

The Cheapskates Journal January 2014

From Cath's Desk

Hello Cheapskaters,

Happy New Year!

Here we are at the beginning of a brand new year. A brand new future is before us. What we make of that future, what it becomes and how it represents our legacy is entirely up to us. We hold the power to turn our future into something great, to determine what our legacy is to our family now and in the future.

'There's only one corner of the universe you can be certain of improving, and that's your own self. So you have to begin there, not outside, not on other people. That comes afterward, when you've worked on your own corner.'

Aldous Huxley

This year, 2014, my challenge to you is to live green and save money, time and energy by reducing, reusing and recycling. One of our family goals is to only put the rubbish bin out every second week for three months, moving to every third week for another three months before making the move to a once-a-month pick-up from July. I'm certain we can do it, especially if we all concentrate on reducing, reusing and recycling.

The three Rs, easy to remember and even easier to do.

You don't need any special tools to reduce, reuse and recycle. You don't need any special talent or skill either. You just need to do it. I hope you join the Living Green in 2014 challenge and save money, time and energy while doing your bit to save the environment too.

Happy Cheapskating,

Cath

Feature Article

Create Financial Independence With Five Dollars a Day

Living the Cheapskates way allows you to live well on less. But sometimes you need a little more cash. You can work overtime. You can get a second job. Or you can create a small income stream that will give you the financial boost you need without taking a huge amount of your resources.

Creating income streams of just \$5 per day is a great way to secure your financial future. Maybe \$5 doesn't sound like very much, but if you do the math, you'll find it's over \$1,800 a year. Think about what would happen if you could set up one of these income streams each month in your spare time.

It can be intimidating to create and implement an idea that can make millions, but no one is intimidated at the prospect of making \$5!

Following this process will get you well on your way to additional income streams:

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Make a list of ideas that will allow you to make \$5 a day online. It's important to maintain a list of good ideas. Make an initial list of at least 25 items and attempt to add a few more each day. That way, you'll always have a source of ideas that you can immediately put into action. A few examples include:

- Write an eBook and sell it on Amazon.com.
- Make a video showing how to do something. It can be as simple as how to prune a rosebush. Post it on YouTube.com and make money via YouTube's advertising program.
- Build a website about your favourite movie star and make money selling related items on Amazon.com or your own selling platform. You can sign up at Amazon.com to make commissions on any items your leads buy from them.
- Sell your world famous apple pie recipe on a site such as Fiverr.com.

The list of possible ideas is nearly endless. Try to come up with ideas that require little time and not much initial expenditure. The whole idea is to get a bunch of these \$5 streams going simultaneously.

Continuously ask yourself, "What do I know that might be valuable to someone else? How can I monetize it?"

Grab the best idea from the list and get busy. In most cases, it should take roughly 20 hours of work to put a single idea into action. That might take a week or two, depending on your schedule and level of motivation.

- Some ideas will take longer to implement than others. And some ideas might require more marketing time than others.
- Avoid spending too much time. You never know for certain what's going to work and what isn't. Many ideas will fail to produce a single dollar. But several of your ideas will produce far more than \$5 per day. The \$5 average isn't difficult to attain.

Stay focused on one project until it's 100% complete. Most people think they must have a spectacular idea to make a decent amount of money. You actually just need a decent idea and effective implementation. Someone somewhere is making \$1 million a year retreading tyres and someone else is doing just as well selling paperclips.

- See your \$5 project through until it's fully implemented. Then start another and repeat the process.
- Create a schedule for yourself. Avoid the mindset of just throwing whatever free time you have at your projects. Schedule your project time.

Occasionally consider how you might adjust your completed projects that are already successful. A simple tweak might cause the project to do even better.

Think about some simple ways you can save \$5 every day. Saving \$5 is just as good as earning \$5. Then, take that \$5 and invest it.

It doesn't require a million dollar idea to become financially comfortable. You simply need several five-dollar ideas that you can implement quickly and leave on autopilot while implementing additional ideas.

That "measly" \$5 a day really adds up. If you could implement 25 ideas that average \$5 per day for each, it would total \$125 a day. That's over \$45,000 per year of essentially passive income!

Go on; get started on your \$5 ideas list today.

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A Thoughtful Moment

I Believe.....

I Believe...

That just because two people argue,

It doesn't mean they don't love each other.

Likewise, just because they don't argue,

It doesn't mean they do love each other.

I Believe...

That we don't have to change friends if

We understand that friends change.

I Believe...

That no matter how good a friend is,

they're going to hurt you

every once in a while

and you must forgive them for that.

I Believe...

That true friendship continues to grow,

even over the longest distance.

The same goes for true love..

I Believe...

That you can do something in an instant

that will give you heartache for life.

I Believe....

That it's taking me a long time

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to become the person I want to be.

I Believe...

That you should always leave loved ones with loving words,
it may be the last time you see them.

I Believe...

That you can keep going long after you think you can't.

I Believe...

That we are responsible for what we do,
no matter how we feel.

I Believe...

That either you control your attitude or it controls you.

I Believe...

That heroes are the people
who do what has to be done
when it needs to be done,
regardless of the consequences.

I Believe...

That my best friend and I can do anything or nothing
and have the best time.

I Believe...

That sometimes the people you expect to kick you when you're
down will be the ones to help you get back up.

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I Believe...

That sometimes when I'm angry

I have the right to be angry, but that
doesn't give me the right to be cruel.

I Believe...

That maturity has more to do with the experiences you've had
and what you've learned from them and less to do with how many birthdays you've celebrated.

I Believe...

That it isn't always enough
to be forgiven by others,
sometimes you have to learn
to forgive yourself.

I Believe...

That no matter how badly
your heart is broken,
the world doesn't stop for your grief.

I Believe...

That our background and circumstances
may have influenced who we are, but
we are responsible for who we have become.

I Believe...

That you shouldn't be
so eager to find out a secret,
it could change your life forever.

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I Believe...

Two people can look at the same
thing and see something totally different.

I Believe...

That your life can be changed
in a matter of hours
by people who don't even know you.

I Believe...

That even when you think
you have no more to give,
when a friend cries out to you,
you will find the strength to help.

I Believe...

That credentials on the wall
do not make you a decent human being.

I Believe...

That the people you care about
most in life are taken from you too soon.

I Believe...

That you should send this to
all of the people that you believe in. I just did.
'The happiest of people don't necessarily have the best of everything,
they just make the most of everything they have.

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Contributed by Rosaline

25 Ways to Slash Your Utility Bills

Many people think their current electric bill is simply a fact of life.

The truth is there's plenty you can do to lower it and save some real money.

Some of these ideas are more convenient than others, but there's something on this list for everyone.

1. Programmable thermostats can reduce energy wasted by heating or cooling a house when no one is home or everyone's asleep.
2. Compact fluorescent bulbs use up to 75% less energy than standard incandescent bulbs and can last up to 10 times longer.
3. Hot water heater blankets can save a lot of money, especially if your hot water heater is situated outside.
4. Heating water typically accounts for 14%-20% of your energy bill.
5. Aerating, low-flow taps and shower heads will use less of that expensive hot water.
6. Fill up your dishwasher and washing machine before using them rather than doing small loads. Ditch the dryer!
7. Using cold water when possible will add to the savings.
8. Turn off and unplug items when not in use. This can be as simple as turning off lights when you leave a room. Many items, such as your television, DVD player, computer, coffee machine and more continue to use electricity even when turned off. These items can be unplugged to stop the energy use.
9. Use ceiling fans to save on your air conditioning cost. Moving air has a cooling effect allowing for higher warm weather thermostat settings.
10. Energy-efficient appliances can save a bundle over time. Newer Energy Star® rated appliances use 20-50% less energy than standard model household appliances. The savings can be far greater when compared to older appliances.
11. Closing the blinds or curtains in the summer will help to keep the house cool and reduce cooling costs. In the winter, it helps keep the cold air out.
12. Once a year, drain a few litres of water from the tap at the bottom of your water heater. This will help to eliminate the sediment that collects at the bottom of the heater and reduces efficiency.
13. Check to see if there are leaks around your windows and doors. Inexpensive weather stripping is easy and fast to apply and can really save some money.
14. Unplug your chargers for mobile phones, camera, and other batteries when you're not using them. These chargers use a lot of "phantom" electricity by just being plugged in.

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15. In the winter, set your thermostat to 18 degrees or lower and use jumpers and an extra blanket to stay toasty.
16. In the summer, cook more on the barbecue to eliminate turning on the stove or oven. Not only does the oven use a lot of electricity, but it also sends heat into the house which your air conditioning system has to then cool down.
17. Hang your clothes to dry instead of using your dryer.
18. Install whirly birds to suck the hot air out of your attic in the summer. This hot air warms your house and makes your air conditioning system work harder.
19. On those pleasant spring and fall days, avoid using your heating and air conditioning entirely by opening up the windows throughout the house and getting a breath of fresh air. Install double-pane windows wherever possible.
20. Get a ~15% credit on your utility bill every month by signing up for your power company's energy saving program where they cut your central air and heat for no more than 30 minutes during high energy usage periods.
21. Save water and keep your yard green by watering only once each week. A one-inch soaking once per week is healthier for your plants than more frequent, but lighter, watering.
22. When you wash your car, park in the yard to wash and water with the very same water.
23. Water the yard early in the morning – more of it soaks in. In the heat of the day, water evaporates quickly.
24. Include more natural lighting with windows and skylights.
25. Let the sun help power your house with free energy - install solar panels.

Those were a few tips that anyone can use to save some real money on their electricity bill. Use one or two or implement them all.

The application of just a few of these will have a noticeable effect on your electricity bill!

Does Brand Name Always Equal Better Value?

If you think back to your mother's kitchen cupboards, and her mother's before that, you will probably be able to identify a few brands of products that were always a staple. Heinz, OMO, Lipton, Arnotts are a few that may have been staples in your mother's kitchen. Whether they're food products, cleaning solutions or anything in between, the brands you always saw eventually became the brands you buy today.

That's not so strange in a world where we live by example.

However, in a world where the dollar is of less use than it used to be, critical thinking should definitely be a part of the formula when you go shopping.

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It's important to ask yourself, "Does brand name always equal better value?" when buying items to stock your shelves at home. Of course, it's difficult to determine the answer to that question without trying every single product on the market, and that's just not feasible!

But how about focusing on the ones that have the most impact to you and your family?

Here's what brand name almost always equals to:

1. Integrity. Because you've seen others from generations before buy only specific brands of products, you'll automatically feel a sense of trust and integrity knowing that so many others before you trusted the brands. But does that mean the brand fits into your lifestyle in an evolving world? Maybe, maybe not.

2. Higher prices. You can almost always guarantee that brand name products will be more expensive than generic brands, and that's simply because these manufacturers know their market is secure enough for consumers to continue buying the products even though the cost is higher.

3. Critical acclaim. Brand name products have been looked upon favourably by critics over the years, and that reputation tends to stick. That's one reason why you'll always see those popular brands at eye level on the grocery shelves!

But let's dig down a little further into some specific examples:

Frozen produce. Pre-chopped and prepared veggies and fruit are brought to you by conglomerate manufacturers as well as small town farmers. Your instinct is to buy the brand your mum always bought, but when you read the labels, you realize both offerings have everything in common!

- Fancy packaging with a shorter shelf life shouldn't make you choose a brand name product over an unknown brand.
- A brand name doesn't ensure Australian grown and packaged produce. Read the labels to see exactly where the contents come from and where they are packaged. Australia has stringent quality controls in place for food production, those same controls may not necessarily apply to overseas producers and manufacturers.
- Freshness and quality should always be your bench mark for choosing perishable items.

Canned fish. Tuna, for example, can be caught in waters where there is or isn't the possibility of endangering dolphins. Although it may be more expensive, brand name tuna will almost always indicate "Dolphin Safe" on the labels, and that might be more important to you than saving a few cents per can.

- To save money and still get the brand name, you can buy larger quantities of canned items when they're on special.

Purified drinking water. With the continuing rise in pollution, it's important to be careful when buying drinking water. Your mum would probably have never bought drinking water. She may have bought a particular brand of "pure spring water" because it's purported to be from a clear running spring, thinking it was better than tap water. Today you're more likely to find the same purifying chemicals in it that are in your tap water.

- In fact, many brands of bottled water are simply tap water from whatever municipality the bottling plant is located in.
- Most water brands use the same purifying methods, but some try to earn a few extra cents by slapping on a readily recognizable label.
- Australia has one of the safest, cleanest water supplies in the world. Tap water is clean and clear and safe to drink. And it is just one tenth of one cent per litre. There really is no credible

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excuse for buying bottled water in Australia. Ditch the bottled water, save money and stop all those bottles going to landfill.

At the end of the day, the value of products, whether or not they're brand name, is really dependent on the things that matter most to you and your family.

Quality is certainly an important factor, but so, too, is relevance at a time when every cent counts!

Summer Garage Sale = Back to School Dollars

If you're going to be a little short on cash when it comes times to get your kids ready to return to school, have you thought about having a summer garage sale to make extra money?

Having a summer garage sale is a great way to make a few extra bucks. Depending on what items you might have to sell, you might actually make quite a stash of cash from a garage sale.

Begin the process by going from room to room in the house and quickly listing the items you don't want anymore. Think about clothing items that don't fit or that you just don't like. Household goods like that extra set of dishes or those pots and pans that Aunt Tilly gave you that you really didn't want might sell really quickly for good prices in a yard sale.

Next, visit your kids' rooms. Do they have clothes they've outgrown that are still in decent shape? Maybe they have toys they don't play with anymore.

Children's clothing and toys tend to sell really well, so you'll definitely make a few dollars for school shopping on those items.

Next stop - the garage. Have you been placing boxes of stuff out there that you don't know what to do with? Perhaps you ought to go through the boxes and do a quick sort to get rid of the items you can live without. You might have a potential gold mine out there to sell for back-to-school cash.

A garage sale has almost no cost to it, just a little bit of labour. Launder all clothing and make sure any household items or knick knacks have been washed. If you want to sell your items quickly, plus get top dollar for your back to school purchases, avoid displaying broken or dusty objects.

You might want to pay a few dollars for stick-on pricing tags. If not, use a roll of masking tape to write down your prices and place on the objects to be sold.

If you advertise your garage sale in the local newspaper, you'll most likely pay a small fee. Advertising can pay off, though, as avid "garage-sale shoppers" devote their weekends to driving from garage sale to garage sale advertised in the newspaper.

In a well-trafficked area, you only need to put out a couple of signs directing people to your home. Plan on having your garage sale over two days – Friday and Saturday are most recommended.

Step by Step:

1. Do a walk-through of your home and list items you want to sell.
2. Check the garage. Sort through boxes, separating out the items to put in your garage sale.
3. Wash clothing and clean items to be sold.

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4. Buy stick-on price tags or a roll of masking tape and price your items.
5. Advertise in your local paper and online if you like.
6. Put up signs in your neighbourhood directing potential buyers to your home.
7. Use the profits from your garage sale for back-to-school purchases.

Having a summer garage sale will not only clean out your rooms and garage, it'll earn you dollars for those back-to-school supplies and clothing that your kids need.

Who knows, your garage sale profits may be all the money you need to prepare your kids to return to school!

Reduce Produce Waste and Save

According to FoodWise, a national campaign to prevent food waste, Australians throw out \$8 billion of edible food every year! And that mind-boggling amount doesn't include the food we let go stale or mouldy in the back of the fridge that gets tossed into landfill.

It's a staggering amount of money and an almost unthinkable amount of food.

This year the Cheapskates Club challenge is to go green in 2014 and reduce, reuse and recycle.

A good, easy place everyone can start is with food waste.

Statistics show that we waste between 14-25% of the food we buy.

Now, if you are a part of the \$300 a Month Food Challenge that's between \$42 and \$75 a month you could be using for something else. If you're not doing the \$300 a Month Food Challenge because you think you can't get your bill down that low, calculate how much you are spending on food each month and then work out 14% and 25% of the total. Deduct those amounts from what you are spending and I bet it makes the \$300 a Month Food Challenge look achievable.

Take a good look at your shopping list and then at what you feed the dog, compost or send to landfill. How much does it all cost? What could you be doing with that money (apart from wasting it)?

The most commonly wasted food in Australia is produce since it seems to go bad in the blink of an eye. Planning ahead can help you stop wasting the fruits and vegetables you pay good money for.

If you have a productive vegetable garden or buy fruits and vegetables in bulk from markets or farm stands, have a plan to use it. Plan the week's meals around that item or plan to preserve some of it so none goes to waste. For example if you buy a huge bag of onions (I buy 10 kilo bags), slice some, halve some, dehydrate some and dice some. Freeze or package them in 1/2 cup portions and you'll have onions when you need them. They can be cooked straight from the freezer, saving you time in the kitchen too.

You can also dehydrate apples for a wonderful snack with a long shelf-life. Or peel and quarter them then cook them and freeze or bottle as pie apple. Or stew a pot of apples until very tender, put them through a sieve (or use a stick blender to puree) and bottle or freeze as unsweetened applesauce. Unsweetened applesauce makes an excellent substitute for oil or melted butter in recipes. Don't throw out the peelings and cores though. If you have chickens they'll love the treat. If you don't have chickens use them to make apple drink then add what's left to the compost. Apples used wisely equal absolutely no food waste.

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A glut of tomatoes can be made into tomato sauce, salsa and sun-dried tomatoes or frozen whole to add to soups and casseroles (the skin will slide off as they thaw).

Zucchini can be grated or sliced and frozen or dehydrated to use in baking during the winter. Add it to muffins, make zucchini and cheese pie.

Capsicums freeze well, although the texture will be slightly different. Add it to pasta sauces and stews for extra flavour.

Silverbeet, kale, spinach and celery all dry beautifully, ready to be added to soups, sauces and stews later on. Use a food processor or coffee grinder to turn the dried leaves into powder. This powder can be added to gravies, soups, stews, omelets, added to breads and pizza bases or put into a green smoothie for extra oomph.

Cucumbers can be pickled - they go very well with cheese and are great for garnishing burgers.

Mushrooms can be dried and stored in an airtight jar to use in soups, sauces and casseroles or on MOO pizzas.

Black bananas usually mean banana cake, but how much banana cake can you eat? Instead slice them and dry them into banana chips for a tasty, healthy, frugal snack.

For 1-2 person households, go small when you buy lettuce. Catherine lives alone and buys the smaller gourmet lettuce instead of larger heads of lettuce. It costs around the same amount but since she can easily get through a smaller lettuce there isn't any waste. And to avoid having to buy those smaller lettuce, grow your own in a pot. You can pick the leaves you need each day and they will continue to grow, extending the life of the plants and keeping you in really frugal salad greens all year round.

Before you juice lemons, limes or oranges zest them. Sprinkle the zest on a baking sheet and dry in cool, dark, dry place. Store in an airtight jar. Use the zest to flavour baked goods, sauces, marinades etc.

Use leftover bits of vegetables or parts of vegetables that would usually be thrown away to make stock. Celery leaves, carrot peels and onion skins can be simmered in water with or without chicken bones for practically free stock.

When peeling potatoes, scrub the skins really well before peeling. Then let the peels dry, drizzle them with a little olive oil and bake them in a 200 degree oven until they are crisp. Potato skins make a great alternative to crackers for dipping.

And if you still have scraps, give the rabbit or hens a treat and get it back as compost and eggs or add them to the compost or feed them to the worms to turn into beautiful fertilizer for the garden.

That's quite a list of ways to avoid food waste.

It's easy to waste food. It's even easier to not waste it; to use every part of the fruits and vegetables you grow and buy.

Then you are really getting value for your food dollars.

Things to Try Before Investing in a Tutor

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While there are still a few weeks left of the summer holidays, back to school is certainly on every parent's mind, if not the kids'.

It's important to start the school year off on a positive note and that means if your child is struggling or not doing as well as he/she thinks they should be then now is the time to get help.

When your children aren't performing well in school, it can be a very frustrating and intimidating ordeal, making school a trial to be endured and learning even harder for them. Regardless of how you may feel, it's important to remind yourself that it isn't your fault. Many children can excel in a certain subject while concurrently being unable to grasp the basics of another.

Clearly, investing in your child's education is a worthy investment, but before you spend \$25 to \$35 per hour on a tutor, especially for primary school children, consider implementing a few of the tactics outlined below. When you do, you may be able to save thousands of dollars on tutoring expenses and still help your children excel in their academics.

As soon as you can speak to the teacher/s involved. Ask them to set out a study/homework program that you can work through with your child or to suggest extra learning activities and programs you can use. When teachers know parents are really involved they go out of their way to make extra tuition easy, and they usually do this in their own time. If you have a teacher who does this make sure you stick to the plan and don't forget to thank them for their efforts.

Limit extracurricular activities. Yes, extracurricular activities can be a fun outlet for children, but they can also be very demanding. If your children are involved in more than one sports team or club, trim back their schedules by cutting down to just one or two memberships.

- Limiting after school activities will give your children more time to study. Just as importantly, it will also give them much needed time to relax their minds, which will help them be 100% alert throughout the school day.

Get into a routine. Rather than studying only before a test, ask your children to study for a few minutes every day. Even a 30-minute study session each evening can make a huge improvement in their grades.

- Set a schedule. For example, give your children a fun break after school. Let them play for 90 minutes. Then sit them down at the kitchen table with a snack and a reader or homework book or textbook (depending on their year level) to study and recap the things they've learned throughout the day for 45 minutes. Having them do their homework/study at the kitchen table means you can supervise while you get dinner, without crowding them.
- As much as they may protest, children thrive on routines. After a few weeks of implementing this routine, it'll be an instinct to grab a book and sit at the table at 4:30 pm.

Make studying fun. When you were a kid, chances are that studying and homework was last on your list of fun activities. But nowadays, there are many tools available to help your kids study without even realizing that they're doing so.

- Australian Geographic, Riot Art'n'Craft, ABC Shops and most good bookshops all have a great selection of educational fun. Anything from chemistry game kits to Dora the Explorer: My first Crystal and Fizz Adventure Kit can be found for less than \$20. Learning doesn't have to be boring bookwork!

Get involved with homework. Homework is one of the most vital learning tools for students of all ages. Get involved in the homework process by asking questions, cheering them on when they get an answer correct on their own and providing tricks to remember the information.

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- Make it rhyme! Even high school students still say, "In fourteen hundred ninety two, Columbus sailed the Ocean Blue." So spend some time creating a fun and silly rhyme for a date or answer that your children have trouble remembering.
- Study the habits your children display during their homework sessions. Analyze which habits help them work best and which simply cause them to spend hours on one worksheet. Then promote the habits that help and nix the ones that are detrimental.

If implemented correctly, these tips are bound to help your children increase their grades and improve their study habits.

However, if you feel as if your children aren't reaching their full academic potential even when you use these strategies, then it may be time to invest in a tutor. Some children instantly thrive under the supervision of an experienced tutor. Therefore, the investment will certainly be worth it.

Dear Cath

Q. I would like to make some upholstery cleaner for our suede lounges. Does anyone have any suggestions? Thanks, *Lorraine*

A. Shannon Lush the cleaning guru, suggests washing removable covers in the washing machine using a mix of 1/2 cup white vinegar and 1/2 cup shampoo. For any parts that can't go into the washing machine make up a mixture of 1 tablespoon of natural bran, 3 drops of dishwashing detergent and enough white vinegar to make the mixture resemble breadcrumbs. Then dip a stiff brush in the mixture and rub it over the upholstery. It's messy but it works. Once you've rubbed it all over the fabric brush it off. The results for your time and the mess are well worth it.

Q. Could you tell me what Castille liquid soap is as I would like to make the Moo scrub blocks. Is it a brand? Or where can I buy it? I don't recall ever seeing it. Thanks, *Carol*

A. Castile soap, in a cake or liquid form, is made from pure olive oil. It is a very rich and gentle soap, suitable for babies and most people who suffer from allergies or skin conditions. Castile soap is free of artificial foaming agents, harsh cleansers, deconstructed fatty acids from vegetable oils or fats (aka oleochemicals), petrochemicals and/or chemical anti-bacterial agents (like triclosan). It's also biodegradable.

It gets its name from the region in Spain where it was originally made.

There are a lot of different brands around, Dr. Bronners is my brand of choice, but there are others. You'll get it at health food shops and good chemists.

Q. How can I clean the bottom of my iron? *Lyn*

A. With the Cheapskates stalwarts bicarb soda and vinegar of course! Soak a face washer (or a cloth large enough to cover the sole plate of your iron) with white vinegar. Put the iron on it and let it sit for 10 minutes (the iron is OFF). Lift it up and use the face washer to rub over the sole plate. Depending on how dirty your iron is this may be all you need to do.

If your iron is very dirty you'll need to move on to the next step. Rinse the face washer and soak it in vinegar again. Sprinkle it with bicarb soda and sit the iron on it for another 10 minutes. Start ironing over the bicarb soda. Do this for a few minutes, then lift the iron to see if it's clean. If it's not repeat the ironing. Remember, the iron is OFF.

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Finally to clean the steam holes, fill the iron with water and turn it on. Let it steam. As it steams any bicarb that was stuck in the holes will start to come out - wipe them off. Repeat until the steam doesn't produce any more gunk.

On the Menu

MOO Dried Breadcrumbs the Green Way

Bread crusts, stale bread or rolls, odd slices of bread left in the bag can all be turned into fabulous, free, dried breadcrumbs - without using any electricity!

If there we have stale bread or crusts I keep them in a gel bag in the freezer until it's full. Then I dry them, and grate them into delicious crumbs, ready to use as is or seasoned. Dried breadcrumbs are great for coating schnitzels, sausages or rissoles. They are also perfect for topping mornays and casseroles.

Step 1. When you have a full bag of bread, get out your cake coolers.

Step 2. Spread the bread in a single layer on the racks. Cover with a tea towel, just to keep any bugs off, and leave the bread to dry for 24 hours.

Step 3. After 24 hours try a slice to see if it's thoroughly dry. The bread should be hard and snap when you break a piece off.

Step 4. Take your grater and grate the bread into crumbs.

That's it - easy, and free. You've made a supply of breadcrumbs without using any fossil fuel, any fuel at all really.

Now that's a green, no waste saving!

Quotes of Note

Tomorrow, is the first blank page of a 365 page book.

Write a good one.

~~Brad Paisley~~

~~~~~

We will open the book. Its pages are blank.

We are going to put words on them ourselves.

The book is called Opportunity and its first chapter is New Year's Day.

~~Edith Lovejoy Pierce~~

~~~~~

To make 2014 your year, keep it simple:

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- 1) Count your blessings first.
- 2) Whatever you did last year, do it better.
- 3) Go step by step, One day at a time.
- 4) Create/make your own opportunities.
- 5) Believe in your abilities at all times.
- 6) Quitting is not an option. Keep Going.
- 7) Finish what you started.

~~Pablo~~

2014 Challenge: Living Green in 2014

A side effect of living the Cheapskates way, or rather an amazing benefit, is that our lifestyle is not only environmentally friendly, it's sustainable. The Cheapskates way is green living at it's very best!

As Cheapskates we hone our skills, and learn new ones, that enable us to live wonderful lives. Many of those skills are not only frugal, but really, really good for our world.

- Buying in bulk reduces packaging.
- Growing our own food saves us money but it also reduces food miles, the use of chemical pest control and fertilizers and gives us fresh, organic produce to enjoy.
- Ditching all the commercial cleaners for micro fibre cloths, vinegar, bicarb soda, lemon juice, washing soda and eucalyptus oil keeps our homes clean for just a few cents a week and removes toxins from our homes and the environment and tonnes of plastic from landfill.
- Recycling saves natural resources.
- Making the local op shop your favourite department store saves money and time. It also stops a lot of perfectly good stuff going to landfill and saves resources and energy used to make new replacements.

Living the Cheapskates way is living frugally and green.

Living a frugal, green life means living a life wherein you meet all of your basic needs and wants and are able to appreciate and enjoy all that is already given to you through nature and self-sufficiency. It's a very simple, straightforward life. Once you exceed the arena of simplicity, you cross over into a realm of more consumerism, more debt, and therefore more work and you find yourself back on the debt-go-round.

Here are three extreme green Cheapskating ideas you can use to start your journey to blissfully learning how to live green the Cheapskates way.

Food

Taking a good hard look at the food you are consuming; where you buy it and how you prepare it, are the biggest areas that you need to look at when considering a life of frugal living.

By growing a half a dozen vegetables in a garden of your own, you can save money at the market, eat organically grown food that you grow yourself, save time, and wear and tear as well as fuel for your vehicle.

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Clothing

Learning how to sew is not something your grandmother did for leisure time, it was a necessity. Because everything is marketed toward being fashion-forward and what is “all the rage” in fashion, people have all but forgotten this time-honoured tradition.

Simple sewing techniques even for beginners can produce quality clothing at half the price of store-bought fashion. Since sewing is not for everyone, you do not have to base your entire family’s wardrobe on what you produce from your sewing machine, but incorporating a few pieces here and there can save you money in the long run.

An accessory such as a scarf, a basic blouse or t-shirt, or a simple skirt can be used as basic items to which store-bought items can be paired, mixed, and matched. If those store-bought items come from an op shop or a consignment store, all the better. You'll be getting quality clothing at bargain basement prices and saving resources.

Learning to make your own handcrafted jewellery can make a simple wardrobe explode with colour and style. You can make beautiful bracelets, earrings and necklaces for just a couple of dollars by reusing old jewellery (and again your favourite op shop could be a veritable treasure trove of budget priced jewellery makings).

Even if your sewing skills only extend as far as making simple repairs to garments you'll be living just that little bit greener.

Shelter

Going through your home and performing an energy audit will save you money in the long run. Checking to see what pipes, air conditioning units, doorways and windows have drafts and covering up those trouble spots will save you loads on your energy bill.

Replacing existing light bulbs with energy efficient ones can save on your electricity bill. Using candlelight is another way to save on electricity and create a lovely aura for your home. We have a tradition of eating together as a family on Friday nights and during winter we always eat by candlelight, leaving the candles burning after dinner while we chat or read or knit or whatever.

Switching from standard appliances to energy efficient models will increase your savings capacity. Washing more clothing by hand or using cold-water temperatures will save on your hot water heating bill as well.

By incorporating these three simple yet extreme green and frugal living techniques into your everyday Cheapskates lifestyle, you will find you have more money and more time to enjoy your newfound lifestyle and you'll be doing your bit to improve the world at the same time.

This year Cheapskates is going green, saving the world by reducing, reusing and recycling. The ideas I've shared above will get you started.

Each month during the year I'll share more ideas for reducing, reusing and recycling and living green in 2014.

Cheapskates Tip Store

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Weight Loss and Health and Exercise

Use your computer, iphone or android phone instead of the gym, and save over \$1000 per year in weight loss costs.

You can save an absolute fortune in weight loss fees (around \$70 per month for weekly meeting weight loss clubs) and around \$40-\$80 per month in gym membership fees. This quickly adds up to big savings of around \$1000 or more per year.

Track your fitness on a website like calorie king (prevents calorie amnesia and there is heaps of information on nutrition) or on a google play store app or iTunes store app (search for the free fitness apps).

You can access tailored exercise programs and nutrition programs that will help you keep track of your weight loss.

You can find outdoor gym equipment at a lot of city parks. Go for walks, or buy some simple exercise equipment (you can buy inexpensive exercise equipment from k-mart), or even use vegetable cans or filled water bottles as weights.

There are several common sense keys to weight loss - regular tracking of weight, exercise, food eaten and portion sizes.

You have to eat less and exercise more in order to burn more kilojoules than what you are eating, to get weight loss, and it has to be done consistently.

Follow healthy eating guidelines like that at Nutrition Australia, and the weight will fall off, without your wallet being lighter.

Always check with a doctor or medical practitioner prior to embarking on a weight loss program, because you may need to implement some modifications in order to stay safe. A weight loss program is always better to be monitored by your registered health practitioner, who can support you in your efforts.

Contributed by Lori Woodward

Free and Discounted Software Everyday

This website has free and discounted software on its website every day. I have used it for over a year and saved well over \$20000. This is the site: <http://www.bitsdujour.com/software/all-discount-codes>

Contributed by Scott Van Leeuwen

Website: <http://www.bitsdujour.com/software/all-discount-codes>

Cooking in Bulk Saves Straight Away

I normally use 500gm of mince when making any meal which calls for mince (spag bol, tacos, shepherds pie, etc.). I've for a while now, been cooking this using 1kg of mince and splitting it into three meals, instantly getting an extra meal per kilo of mince compared to when I was cooking 500gm at a time. Truly, we haven't noticed the difference in amount. Not only is the same amount of meat going further, I'm getting 2 meals into the freezer each time and we're getting smaller portion sizes. Win! Win! Win!

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Contributed by Leanne Catt

MOO Dog Toys

Approximate \$ Savings: \$25 to \$100

Dog toys can be expensive, especially if you have an active breed that needs extra mental stimulation to prevent them getting bored. Here are some ways to make some simple dog puzzles:

1. Spread some peanut butter or thick gravy on the inside of an empty cardboard roll (cut down to toilet roll size)
2. Sprinkle some dog treats in the bottom of an empty cereal box, and fold it closed. Watch the fun when your dog figures out how to get them out!
3. Put an empty 500ml plastic bottle in an old sock (you know the ones that you've been holding on to in hope it's mate turns up!) Instant crunchy toy!
4. Fill an empty dip (with lid) or similar container with chicken or beef stock, put on the lid, and freeze. Great for dogsicles in the summer!

Some store bought toys of this nature retail for \$25+. These ideas are almost free (if you use food you already have or left overs - eg cheese, pieces of cooked sausage, etc.) in place of store bought, then extra savings! *** All of these dog toys require human supervision - please remove the recycled plastic bottle toy if the dog punctures or tears to prevent injury.***

Contributed by Meran Robinson

It Pays to Check the Weights of Fruit and Veg

The other day I shopped for strawberries again, and again some were not fresh and even going soft and off. I swap them with healthy ones when that happens but this time weighed the boxes as well. One by one they were underweight by 25 grams. This is against the law and I have been at a supermarket where I checked potatoes and found them underweight. The manager was at the box very fast, taking all bags off to have them repacked lest they be caught out. So the warning is there to watch your packed fruit/veg.

Contributed by Jenny Maring

Never Buy a Book Again

Approximate \$ Savings: \$100's

Further to the e-book hit of this week there are sites (just Google one hundred free books or Pixel of Ink to name two) that send emails daily and are on Facebook, with a huge selection of books, all genres including children's, cooking, fiction and non-fiction etc. All you need is the kindle app (downloadable for free on to tablet, i-phone, computer if you don't have a kindle), and an Amazon account (free). Amazon also have a section where you can find 100's of books offered free daily. Just make sure they are still \$0.00 when you go to 'purchase' as they can change hourly. Most of these books are offered by the writers free for a specific time so that the reader gets to know them.

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Contributed by Chris Peachey

The Best Ever Way to Enjoy Christmas Porridge All Year Round

Top tip for using MOO Christmas Fruit Mince: add a couple of spoons of the fruit mince to breakfast oats. It is just an awesome way to begin your day!

Contributed by Glynis Preston

MOO Slowcooker Fruit Mince (from the Recipe File)

Ingredients:

500g apples, cored and cut into small dice (no need to peel)

250g shredded suet

1kg mixed fruit

250g glace peel, finely chopped

350g dark brown sugar

grated zest and juice of 2 oranges

grated zest and juice of 2 lemons

50g slivered almonds

4 tsp mixed ground spice

½ tsp cinnamon

1/2 tsp nutmeg

150ml brandy

Method:

Combine everything except the brandy in a 6 litre slow cooker. Cook on low for 8 - 10 hours until fruit is very soft. Don't worry if the mixture seems to be very runny and swimming in fat - it should look like that. It's the suet. Sit the crock of mincemeat on the sink with a tea towel over it to cool completely. As the fruit mince cools the suet will coat the fruit and it will thicken. Pour in the brandy and stir. Spoon the mincemeat into hot sterilised jars and seal. As the mincemeat cools it will form a layer of fat on top - this is fine, it is supposed to do this. The fat will help to preserve the mincemeat. Mincemeat prepared this way will keep in a cool, dark cupboard indefinitely but I guarantee you won't need to worry about keeping it that long.

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Kids School Lunch Orders

When my sons had lunch orders at school, rather than use a brown paper bag or an envelope, I used to get free from the bank plastic coin bags and would write their order on a piece of paper and put in the coin bag with the change for their lunch.

Contributed by Diane Leathem

Secondhand Appliances, Complete with Manuals

If you want to buy secondhand appliances but they don't have the instruction book needed to use it, just Google the brand name and model number and print it out. I did this when I bought my second hand bread maker. It only cost me \$10 instead of \$90 or more for a new one and we have tasty homemade bread.

Contributed by Amanda Pollock

Heating/Cooling Electricity Savings

I live in a fibro home that is freezing in winter and boiling in summer. I rent so don't want to spend money making the house more permanently efficient in heating/cooling so we occasionally use the installed reverse cycle air con in our lounge. My partner and I spend most of our time in this room, which has two doorway entrances on either side of it - but no doors on them. Last winter, after receiving a massive electricity bill, I tacked up two heavy woollen blankets against the doorways which trap all the heat into the lounge room rather than it flowing out into the kitchen or the hallway. This keeps the room so much warmer in winter and so much cooler in winter. I also found that by regularly cleaning the reverse cycle air con filters really helps with its efficiency and it doesn't have to work as hard.

Contributed by Leah Doyle

Tomato Ties

Before throwing away old joggers (shoes with laces) or unwanted soft belts (from dresses) keep the laces/belts. Cut into smaller lengths and use them to tie up tomato plants or any other wayward plants in the garden. They are soft enough not to "cut" into the stems of the tomatoes and strong enough to hold them up.

Contributed by Cherry Colville

Shoestring Organising

Organised homes seem to be the in thing at the moment and there are blogs, websites, ads everywhere regaling the virtues of this tub or that storage system. Getting organised doesn't need to cost the earth. Nappy boxes, wipes boxes and even packaging your food comes in can all repurpose into wonder storage. We are renting and my sons' wardrobes only have shelves and hanging space. Now the shelves hold nappy boxes which I've prettied up with nothing more than a sheet of scrapbook paper and a label I made up on the computer. Same goes for the plastic storage cupboard in the kitchen and dried goods cupboard in the laundry, under the sink in the bathroom, the linen press, etc. My house still has a long

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way to go to being completely organised (if that can ever be achieved) but so far it's cost me a scrapbook, two rolls of packing tape and a few pages printed on the printer.

Contributed by Leanne C.

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