purchases. However, I hate the thought of paying a whopping 19.99% per annum interest rate on the balance, plus the \$90 a year fee, if I'm unable to pay off the entire credit card balance at the end of the month. I've heard that people can ask their credit card companies to lower the interest rate charged on unpaid balances. Is this true? If so, what's the best approach? Maureen

**A.** Yes! You can ask your bank or credit card company to decrease the interest rate you pay. As long as you are a good customer (either one that pays in full each month or better still, as far as they are

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concerned, one that carries a balance from month to month but always makes the minimum payment on time) they will be prepared to haggle.

Call the company and haggle with them to get the lower rate you want. Another approach is to actually read that junk mail you receive offering you a "great" rate on a new credit card. See what the lowest rate is after looking at 3 or 4 of these credit card applications, then call your own credit card company and request the lowest rate advertised on the junk mail applications. When you call the credit card company, be polite, respectful and to the point.

Here's how you do it:

- \* Call your credit card provider (the toll free phone number will be on your statement).
- \* Say why you're calling and state you're looking to lower your interest rate from 20% to 11%. Tell them you've investigated what's on offer with other banks and credit card providers and are looking at transferring your card because of the lower rates.
- \* Most likely, the representative on the other end of the phone will offer you something like 18% - keep on haggling, they may well come down to 15%.
- \* Simply state you appreciate the flexibility but that you would like to discuss your request with a supervisor.
- \* At this point, the rep might actually grant you the rate you're requesting or they will transfer you to a supervisor.
- \* Hold firm with your request, but be friendly and calm - remember, these are people doing a job. Keep in mind that the credit card company won't want to lose your business.

You should be able to get the interest rate down just by making this simple call!

Finally, vow to yourself that in the future, you'll pay off the credit card and build yourself an Emergency Fund, equal to three to six month's expenses and cancel the credit card. If you must keep your credit card seek to only use it in absolute genuine emergencies and then only if you can pay the balance in full by the due date.

## **On the Menu**

### **Citrus and Summer the Perfect Combination**

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Citrus brightens up good food and good conversation. Rather than cook the same old recipes, why not add some citrus twists to your dishes and give your guests something to fall in love with?

## **Citrus Salsa Barbecued Steaks**

### **Ingredients:**

1kg boneless bbq steak, trimmed (4 pieces)  
2 tbsp olive oil to coat steak  
Salt and ground black pepper  
1 cup fresh coriander, finely shredded  
1 cup fresh mint, finely shredded  
3 tbsp white wine vinegar  
2 garlic cloves, crushed  
1/2 cup olive oil  
12 segments of any combination of orange and tangerine  
6 segments of any combination lime and lemon

### **Ingredients:**

Prepare your barbecue grill and set to high heat. Rub steaks with olive oil on both sides and season with salt and pepper. Grill steaks 4 minutes each side, until well charred and medium-rare. Transfer steaks to a cutting board and let rest for 5 minutes. While the steak rests, prepare the salsa. Combine all ingredients (except citrus segments) in a blender and puree until smooth. Pour this mixture into a non-reactive (glass or plastic) bowl, then add in the citrus segments and stir to combine. Slice steak diagonally against the grain in thin strips and serve with the salsa on the side.

## **Double Citrus Baked Ham**

### **Ingredients:**

1.5kg boneless ham  
1 cup sugar  
2 1/2 tbsp cornflour  
1/4 tsp salt  
1/2 cup cold water  
1 1/4 cups orange juice  
1/4 cup lemon juice  
1 tbsp butter  
1/2 tsp orange zest  
1/2 tsp lemon zest

### **Method:**

Preheat oven to 170 degrees Celsius. Remove the rind and most of the fat from the ham, leaving a 5mm layer of fat intact. Place ham on a rack in a shallow roasting pan and bake uncovered for 45 to 50 minutes. Combine sugar, cornflour and salt in a saucepan, then whisk in the cold water, orange juice, lemon juice and butter. Bring this mixture to a boil, then cook and stir for about 2 minutes or until thickened. Add orange zest and lemon zest and stir to combine. Remove ham from oven and

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brush about 1/4 cup of this sauce over cooked ham; return to oven and bake for an additional 15 minutes. Slice ham and serve with remaining sauce drizzled on each piece. Makes 6 servings.

## **Balsamic Avocado Pasta Salad**

### **Ingredients:**

500g small shell pasta  
1 tbsp olive oil  
2 avocados, ripe  
1 tbsp balsamic vinegar  
1 tbsp mixed dried herbs (oregano, basil, thyme, any combination)  
12 grape tomatoes, cut in half  
salt and pepper to taste  
more balsamic vinegar to taste (optional)  
freshly grated Parmesan cheese (optional)

### **Method:**

Cook the pasta in a big pot of boiling, salted water until just al dente; drain well through a colander, put back in pan, add olive oil and stir to coat, cover to keep warm. In a large serving bowl, put the flesh from 1 avocado, add the balsamic vinegar, and mash well until creamy and smooth. Add the warm cooked pasta to the bowl with the creamy avocado-balsamic mixture and toss until pasta is coated. Add the herbs to the pasta bowl and stir. Cut the other avocado into bite size pieces and add to bowl. Add the grape tomato halves to the bowl. Serve immediately.

## **Tuna Pasta Salad**

### **Ingredients:**

500g small shell shaped pasta  
1 sliced spring onion  
1 cup light mayonnaise  
1/2 cup light sour cream  
180g can tuna in water, drained  
300g frozen peas, thawed at room temperature  
Salt and pepper to taste

### **Method:**

Cook pasta in a big pot of boiling salted water, drain very well through a colander; set aside. In a large bowl, add the spring onion, mayonnaise and sour cream and whisk until smooth. Add cooked pasta to bowl with dressing, tossing to coat pasta well. Add the tuna and peas, tossing gently to coat well, but be careful not to break up tuna too much or smash the peas. Taste, add salt and pepper if needed. Cover bowl and refrigerate for at least 30 minutes. Serve chilled. Serves 2 - 4.

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## Quotes of Note

If you tell the truth, you don't have to remember what you said.

~~Mark Twain~~

~~~~~

After the game, the King and the pawn go into the same box.

~~Italian proverb~~

~~~~~

The average person thinks he isn't.

~~Larry Lorenzoni~~

~~~~~

Many people look forward to the new year
for a new start on old habits.

~~Author Unknown~~

~~~~~

Be at War with your Vices, at Peace with your Neighbours,  
and let every New-Year find you a better Man.

~~Quoted in Benjamin Franklin's 1755 Poor Richard's Almanac~~

~~~~~

Year's end is neither an end nor a beginning
but a going on, with all the wisdom that experience can instil in us.

~~Hal Borland~~

~~~~~

Drop the last year into the silent limbo of the past.  
Let it go, for it was imperfect, and thank God that it can go.

~~Brooks Atkinson~~

~~~~~

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Living the Cheapskates Way – Questions for Cath

1. *I love the whole concept of being a cheapskate – when did that become a good thing?*

It's always been a good thing! As a society we were conned into thinking good stewardship was old fashioned and completely wrong for a good life somewhere about the time Bankcard and easy credit came into being – about the early 1970's. It was downhill for Cheapskates from that point on until the GFC in 2007 made everyone sit up and realize that despite what we've been brainwashed into being there really is no such thing as good debt.

2. *Tell us a little bit about your own journey? What led you down this path?*

I came almost kicking and screaming into living the Cheapskates Way. Actually it was more like stupefied – I lost my job, the next day my husband lost his job and three days later we found out baby no. 3 was on her way. We had half a house – we'd ripped the back off our house to renovate. It took me about 6 months to get my head around the fact that we had no income, two toddlers, and a baby on the way, half a house and a mortgage. That was back in 1995 when interest rates were sky rocketing and Australia was about to become a banana republic.

I realized I could turn up my toes, accept defeat and lose everything or I could decide to do what I had to do to maintain our life style. We had a very nice life, thank you very much, and I did not want to change it one little bit so I chose to make some changes.

I also realized that a lot of what we did we did because our friends and family did those things. Not everything was important to us, so we sat down and decided what was and consciously ditched the rest. We made the choice to spend the money we had on the things that really meant something to us and we haven't looked back.

3. *Have you been surprised by the popularity of the concept of living the Cheapskates way? It's obviously touched a chord?*

I am stunned every single day that any one would think the way we live is even interesting, let alone worth copying. I forget that not everyone knows that you can turn 2 litres of vinegar into 4 by adding 2 litres of water and letting it steep for a couple of weeks, or that making washing powder takes less than 5 minutes and saves around \$200 a year or that it doesn't take any longer to make pizza for dinner than it does to get it delivered, but it costs a whole lot less, then someone will go "wow, I didn't know that" and I almost hear the bells ring as another Cheapskate is created.

People are looking for a better life, not necessarily easier (although Cheapskating isn't hard) but better. They want to be able to live without the stresses of overwhelming debt, to really own their belongings. They want the security of knowing that they can't lose their home or their car or the furniture and that if disaster strikes them they have the financial security of an Emergency Fund to see them through.

4. *Why are people scared by the word budget?*

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The 'B' word – it strikes terror into the heart of the toughest spendthrift. It shouldn't. It's just a word. Actually Cheapskates don't have budgets, we have Spending Plans. We control our money, it doesn't control us. Spending Plans (and budgets) are dynamic things. They aren't set in cement, they are meant to be tweaked and refined and re-written and adjusted because our bills and incomes and lives are tweaked and refined and re-written and adjusted constantly.

Cheapskates Tip Store

A Really Useful First Home Gift

Approximate \$ Savings: \$30.00

For people setting up home for the first time, it's often the little things that are overlooked. I put together items such as: dust-pan and brush clothes pegs moo laundry powder paper towels pair tea towels Place them all in a laundry basket with any other practical items you can think of. I've been thanked so often for this gift. I try to keep one such basket at the ready when a move appears imminent bought on sale, naturally!

- *Contributed by Maggie Hodges*

Recycling Large Dry Dog Food Bags

After years of packing empty soft drink cans and bottles into the old plastic shopping bags and finding it a hassle to take it to the recyclers I now pack them into the large dry dog food bags (which in the past have seemed a huge waste to just place in the recycling bin with out having used them at least once more because they are so durable) Now when I go to the scout recycling depot the cans and bottles are delivered more easily and the strong bags come home with me for the next time round.

- *Contributed by Rachel Ashworth*

Personal Notepaper

I have made note paper for the children by using the computer to print their name & address on the top right corner of half a A4 sheet of paper, added a clip art picture that suited each child and printed envelopes to match. I halved a manilla folder paced the childs name on the front and they now have their own personal note paper for letters etc. Costing a small amount for a very personal gift. The kids love them.

- *Contributed by Marilyn Luscombe*

These Mattress Savers Save Money

Approximate \$ Savings: \$30-\$80

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Making your own mattress protectors. Having a baby is a expensive exercise! A great way for some savings in this area is to make your own mattress protectors. You can purchase cheap shower curtains from dollar stores or the Reject shop and some elastic. You could even use the elastic from any old sheets that are no longer should be used, like having holes. You can then sew the sheet into some bassinet or cot sheets! This way the mattress protectors are waterproof and you should be able to make a few from one curtain.

- *Contributed by Dana Rhodes*

Storing Bananas

To stop bananas ripening too quickly, wrap them in a towel (an old bath towel or large towelling tea towel) and store in the lower level of the refrigerator. Take out a few at a time for ripening. The bananas skins do not brown until taken out of the fridge.

- *Contributed by Kree Anthony*

Plus Size Clothing Bargains

Finding reasonably priced larger clothes for special occasions led me to search online. Locally, anything remotely suggestive of "after 5" sky-rocketed the price. I searched the general eBay "plus sizes" and found some good, mainly secondhand items, and then found "BHFO" (previously called BH Factory Outlet). Their auctions (NOT their "buy it now"s!!) start at 99 cents, and my first three purchases were all at 99 cents (plus postage). I have some spectacular, beaded or embellished outfits (mainly chiffon) hanging in my wardrobe, and for the first time in my life, have a choice of what to wear when an occasion comes up. The most I have ever paid for one of these absolutely stunning creations is \$50 (plus postage) ... if I had been able to find anything like that locally, it would have been at least \$300-\$400! Check it out - not everything suits, and I only buy those with sizes given. All manufacturers vary dramatically - but when I have bought something for a song and it didn't fit, I resold it on eBay and have never made a loss! Their winter jumpers etc. are also to die for (and likewise the prices).

- *Contributed by Elaine Barnes*

A Welcoming Front Door Decoration

These decorations can be used at any time e.g.: Christmas, Easter, birthdays. Collect some small glass jars, the small thin jam ones are good. I had some little glass jugs and maple syrup jars with a handle, the more rustic the better. Tie and knot lengths of string firmly a couple of times around the neck or handle. Make sure they are secure, then hang a various lengths from a sturdy hook near the front door. Adjust lengths by knotting string then fill the jars with water and a few pretty flowers and greenery. Don't over crowd. The colours depend on what is in the garden, daisy, herbs, lavender are lovely but berries are nice and bright in winter. I like to have odd numbers of jars, 5 is good. Cost: virtually nil. If you are a Cheapskater, you will usually have jars, string and a hook somewhere saved for 'just in case'!

- *Contributed by Patricia Cooper*

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A SERIOUSLY Amazing Deodorant

I wanted to get away from chemically deodorants and found the aluminium free ones don't work for me at all. This is incredibly effective, and the cornflour helps absorb some of the wetness without stopping the perspiration completely, which is not good for us.

If you've never worked with coconut oil before, you need to know that the texture changes with the temperature. Above around 18C it will melt to a liquid. Under 18C it goes hard and white like coph. For this reason, the easiest way to store it is in a wide, shallow, sealed container, and just apply with your fingers, which is nowhere near as gross as you'd think. I tried decanting this into a cleaned out old wind up deodorant stick container, but due to the texture change it didn't really work.

Don't let that put you off - experiment and try what works for you. I keep it in the sealed container, so if it's been hot and the oil separates, I just get a teaspoon and mix it in again. If it's been cold and it goes hard, I pop it in my bed where it's still warm to soften up while I get ready.

This is such an effective, safe and cheap mixture, I urge you to try it out.

1 part bicarb soda
3 parts cornflour or arrowroot
2 parts solid coconut oil
tea tree oil and/or peppermint oil (optional)

Mix this thoroughly - I just sit in front of the TV and mix, mix, mix. Then decant into a fairly shallow sealed container.

-Contributed by Jane Murphy

Safe and Effective Personal Mosquito Repellent

Here is a great mozzie repellent that's economical and safe for Children. Take 100mls Homebrand Baby Oil, 20mls Eucalyptus Oil, 20mls Tea Tree Oil, pour into 500ml size standard plastic spray bottle and top up with warm water. Shake well to mix, ensuring you shake well BEFORE applying as a fine mist spray. Works very well, especially as my teenage daughter is prone to getting a huge red swollen itchy reaction to mozzie bites.

- Contributed by Pauline P.

Editor's Note: I make this up and take it camping with us. It keeps the mosquitoes away, and seems to work for those annoying little midgies that come out at dusk too. I also spray around our chairs, the table and the entrance to our tent. *Cath*

Banana Peel Fertilizer

Save your banana peels (if you can afford them!) for great food for your plants. Simply allow to dry then using scissors cut into thin strips to place on your garden around your plants for really good results.

- Contributed by Kathleen Burke

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Beautiful Skin, Simple Solution

I use BIO OIL in the 125ml bottle for wrinkle cream at night instead of pricey name brands. This amount lasts well over six months as you only use of few drops and costs about \$32. Your skin seems to absorb the oil mixture without feeling greasy. Leaves skin soft and glowing!

- *Contributed by Sunny Seagull*

Healthy, Light MOO Pizzas

For a cheaper pizza, we use mountain bread, cover with tomato paste, cheese, any cold meat you have or mince also works, then any other left over things you have hanging about in the fridge that would normally get tossed out at the end of the week. We have this quite often, and can be served with a salad if you wish. Contributed by Colleen Thompson

Editor's Note: Buy your Mountain Bread direct (www.mountainbread.com.au) and save 30%, postage is free. Minimum order is 8 packets, but don't forget Mountain Bread has a very long shelf life (simply because it's properly sealed and has so few ingredients). There is a new style made from Spelt flour too - another great addition to the Mountain Bread range. *Cath*

The Cheapskates Club

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