

THE CHEAPSKATES

JOURNAL

Bright Ideas to save you money



The Cheapskates Club

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The Cheapskates Club -

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



THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

October 2010

Feature Article: How to Grow Your Own Organic Vegetable Garden

Cheapskates Tip Store

A Thoughtful Moment: Great Truths

Saving Story: Good Cheapskating Habits Come in Handy

16 Things to Do With Stale Bread

Planning Ahead For Holiday Shopping

Un-Boo-lieveably Easy Halloween Costumes

The Belle of the Ball on a Budget

Dear Cath

On the Menu: Make it with Bread

Quotes of Note

Meet the Bumsteads: Part 10

The Cheapskates Journal

Brought to you by: The Cheapskates Club
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Oct 2010

From Cath's Desk

Hello Cheapskaters,

I hope you are ready for a huge month of Cheapskating.

October is the start of our annual Christmas Countdown. Cheapskates like to own Christmas, not have the bank or finance company own their decorations, gifts, food - in fact the whole celebration, so we aim to have a cash Christmas each year. The Christmas Countdown makes sure that happens.

And of course you all know by now that October is Buy Nothing New month. The challenge this month is to simply buy nothing new (except of course food, medicines and petrol). This challenge should make your cash Christmas easy - you can hunt out stunning gifts at op-shops and trash'n'treasure markets, you can make beautiful cards from craft supplies you have at home or you could look for materials to make or renovate the decorations you have. Just remember, you can't buy anything new.

2010 is quickly drawing to a close, so it's time to find our Budget Renovation subject for next year. If you'd like to be the recipient of a Cheapskates Club budget renovation, working one on one with me for a whole year, just complete the application form and send it in. Applications close on 31st October.

I've no doubt that you will all have heard the news this week that the price of fresh food is expected to increase 40% over the next few years. Yikes! That's basic food - vegetables and fruit - that we all need to survive. That news certainly had me thinking and planning.

And I have challenged myself to grow all the vegetables and most of the fruit, bar potatoes and onions, needed to feed my family of five (and various ring-ins) for one year. That means no trips to the market, no zipping into the greengrocers to pick up capsicums or oranges. With that in mind, I've set up a blog, myheirloomgarden.blogspot.com, where I will track my progress and you can see how I'm going.

You just know what's coming don't you? I am challenging you to join me in growing your own food for a year. Even if you can't grow all your food, you can grow some. An egg carton on a window sill will grow herbs. A jar and some cotton wool is all you need to grow sprouts. Some plastic buckets and a sunny balcony and you can grow a salad garden. If you need some inspiration jump on over to the blog and read my first post. If I can grow food, you can too.

Wow, October has turned into the month of challenges hasn't it? I know you are all up to them, regardless of your stage of Cheapskating.

Have a great month everyone,

Happy Cheapskating,

Cath



How to Grow Your Own Organic Vegetable Garden

Wish you could have fresh, flavourful vegetables right at your fingertips all season long? Do you want to be confident that your vegetables are safe for your family to eat? Well, you can have all that and more without paying specialty grocer prices.

Growing your own organic vegetable garden not only assures fresh, safe, great tasting vegetables all year round; it also provides you with exercise, stress relief, and the knowledge that your hard work is accomplishing great things for your family. If this sounds like something you'd love to try, here are a few tips to help you get started.

The Perfect Growing Medium

The first thing you need to do is to prepare your humus for the soil. Ideally, you should start composting well ahead of time so you can simply recycle your yard waste and not have to buy store fertilizers. Even though you can purchase organic fertilizers, making your own is better. To make a compost pile: just throw your fallen leaves, grass clippings, and other plant matter into a bin or pile and stir periodically. This will eventually decompose into quality humus to fertilize your soil.

A very quick and easy way to compost is the Bokashi method. The Bokashi method of composting is virtually odourless and best of all you can compost just about any kitchen waste, including meat, fish and dairy products, which

you would normally never put into the compost bin. A side benefit of Bokashi composting is the "Bokashi tea", the liquid that accumulates in the bottom of the bin during composting. This liquid really is a super fertilizer and your plants will love it.

In addition to your compost humus, there are other natural ingredients you can add to build nutrients in your garden soil. Manure is a great natural fertilizer, but it is best found locally rather than bought from a store.

An easy way to get your soil started is to use the three-part mix made popular by square foot gardening guru Mel Bartholomew. Mr Bartholomew created this magic mix for his garden and I've been using it for years. The main benefit is that you never need to buy soil, it doesn't compact like traditional veggie soil mixes and its composition is ideal for holding moisture.

Mel's Mix:

1 part compost

1 part vermiculite

1 part peat moss

This mix makes a soil that is fertile, holds water and airy. I firmly believe in 'if it aint broke, don't fix it' and have used this mix in my garden beds and pots and those little plants are thriving. My only suggestion is that if you have your own compost then use it, a lot of the commercial composts aren't really, they are more finely ground mulches, and they won't be as good for your garden. And don't be tempted to use potting mix. It may be cheap but it will settle down and compact the soil, making it harder for



your plants to put down roots and for water to penetrate.

Choosing the Right Plants

Before you can plant, you need to pick the right vegetables. Think about what you eat each week – and buy only seeds or seedlings that will grow into food you will eat. You should buy organically grown seedlings and seeds – after all you are trying to start an organic garden. If you can't find any, just sprout your own seeds. This way you can be sure there are no chemicals going into your vegetables at any stage of growth.

You also want to be sure that the variety you buy isn't genetically altered in any way. While these plants might grow better looking fruits and vegetables, they produce less flavourful and less healthy fruits and veggies. Most GM seeds are single use only – you can't save the seeds from this year's crop and use them next year. While debate rages over the pros and cons of GM crops and food, if you are serious about growing organically, then choosing non-GM and heirloom seeds makes sense.

Keeping the Bugs at Bay Naturally

Once your garden is planted, you can naturally repel pests and fertilize the soil by companion planting. This means you plant more than one crop in the same area. If you have an insect problem, you can find plants to repel specific pests. If you have larger animals eating your plants, you can choose vine vegetables that furry friends prefer not to cross over. If you choose complementary plants, this can also be used to restore nutrients to the soil.

A very simple and safe pest deterrent is the humble cucumber. Simply slice it and place the slices in an aluminium plate or can. The cucumber reacts with the aluminium to create a foul smelling gas undetectable by humans but guaranteed to drive bugs away in droves.

A Guaranteed Crop

Farmers of old had the right idea. They rotated the crops they planted on a five-yearly plan for each paddock. Every fifth year the paddock would lie fallow, meaning it wouldn't be planted at all, it would be left to rest and recuperate. This kept the soil fresh and fertile and reduced the risk of pests and soil-borne diseases.

You can do this in your veggie garden by rotating the planting schedule and letting one row/bed/box lie fallow every five years. You can improve the fallow bed even more by planting a green manure crop that can be dug in to enrich the soil.

Creating your own organic vegetable garden can require a lot of work and research, but once you bite into your first beautiful home grown vegetable, you'll realize that it was well worth the effort.

A Thoughtful Moment

Great Truths

Great truths that little children have learned:



- 1) No matter how hard you try, you can't baptize cats.
- 2) When your Mom is mad at your Dad, don't let her brush your hair.
- 3) If your sister hits you, don't hit her back. They always catch the second person.
- 4) Never ask your 3-year old brother to hold a tomato.
- 5) You can't trust dogs to watch your food.
- 6) Don't sneeze when someone is cutting your hair.
- 7) Never hold a Dust-Buster and a cat at the same time.
- 8) You can't hide a piece of broccoli in a glass of milk.
- 9) Don't wear polka-dot underwear under white shorts.
- 10) The best place to be when you're sad is Grandma's lap.

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Great truths that adults have learned:

- 1) Raising teenagers is like nailing jelly to a tree.
- 2) Wrinkles don't hurt.
- 3) Families are like fudge...mostly sweet, with a few nuts.
- 4) Today's mighty oak is just yesterday's nut that held its ground.

- 5) Laughing is good exercise. It's like jogging on the inside.
- 6) Middle age is when you choose your cereal for the fibre, not the toy.

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Great truths about growing old:

- 1) Growing old is mandatory; growing up is optional.
- 2) Forget the health food. I need all the preservatives I can get.
- 3) When you fall down, you wonder what else you can do while you're down there.
- 4) You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.
- 5) Its frustrating when you know all the answers but nobody bothers to ask you the questions.
- 6) Time may be a great healer, but it's a lousy beautician.
- 7) Wisdom comes with age, but sometimes age comes alone.

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# Saving Story

Hi Cath,



I recently hurt my back for the second time requiring me to use all my sick leave and look for a new job that didn't involve manual handling. I emailed and texted all my work colleagues to have them look out for jobs, as well as scouring Internet and newspaper adverts. With the added benefit of people who could attest to my work ethic I eventually got a new job after five weeks, through one of my connections.

I paid all the annual bills due (rates and water) in full and took out extras insurance to cover some of the physio expenses.

I wrote a list every day to get me focused so as not to waste time. I also sent off 12 job applications, purchased dry food in bulk from Cash and Carry, allowed my friends and family to pay for or bring food when they offered, shopped smarter and stayed away from shopping centres.

I caught up with friends and family I could visit during the week, renewed my passport, developed photos for the album and copies for friends as gifts, enjoyed being at home with our puppy and kept the two things I had in my life as regular commitments - study and volunteering.

I had trouble sleeping, became a bit (and a lot) anxious from time to time and lost some weight (from anxiety) but I got there thanks to my friends, family and work colleagues. I start my new job this Tuesday with a bit of money to spare, no bills to worry about, and extra things achieved.

Good Cheapskating habits come in handy when you have the advantage of being well practiced before an unexpected event upsets your life plans.

Regards,

*Vicki, Perth WA.*

## 16 Things to Do With Stale Bread

One of the most frustrating things on the Earth is buying a loaf of bread, only to find out that it is going stale. Instead of throwing it out, here are some ideas for that day old loaf that would otherwise be tossed.

**Soup thickener** – Many soups can be thickened by adding bread. Just think of the French onion soup you get in a bread bowl. The consistency becomes top notch when you start scraping the sides.

**French toast** – No matter how dry the bread is, soak it in some beaten eggs, milk and cinnamon and you have the makings for some killer French toast. This is even truer with breads that have hard outer crusts.

**Bread and butter pudding** – Of course this has to be in the list, after all, it is the main ingredient.

**Egg in a nest** – If you want a breakfast that will transport you back to your childhood, sitting in your mother's kitchen, try egg in a nest. Make a small hole in the middle of a slice, drop in an egg and flip and you have the makings of a great day.

Panzanella – This is an Italian bread salad, which makes use of cubes of day old bread.



**Croutons** – Coat the bread cubes with a light drizzle of olive oil and your favorite herbs, pop in the oven around 175 degrees Celsius for 15 minutes and you have the best croutons in the world. If you want to get daring, try tossing them with some roasted garlic, cayenne or dried mint right as they come out of the oven.

**Breadcrumbs** – Take your croutons and smash the heck out of them with your rolling pin. Tadaa, breadcrumbs.

**Toast** – It is already lacking a little moisture, why not dry it out some more and put some butter and Vegemite on it? Good as gold.

**Grilled cheese** – The more exotic the bread and cheese, the better. Experiment with Gouda and an Italian focaccia or some other variety you can find.

**Cinnamon toast** – A little butter, cinnamon and sugar to top the bread and the cereal may make a run for it.

**Garlic bread** – The all-time use for left over French bread, but the idea can be applied to almost any other type of day old bread for a slight twist on an old classic.

**Stratta** – This is an egg and cubed bread dish that is baked in the oven. A close cousin to the quiche, strata is usually denser and can be made with any number of ingredients, try one with asparagus, mushrooms and cheese.

**Hamburgers** – No, not as a hamburger bun, but chunk it up, slightly larger pieces than breadcrumbs and combine with the meat when you make your hamburgers. The bread will keep the burger light and juicy.

**Zwieback toast** - cut thick sliced day old bread into 2cm fingers. Place on an ungreased baking sheet and bake in a pre-heated oven at 120 degrees for two to three hours until bread is dry through and toasted. Let cool on a cake rack before storing in an airtight container. Great for teething babies to chew on

**Feed the birds** – Birds can't really tell the difference between fresh bread and day old bread, or if they can, they are not too picky. Either way, a great repurposing of your day old bread.

**Toss it** – Listen, there comes a point when you have to say goodbye. If you can crack your granite countertop with it, now is probably that time.

Grab a loaf or two of day old bread from your local bakery and get creative. After all, it is extremely cheap and you can never have enough French toast.

## Planning Ahead For Holiday Shopping

The good news about holiday debt is that it is preventable. By taking some time to plan ahead for holiday shopping (an integral part of Cheapskates Christmas Countdown) a person is able to finish all of their shopping without stepping into debt.

Simply changing your mindset is a huge start. There is a whole generation of Australians that have grown up with the notion of "buy now, pay later". This type of mindset has to be



changed. Stop and retrain the brain to think "buy now, pay now."

Holiday debt cannot occur if nothing is put on the credit cards to begin with. Instead, live on the wild side this year and use cash for your purchases. If there is no cash in your purse or wallet when you want to buy an item, then the purchase will have to be put off until later. Remember "buy now, pay now".

Instead of trying to find the money to pay for all of your holiday shopping at one time, consider putting some money into a special savings account throughout the year. Many banks and credit unions have high interest online saving accounts. You can arrange to have money transferred from your primary account and deposited automatically into the special account. Being an online account you don't have instant access to your savings, but can generally get it within 24 hours in an emergency. Even putting \$20 a week away gives you over \$1,000 at the end of the year. Imagine doing your Christmas shopping knowing that you'll really own it without worrying about the bills coming in January.

Before the holiday shopping season even begins in earnest, sit down and figure out who exactly needs to be bought for. Will there be family gatherings where everyone exchanges a gift or will gifts be bought only for children? Will you need gifts for families or individuals?

Once you have a list, set a budget to spend on each person and function. For example, five hundred dollars might have to be divided between each person.

It is easier to go grocery shopping with a list, and gift shopping is easier with a list, rather than going shopping blindly. That is how loads

of presents are bought and overspending begins. Once the presents have been bought, mark that person off your list as completed so they will not have any more gifts bought for them. Not only does this keep you from buying more than is needed, but you have a sense of accomplishment of having marked people off your list.

No one ever said that holiday shopping had to begin in November. For now, make up your list and follow the Christmas Countdown. And then next year try creating your list in the beginning of the year and shop throughout the year as items go on sale. Simply put the item into the present box or a cupboard until it is time to label and wrap.

## Un-Boo-lieveably Easy Halloween Costumes

While Halloween hasn't been a traditional holiday here in Australia, in recent times it has become more popular. Now, on the 31st December, you can often find witches and goblins, mummies and skeletons knocking on doors, asking "trick or treat?"

So, with that in mind, it's never too early to start thinking about costumes and decorations and how you can save money this Halloween. Rather than buy or hire a costume, why not consider a costume that you design from used odds and ends of clothing and accessories you already have in your wardrobes? Op shops offer these items at a small portion of what you would pay at a retail store. You can also network



with other mothers and swap old costumes for the one you want.

And if you still want to make your own, with some creativity and legwork, you can make any of the following costumes for just a few dollars.

### **Argh Matey! – Pirate Costumes**

Pirate costumes will be huge this year. You need baggy black or brown pants cut below the knee. Pirates wore baggy white shirts that are cuffed up. A solid baggy vest, unbuttoned, would be worn over the shirt. Add a bright scarf tied around your waist. Army boots, large gold hoop earrings, sword, eye patch, hat or bandana tops this outfit off. If you live in a colder part of the country you might want to look for a long black coat.

### **BOO To You Too! – Ghost Costumes**

The ghost is the oldest and easiest ghoulish outfit around. You need a large white sheet that completely drapes your being. With arms down cut any excess off the bottom up to an inch from the ground. Cut out eyeholes. White eye make-up keeps the ghost entirely white. You can carry a pumpkin or maybe a glow stick for that added touch.

### **If I Only Had a Brain! - Scarecrow**

With the right straw hat and a little straw, a scarecrow can easily be done. Oversized, old and sloppy is the key. You will need old overalls or jeans that you can patch with bandana type material, a flannel shirt, work boots and work or garden gloves. Be sure to stuff straw or raffia inside your shirt and leave some hanging out wherever you can. A blackbird attached to your hat, silk daisies or a corn cob pipe would be

good accessories. Paint your face base white and proceed with black paint for a triangle nose and circle eyes. Paint your lips a bright red extending the make up beyond your lips for a straight smile.

### **It's a Goal! – The Always Popular Football Player**

Another inexpensive way to look sharp while using odds and ends is the football player. You may have or can easily network to get the shorts, shirt and boots for this easy costume. Oh, don't forget to carry the football for the full effect.

As soon as this year's festivities are done, start thinking about next year! Once Halloween is over, it's time to hit the discount stores. Often, outfits and accessories can be picked up for half the price or less. Thinking ahead on what your needs will be the following year will save you a ton of money, especially if you've got more than one person in the family dressing up. Don't forget the garage sales too. With a little imagination and a bit of planning ahead, you can create a costume that the kids will love and so will your purse.

## **The Belle of the Ball on a Budget**

The end of year formal is the highlight of every teenage girl's high school experience. This is their chance to be a glamorous princess for a day. They'll be able to look back years from now and relish the wonderful memories of this



special night. As such, it's only natural for the girls and their mothers to want the very best.

For the majority of girls the most important aspect of the formal is to look just right. And central to the perfect presentation of such a special princess is the formal dress. It would be nice if everyone could just throw their budget out the window at this time, but for most that's just not practical.

Is it possible for your daughter to look like a million dollars without spending more than you can afford? It certainly is! You can still have a stylish formal dress and save money too. All it takes is some creativity and putting in time to hunt around for a great deal.

Some good places to begin your search are:

**eBay** - There are literally thousands of formal dresses to choose from in a variety of styles. If you find one that catches your eye and is in your size, you might be able to obtain it for a song. Check the seller's reputation and make sure that they have a reasonable return policy just in case.

**Family heirlooms** - Retro is now in style and your mother's or an aunt's old ball dress may be just the look you want.

**Make your own** - If you're skilled with a sewing machine or know someone who is, you can make your own dress and save a great deal of money. Fabric stores carry a wide variety of fabrics in various colours and materials and price ranges. There are also plenty of patterns to choose from. There's nothing more stylish than a custom-made dress and you know it will be the only one on the night, something every girl wants.

**Op-shops, second-hand and consignment stores** - They may not seem like an obvious place to shop for a special formal dress but it's at least worth a try. You never know, someone might have donated one that suits your fancy. There's no doubt you'll save money here.

**Friends and neighbours** - Ask around. Perhaps someone you know has a dress in your size that was purchased for their daughter in recent years that they would be happy to let you borrow.

In addition to the formal dress, there are other ways to save money while preparing for your daughter for the formal. She'll likely want to have her nails, makeup, and hair done up in a nice, contemporary style. Why not have a girls night in the night before the formal and have them do each others nails and facials. Shop around for a hairdresser if your daughter needs one. Have her find a picture of the hairstyle she wants and get quotes. You might even be able to include nails and make-up in the package for a discount price.

The right shoes can make or break the party and your budget. If you are sure the shoes will only be worn on the night, it really is not worth spending a lot of money on them. Budget shoe stores have beautiful shoes at bargain basement prices that will put the finishing touch to the perfect formal outfit.

If shoes make or break your budget, jewellery and accessories can make or break an outfit. You can find stunning replica costume jewellery pieces for a fraction of the cost of real pieces at specialty stores in any shopping centre. Another option is to borrow pieces from family or friends.



Remember to set a budget for the formal - and stick to it! Include everything - the dress, shoes, accessories, make-up, hairdresser, even lingerie if it's needed, photos, and don't forget that often there is an after party (or two) so an extra pair of comfy shoes and taxi fare may be necessary.

As long as your daughter (and you) is happy with the way she looks, no one needs to know that her gorgeous formal dress is pre-loved or home-made. You may, though, just want to brag a bit about what smart shoppers you are!

## Dear Cath

**Q.** Does anyone know of an alternative to the Lens Cleaner I buy from the optometrist? It costs a fortune and with four people in the house wearing glasses I would like to find something more economical. Diane Webb

**A.** Those little sprays on eyeglass cleaner are very handy and they do a great job. You can easily replicate the formula yourself though and save a bundle. In a clean spray bottle mix one part isopropyl alcohol to three parts distilled water and shake gently to combine. You can buy isopropyl alcohol and distilled water at any chemist. To use the spray, gently mist both sides of each lens and wipe dry with a lint free cloth. There are fantastic microfibre lens cloths that do a brilliant job and you can get these at optometrists.

**Q.** Does anyone know what I can do with the cardboard inserts from toilet rolls and paper towels? Seem such a waste to throw them out. Thanks, *Elaine*.

**A.** You can use them as seed pots, just fill with propagating mix, add the seed and keep them moist. When the seedlings are ready to be planted into the garden you can plant tube and all, the cardboard will decompose quite quickly. The plants will be happy as their roots won't be disturbed during the transplanting.

**Q.** I like to buy rice and flour in bulk, but recently my husband spotted some small, silvery weevilly moth-type things reproducing in the top of the packs (and promptly threw out \$30 worth of groceries!) What's the best way to prevent these flying bugs? *Sarah*

**A.** Weevils and pantry moths are often in dry goods when you buy them.

Freezing all dry goods (rice, flour, pasta etc) for at least 72 hours will kill the eggs and stop them hatching, thus breaking the breeding cycle. Weevils will even infest rock salt so don't think anything is safe. Even sealed packets and jars can contain weevils.

If you already have weevils you will need to dispose of any infected foodstuffs. I know it's a waste but if you don't they will just keep breeding. Then wash all the containers thoroughly in hot, soapy water and dry completely. Wipe over all the shelves, walls, floor, skirting boards, behind doors, even the ceiling and light fitting if you have one, in the pantry.



Then to keep the moths away (and stop them laying eggs which hatch to become weevils) place bay leaves every 30cm or so along the shelves and hang a small bunch behind the door.

Always wash and dry canisters before re-filling.

It sounds like a lot of work, but it will save you a fortune in ruined food.

**Q.** I was just wondering if you had any advice re the entertainment books that are sold by charities. Do you think they are worth it or it is a waste of money? Thanks for any advice. *Paola*

**A.** Entertainment Books can give great value for money providing you use them! If you've never had one before, have a good look through the discounts available - especially for restaurants, cafes, etc that you already use.

You need to consider where you live too - can you easily access the businesses to take advantage of the discounts?

If you find you'll use enough coupons to cover the cost of the book, then you will be making the cost back. If not, or if you have to spend money on things that you would never normally consider then perhaps just donating \$10 to the charity is a better use of your money.

## On the Menu: Make It with Bread

### Asparagus & Cheese Strata

#### Ingredients:

4 eggs, lightly beaten

1 3/4 cups (435ml) milk

2 tbsp finely chopped chives

8 thick asparagus spears, woody ends trimmed, halved lengthways

8 thin slices prosciutto

100g tasty cheese, coarsely grated

4 slices rye bread, crusts removed

#### Method:

Preheat oven to 180°C. Grease a large dish. In a bowl, whisk together eggs, milk and chives. Season with a little salt and pepper. Layer 4 halved asparagus spears, 4 prosciutto slices and half of the cheese. Top with 4 bread slices, then pour over half the egg mixture and press bread in to soak it up. Top with remaining asparagus, prosciutto and egg, then scatter with remaining cheese. Stand for 30 minutes (or make up to 1 day in advance and refrigerate). Bake the strata for 25-30 minutes or until puffed and golden.

### French Toast

#### Ingredients:

4 eggs



1 tsp salt

1 cup milk

10 to 12 slices white bread

butter

Cheapskates Pancake Syrup

### Method:

Break eggs into a wide, shallow bowl or pie plate; beat lightly with a fork. Stir in salt and milk. Over medium-low heat, heat a frypan coated with a thin layer of butter or margarine. Place the bread slices, one at a time, into the egg mixture, letting slices soak up mixture for a few seconds, then carefully turn to coat the other side. Soak/coat only as many slices as you will be cooking at one time. Place bread slices in hot frypan cooking slowly until bottom is golden brown. Turn and brown the other side. Serve French toast hot with butter and syrup.

## Cinnamon French Toast

### Ingredients:

1 egg

2 egg whites

1/4 cup milk

1/4 teaspoon vanilla extract

1/4 teaspoon ground cinnamon

dash nutmeg

8 slices French bread, sliced on diagonal

### Method:

In a shallow bowl, whisk egg and egg white until foamy. Whisk in milk, vanilla, cinnamon, and nutmeg. Preheat oven to 100 degrees Celsius. Heat butter in a frypan over medium-low heat. Dip 4 slices of bread in the egg mixture, turning to coat thoroughly. Let excess drip back into bowl. Place coated bread slices in hot frypan. Cook, turning, until both sides are nicely browned, about 2 minutes each side. Transfer to a warm plate and keep warm in oven. Repeat with remaining bread and egg mixture. To serve, sprinkle with cinnamon sugar, if desired. Serve with Pancake Syrup.

## Bread And Butter Pudding

### Ingredients:

8 slices of bread, buttered and spread with raspberry or strawberry jam

1/2 cup sultanas

3 level tablespoons caster sugar

1 and 1/2 cups milk

4 eggs

1 teaspoon vanilla essence

Grated nutmeg

### Method:

Heat oven to 160 degrees Celsius. Cut each slice of bread and butter into 4 triangles. Place 1/3 of the bread in the base of a lightly greased casserole dish. Sprinkle with half the sultanas and one tablespoon of sugar. Place half of the remaining bread on top and then the remaining



sultanas plus one tablespoon sugar. Place the remaining bread and butter on the top, trying to ensure all the sultanas are covered by the bread. Sprinkle the last tablespoon of sugar over the top. In a separate bowl beat the eggs and milk together. Carefully pour over the bread and fruit mix. Sprinkle on a little nutmeg. Let stand for half an hour. Don't worry if the top pieces of bread are not submerged under the milk - these are going to be the nice crispy bits. Bake about 40 minutes until the "custard" has set and the pudding is golden brown on the top.

This will gratify some people and astonish the rest.

~~Mark Twain~~

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They can because they think they can.

~~Virgil~~

~~~~~

To be upset over what you don't have is to waste what you do have.

~~Ken S. Keyes, Jr.~~

~~~~~

Don't let what you can't do stop you from what you can do.

~~John Wooden~~

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In this age, which believes that there is a short cut to everything,

the greatest lesson to be learned is that the most difficult way is,

in the long run, the easiest.

~~Henry Miller~~

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Quotes of Note

Gratitude unlocks the fullness of life.

It turns what we have into enough, and more.

It turns denial into acceptance, chaos to order, confusion to clarity.

It can turn a meal into a feast, a house into a home,

a stranger into a friend.

Gratitude makes sense of our past, brings peace for today,

and creates a vision for tomorrow.

~~Melody Beattie~~

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Always do right.



# Meet the Bumsteads

## Part 10

Blondie, Dagwood and their children Alexander and Cookie in part two of their yearlong Budget Renovation as they begin their journey to living life debt free, cashed up and laughing - the Cheapskates way

Dear Cath,

It's Blondie and Dagwood here and we are doing OK. Actually we think we are doing better than OK, we are amazingly not stressed about money at all. And it's all thanks to you keeping on our backs and making us accountable.

We have fought you tooth and nail, and you have been kind enough to let us stay in the Budget Renovation program, even when we have whined and ignored your advice and suggestions. And you've never said "I told you so" or at least not in so many words and we really appreciate that.

I (Dagwood) am feeling much better and have finally gone back to work, only 5 hours a day and only 5 days a week, but it's so good to be out and doing something. My pay is certainly helping too. Blondie is amazing the way she is managing our money. We are caught up on the bills and she has even built the Emergency Fund back up to \$532.

Alexander has been great too, only three weeks left of school for him before exams. He has found a part-time job, four hours on a Saturday morning sweeping up and cleaning the offices for a local transport company. He's told us we don't need to give him pocket money or pay for anything for him now he has a job. We are so

proud of him. He even paid for his own tickets to VCE revision lectures!

Cookie and Blondie spend a lot of time looking through recipe books and coming up with new recipes for us. And they have started to make presents for Christmas. Blondie is hoping that they can make all the presents without spending any money at all.

Our veggie garden is looking good and we are already picking lettuce and radishes and have planted more to see us through the summer.

Unfortunately my being in bed all winter didn't make that much difference to the electricity bill, the price has gone up while our usage went down so the bill only went down about \$3, but at least it went down, The gas bill has dropped almost \$6 a week thanks to us turning the heater down and wearing more clothes inside.

This time last year we were desperate and hiding from our position. If I had been sick then we would have lost everything. As it is, we haven't lost anything. We had money to fall back on and that buffer is what we believe has helped me get better faster than we thought.

We are really loving being Cheapskates now, even if we were reluctant in the beginning.

Blondie and Dagwood

*Dear Blondie and Dagwood,*

*Your letter certainly made me smile.*

*I am so glad you are up and about Dagwood, its great news.*



*Now reluctant? My goodness, you came to the budget renovation kicking and screaming. There have been times I have wondered why we chose you from all the applications that came in. Now, remember, it was you guys who brought this up, so I can answer your letter without going back on my promise to you.*

*Do you remember how you insisted that you stay anonymous? And I agreed. And how when I asked you to send your spending plan and spending records so we could include them with your letter you objected? And that's putting it mildly. Remember how you were sure you'd be humiliated beyond coping if all Members saw your financial position, even if it was anonymous?*

*Well you are doing well. Really, really well. You have had some serious setbacks so far this year and you have actually gained a little ground instead of falling deeper into debt.*

*So I want you to send me your current Spending Plan and your spending records. And I am going to include them with your next letter. You have nothing to be embarrassed about and I firmly believe that your story can be an inspiration and encouragement to others.*

*I'm waiting for that Spending Plan, don't forget to send it.*

*Happy Cheapskating,  
Cath*

## Cheapskates Tip Store

### Members Pool Funds to Save Money

We are members of an online club (for camper trailers) and periodically, members get together to pool their funds, and get what we like to call a "group buy". What this does is make each purchase cheaper for the member, because we are buying in bulk (so to speak). Anything from solar panels to MaxTrax to specialised cooking equipment (specifically for camper trailer and 4x4 enthusiasts). It is usually something that each member could use, and at cheaper than retail because of the multi purchase of the item. Savings can be anywhere from a few dollars to hundreds of dollars per item depending on what is purchased.

Contributed by Tracey Lyons

### The Yellow Card, Blue Card Recipe System

I'm sure I've told you about my clever Yellow Card and Blue Card system??? The Yellow card is where I write, say "Saffron" or "Basil" or "Sour Cream" etc. on the top of a yellow card. Then, when I use a good recipe that uses that ingredient, I write it on the card and what cookbook & page number or recipe card file it's in. This makes sure I use up the ingredient when it's in its optimum condition, instead of throwing out the unused food item later.

My blue card system is where I write down for instance, "Chocolate Cake" or "Apple Crumble". Because I have a million cookbooks and recipes (it would be good if I did not...hmmm. I seem unable to pass by a Coles recipe leaflet or the recipe section of the Sunday magazines without



partaking or clipping!). Anyway, when I want to make a Chocolate Cake, I've jotted down my fave recipes and the book and page number, so I don't have to spend time trawling through my recipe collections to find a tried and true one!

Contributed by Laurie Parker

## Low GI/sugar Fruit Pies Use Leftover Bread!

My husband loves the Sarah Lee brand fruit pies and danishes, especially apricot and blueberry. I was becoming reluctant to buy them because neither of us need the fats and sugars they contain, and the pastry is not the best for Type 2 diabetics! We also buy a good quality soy and linseed bread for health reasons - this is quite expensive and I am always looking for ways to use the last of the old loaf when the new one arrives. I thought up a way to combine the two, and satisfy the household sweet tooth in a healthy way. I saved the small foil containers from the last few batches of bought pies (or you can use muffin tins.) Lightly grease the tins, or use an oil spray. Using a suitably sized cup, cut out circles from any slices of stale bread, and flatten them well with a rolling pin. Moisten the bread slightly if it is too dry. Press bread circles into the pans, then brush with a mixture of egg, milk, a little jam or sweetener, and some allspice, cinnamon or whatever you prefer. Fill pies with whatever fruit you have to hand - I use a can of unsweetened pie apricots or apples, or fresh fruit if available. Sprinkle the pies with small cubes cut from the remaining bread, together with some more spice and sugar if liked. Bake until tops are light brown. Great with plain yoghurt or ice-cream, and sprinkled with some chopped nuts. They freeze well in the foil pans, and if reheated are even crispier.

Contributed by Ruth Gregor

## Hundreds of Free Knitting Patterns

I love knitting during the winter and have found a fantastic, modern website with hundreds of free patterns for men, women, children, even making toys! Visit Drops Design at [www.garnstudio.com](http://www.garnstudio.com) You'll need to work out the tension of wool but it's not too difficult to work out as the number of stitches per 10cm is usually printed on the ball of yarn. I've been extremely happy with the garments I've knitted from the patterns on this site.

Contributed by Rebekah Adams

Website: [www.garnstudio.com](http://www.garnstudio.com)

## Buy and Enjoy the Takeaway You Can't Do As Well

**Approximate \$ Savings:** \$8

My wife and I don't eat out that often but if we do we like to eat something that we can't cook as well as the experts, for instance Indian curry. If we order two dishes from the local Indian restaurant we will call up and we are told it will be ready in 20 minutes. We don't order naan bread or rice, we cook our own rice in the rice cooker at home, having already grabbed some naan from the supermarket. We click on the cooker, walk to the restaurant, get home, place the naan under the griller or in the toaster and all is ready to go. Yummo!

Contributed by Timothy Steele

## Finding Overseas Discounts

**Approximate \$ Savings:** \$100s



Don't just think the free coupon websites like [hotdockets.com.au](http://hotdockets.com.au) are limited to Australia. We are planning a holiday to New Zealand and I Googled freebies New Zealand or coupons New Zealand and have come up with a number of good websites with coupons we can print out and use while we are over there, from buy 1 get one free meals to discounts on taxis and activities. Even a discount for the ferry between the islands. Now we can still do all the touristy things and spoil ourselves by eating out, but for a fraction of the price. I have also seen that the entertainment book has books for New Zealand, so for \$40 for the book we have even more vouchers and discounts on all the things we are planning to do anyway and even if we only use the book twice to head out for a couple of meals it will have already paid for itself. I'm sure the same ideas can be used on any overseas holiday you plan, just not to New Zealand.

Contributed by Kristy Hann

## Fresher Vegetables

**Approximate \$ Savings:** Time, convenience and \$20+ p/w

Faced with the option of buying expensive 'keep-fresh' vegetable bags only to throw them out after a week...or wash, dry and reuse them (have you ever tried to dry a plastic bag?!). I did some experimenting. I found that storing vegetables in plastic containers lined with kitchen towel keeps them fresh for 1-2 weeks longer - good for all vegetables, but especially for short-lived vegetables. The sealed container keeps the crispness in and the paper towel absorbs excess moisture to prevent sliminess. Loose vegetables such as beans or Brussels sprouts do best in containers that are wide and

flat so that they are not bunched up too much (contact seems to encourage sliminess). I prefer the supermarket brand of containers with the re-writeable tag. When the vegetables have been eaten, the containers are washed and reused and the kitchen towel goes to the worms, so my eco-conscience is clear! Since our vegetables keep better we are buying and eating a lot more of them (cheaper and healthier than more processed foods). The biggest advantage is the convenience of having fresh ingredients still on hand at the end of the week. This really helps to delay grocery trips and avoid convenience foods and takeaway meals because "there's nothing in the fridge". When it comes to grocery shopping the neat, labelled containers make it easy to know what I need at a glance - saving on duplicate buying.

Contributed by Megan Hooper

## Don't Spill the Drinks

When carrying multiple drinks put them in the holes of a muffin tray to avoid spilling them as you carry them to your guests!

Contributed by Lisa Hampton

## Keep Your Butter Wrappers

Keep your butter wrappers in the fridge. When I need glad bake to bake a cake I use the butter wrapper instead and as there is residue butter on the wrapper I use that to grease the baking tin. Saves time and money and you are recycling. For large baking tins you may have to use more than one.

Contributed by Jacqueline Fuller



## Always Have Food on Hand!

**Approximate \$ Savings:** Approximately \$100 a week!

I am currently planning my long-awaited wedding which is all very exciting, but also a big strain on the budget. I am determined to stay debt-free and pay cash for everything, and also to not put on any weight between now and the wedding in March 2011. To kill two birds with one stone, I always bring my lunch and snacks to work (healthy of course) and have snacks on hand in my bag if going out to a shopping centre etc. on the weekend. That way I am making sure I'm eating well all the time, and I'm not spending endless amounts of money on expensive (and fattening/sugar and salt laden) takeaway! It amazes me how much is charged these days for a simple sandwich or salad, and to make it at home really doesn't take that much time or effort and I am saving up to at least \$100 per week! :)

Contributed by Refija Larcombe

## Make your own Cereal

**Approximate \$ Savings:** \$7 each fortnight

This cereal is very yummy, very cheap and very easy. It is much cleaner to make this way than in the oven. The dietician my mother in law (a diabetic) sees approves and it fits perfectly in four formula tins to feed our family of four for a fortnight. So convenient. Ingredients: 600 g Plain Brand Corn Flakes 1 kg Plain Brand Rolled Oats 2 Cups Plain Brand Coconut 1 Cup Puffed Rice Handful of Sunflower Seeds 1 Cup Sultanas 1/2 Cup Chopped Dried Apricots 1/2 Cup Golden Syrup 1/2 Cup Oil Mix all dry ingredients (minus fruit) in a large Slow Cooker. Heat oil and

golden syrup in the microwave for one minute. Stir syrup then pour over cereal. Stir through. Heat in slow cooker on HIGH with the lid OFF for one hour. Give it a stir 2-3 times during the hour to prevent burning around the edges. Let cool in the slow cooker then stir through fruit. Store. It is dry so it should store for a while, but we have no idea how long, it goes too quickly. Feel free to swap any of the ingredients for like if you find a cheaper/more tasty option. Even the quantities can be played with, these are just whole packets of the plain brand items available at our supermarket.

Contributed by Leah McDonald

## Unblock a Blocked Toilet with Dishwashing Liquid

**Approximate \$ Savings:** \$200+

Our toilet was blocked from what I think was too much toilet paper. The toilet was completely clogged and flushing it only made the situation worse. The plumber said to unblock it could cost \$200 or more, depending upon how blocked it was. Not wanting to spend so much money before I did all that I could do, I went on-line to see if there were any quick suggestions on how to get the toilet flushing again. This trick worked! If your toilet is plugged with toilet paper and other unmentionable stuff, try this: pour 1/2 cup of dishwashing liquid into the toilet, followed by 1 litre of warm, not hot, water. Let this brew sit for several hours, or better yet, overnight. Don't let anyone use the toilet, as everything must remain undisturbed. The next day, add 1/2 cup more liquid dishwashing detergent and another cup or two of warm, not hot, water. Let sit for about 15 minutes, then take a plunger and begin firmly plunging to dislodge the offending



"plug". Usually, it will just flush down the drain. Apparently, the dishwashing liquid serves as a lubricant. You must follow these directions closely. See if it works for you. You might just save yourself a huge plumbers bill!

Contributed by Robin Dulling-Meyer

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