

# The Cheapskates Journal November 2011

## From Cath's Desk

Hello Cheapskaters,

Welcome to another edition of the Cheapskates Journal.

Have you ever judged someone on the strength of a single conversation, without really knowing them at all? It's something we all do, make a judgement on appearances and a few words. But how often do you realise later on that your first impression was completely wrong? Things are often not as they seem, especially when you live the Cheapskates way.

Just this week I had an interesting conversation, or rather debate, with a complete stranger about the Occupy Melbourne demonstration. I made a comment during our discussion about obscene wealth about working hard, and this fellow came back with the comment "Either you must really love your job or you are required to to maintain the debt load you're carrying. A slave to money?"

Well that was just the opening I needed! I quite happily explained to him, in no uncertain terms, so he understood, that yes, I really do love my work (who wouldn't when I get to work with all you wonderful Cheapskaters?) but there is no way known on God's great earth I am a slave to money. And then I told him why.

To give the fellow his due, he apologised for making a snap judgement. And then he listened and hopefully learned a little about just how great it is to live life debt free, cashed up and laughing.

I know many of you spread the Cheapskates message, often for the very same reason I did this week, a snap judgement. Sometimes it falls on deaf ears. Don't be discouraged, just keep on living by example. But often it's welcomed, by people desperate to get off the debt-go-round, and your help, advice and encouragement is all they need to take the first step to living the Cheapskates way.

Keep up the good work, and let's not stop until we've converted the whole country, no the whole world to the Cheapskates way!

*Happy Cheapskating,*

*Cath*

## Living on One Income and Making It Work

It's becoming more and more common for people to have a two (or even three) income household. We live with the idea that a one-income household is antiquated and unrealistic, but that's not true. If you really want to stay at home, you can make it happen. It just takes planning, motivation, and a bit of creative thinking.

If you're currently a two income family and are looking to make the move to one income, start making changes now, not later. Instead of spending all you have now, start living on the income you are aiming for. Put that second income away in a savings account and use it to build your emergency

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fund. That way you'll not only have a cushion when you make the change, you'll also already be used to spending less money and will have to make smaller adjustments to adapt to your new income.

Review your Spending Plan. Obviously with less money coming in you will need to trim expenses. Some expenses will automatically disappear when you finally stop working outside your home, but there will be others that may increase and you may even find some new ones to add. Take your time and go over every category with a fine tooth comb so you have a realistic and liveable Spending Plan when you finally get to quit your job.

Use your new situation to become a savings expert. Sure, being a stay at home mum or dad is a full time job, but the change of location can help you fit in some money saving activities you may not have been able to do before. Sure, you can do the normal activities like researching new ways to cut energy costs and use up every last bit of what you have, but there are other things you can do (and even include the kids) that will save even more money.

Make your own household products including soap, baby food, cleaners, and beauty products.

Search for coupons and freebies in your local papers and online.

Grow your own vegetables and spices.

Make products to sell. While most people have heard of eBay by now, there are new options that can get your products even more exposure.

When you do make the move to one income, plan for some costs that are going to rise with someone being at home all day long. Utilities will likely rise because you'll be using more heat and other utilities. However, some of this might be compensated for by decreased costs like less eating out for lunch, lower petrol consumption and fares for travel.

Don't keep up with the Jones's. If you're making the decision to be a one-income family, you must understand that you can't financially keep up with two-income families. You may have to settle for buying an older or smaller house, keeping cars longer or buying them used, and foregoing big fancy holidays.

## Dear Cath

**Q.** Yuk! I have mould in my shower and I live on a farm with a septic/biolytic system so can't use bleach. What can I do to get rid of this and prevent it in the future? Amber

**A.** Firstly, using bleach won't kill the mould spores so it's a pointless exercise. Yes, your shower would look clean for a while, but the mould will come back. And bleach is not at all pleasant to use so you are wise to avoid it.

Instead you'll need to use some elbow grease, bicarb, white vinegar in a spray bottle, hot water and a scrubbing brush, but hopefully only once. Then with regular maintenance your shower will be easy to keep sparkling clean. Empty the shower - take out the soap, shampoo, conditioner, sponges, loofahs and anything else you have lurking.

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Fill a bucket with hot water, get your bicarb soda and a scrubbing brush (not steel wool, it will scratch). Dampen the scrub brush and sprinkle with bicarb. Spritz the walls with white vinegar and scrub - it will fizz when it reacts with the bicarb - keep scrubbing. Do all over the tiles, making sure you get into the grout, then scrub the floor and the shower door track - you may need to wrap a cloth over your finger to clean the track. Don't be surprised at the gunk you find hiding in the track!

Rinse the shower with warm water, making sure you get all the bicarb off. It's easier to actually strip off and get into the shower to do this. Dry the walls, floor and shower screen thoroughly with a clean towel.

To keep your shower clean make sure it is dried after each shower. I keep an old towel in each bathroom just for this job. The last person in the shower each morning has the job of drying it down. Make sure they know to do the door too, especially if it is one of the three panel sliding doors - those hidden panels get forgotten sometimes.

Then once a week spritz it with vinegar and give it a wipe over with a clean cloth, then dry with a towel.

While this routine sounds like a lot of work, it's not. It takes less than a minute to dry the shower each morning and about 5 minutes once a week to keep it really, really clean.

I'd rather spend 12 minutes, spread over a week, to clean the shower than leave it and spend half an hour of hard work once a month.

**Q.** Hi, our Gas Electricity and water bills all claim that our usage has tripled over the last two quarters; we have checked our meters and the readings are right. What other steps can we take to ensure that there is nothing wrong? We do not believe that we are using any more than usual. Thank you, Kaye

**A.** If you are absolutely positive that you aren't using any more gas, electricity and water you need to do some checking. I don't mean to sound patronizing, but are you sure the increase isn't just the price increases? They have been pretty hefty; I almost choked when I saw our last power bill. Have you compared these bills with bills from the same time last year? Is there an increase in the amount of power you have used?

An easy way to do this is to simply take a meter reading, let's use electricity for this example, then turn everything, including the fridge and freezer off at the wall. Anything at all that runs on power - televisions, clock radios, computers, heaters, fridges, microwave ovens, electric blankets, phone chargers, kettles, washing machines - if it's plugged in it gets switched off at the wall. Better still turn the switches off and pull the plugs out.

Then go back out to your meter box and take a look - nothing should be moving. If the meter is ticking over, go back inside and make sure you have absolutely everything turned off.

Do the same with your gas - turn off all pilot lights, then check the meter, and for water. Make sure all taps are turned off, including the toilets, then look to see if the meter is still reading use.

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If there is nothing on and the meters are still ticking over contact your utility providers.

**Q.** Does anyone use a Bokashi composting system? I read about them, that I could use it indoors (I live in a unit with no access to gardens). Does anyone recommend them or have first hand experience? Thanks, *Sonja*

**A.** I love my bokashi bucket. You can use it indoors, but if you don't have a garden what are you going to use the compost for? And how are you going to bury it? Bokashis create a lot of compost so you need a plan to deal with it.

They are a wonderful composting system although the initial set-up is expensive but once you are set up it's as easy as adding your scraps, sprinkling over the bokashi bran and replacing the lid. Once the bucket is full you bury the contents in the ground. There is a tap on the bottom of the bucket for draining the bokashi tea to use as liquid fertilizer. This is a very concentrated mix and needs to be diluted before feeding to your plants.

The cost of the bran, which is an essential component of the system, can be prohibitive. There are a number of recipes on the web for making your own for around a third the price. While they are simple and easy to do they are initially expensive simply because the ingredients are only available in large quantities. You use very small amounts for each batch so they will last for a very long time.

## On the Menu

### MOO Cake Mixes

If you think cake mixes are a relatively new invention, think again! They've been around since the beginning of the industrial revolution. Of course over a couple of hundred years they have been refined to be the convenient cake-in-a-box we are familiar with.

Packaged cake mixes as we know them date back to the early 1920's, gaining popularity with homemakers during the 1940's. Since then cake mixes have morphed into the gourmet creations we see on supermarket shelves today - hummingbird cake, tiramisu, devil's food cake and others, as well as basic butter cake mixes.

Cake mixes can't be beaten for convenience. Just add water, an egg and mix. No need to keep ingredients on hand, no measuring, it's all done for you. Just mix and bake and in 30 minutes or so you'll have a delicious home baked cake.

Unfortunately, while cake mixes are convenient, that convenience comes at a price. There are generic mixes for under \$1 a packet, and they make a nice enough cake, with the classic and fancier cake mixes priced at over \$6. Packet mixes are very expensive to make when you need to add eggs, milk and butter to them.

You can gain the convenience of cake mixes at home yourself with my master cake mix. It's a basic bulk cake mix that you can portion into single cake packs and keep in the pantry. Then you just add the wet ingredients, any additional flavourings and bake. Easy. Convenient. Cheap.

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## Basic Cake Mix

### Ingredients:

10 cups SR flour

6 cups sugar

1 cup cornflour

2 1/2 cups vegetable shortening\*

### Method:

Sift dry ingredients into a large bowl. Cut the vegetable shortening into small pieces and rub into the dry ingredients until the mixture resembles a bought cake mix. You can use your fingertips (it's hard work) or a pastry blender if you have one. A heavy duty mixer will also do the job, but I suggest you do it in small batches so as not to overheat the motor.

Store in an airtight container in the fridge. Label and use within 10 weeks.

\***Note:** In Australia Copha is the most readily available vegetable shortening . In New Zealand Kremelta is the equivalent of Copha.

## Plain Cake

### Ingredients:

2-1/2 cups Basic Cake Mix

3/4 cups milk

1 tsp vanilla extract

2 eggs

### Method:

Pre-heat oven to 175 degrees Celsius. Prepare cake tin by greasing sides and lining base with baking paper. This recipe is enough for one 20cm round cake tin or one lamington tin. Combine cake mix, vanilla and milk in a large bowl. Beat on high for two minutes, scraping down the sides. Add eggs one at a time, beating well after each addition. Continue beating until batter is creamy in colour. Pour into prepared cake tins. Bake 30 - 35 minutes for the round tin or 35 - 40 minutes for the lamington tin, or until a skewer inserted in the centre comes out clean. Cool in pan 10 minutes then carefully turn out onto a cake rack to cool completely. Ice when completely cold if desired.

### Variations:

**To make a chocolate cake:** add 1/4 cup cocoa to the dry ingredients.

**To make coffee cake:** add 2 teaspoons instant coffee to the milk, stir to dissolve.

**To make spice cake:** add 1/2 teaspoon ground cinnamon, 1/2 teaspoon nutmeg and 1/4 cup chopped nuts to the dry ingredients.

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This is a semi-dry cake mix, as it has the vegetable shortening in it. It will keep in the pantry but I prefer to keep it in the fridge. Kept in the fridge it will keep for 10 weeks. The mix can also be frozen, just thaw it before using to make a cake. And of course, if you are going to freeze it, portion it into individual mixes as with the shortening in it freezing will turn it into a solid block.

One basic cake mix is enough to make seven 20cm cakes.

## Quotes of Note

"Money, if it does not bring you happiness,  
will at least help you be miserable in comfort."

~~Helen Gurley Brown~~

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"Don't marry for money.  
You can borrow it cheaper."

~~Scots Proverb~~

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"A bargain is something you can't use at a price you can't resist."

~~Franklin Jones~~

~~~~~

"There is a very easy way to return from a casino with a small fortune:  
go there with a large one."

~~Jack Yelton~~

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"There are so many men who can figure costs,  
and so few who can measure values"

~~ Author Unknown~~

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"Money isn't the most important thing in life,  
but it's reasonably close to oxygen on the "gotta have it" scale."

~~Zig Ziglar~~

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"A bank is a place where they lend you an umbrella in fair weather  
and ask for it back when it rains."

~~Robert Frost~~

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"Inflation is when you pay fifteen dollars for the ten-dollar haircut  
you used to get for five dollars when you had hair."

~~Sam Ewing~~

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"Money is like manure.  
You have to spread it around or it smells."

~~J. Paul Getty~~

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## Mrs Sparkle - Part 11

Dear Cath,

I am beginning to think that if I was a horse they would take me out to the paddock and shoot me!

I'm still coughing and spluttering but not nearly as much as I was and I'm back to my morning walk, although I'm taking it slowly. Did I tell you that I've been using the carrot cough remedy you sent me? It's easy to make and take and seems to ease the scratchy feeling at the back of my throat, thank you for that.

The fence has been done and it looks lovely, even lovelier because it's all paid for. I've asked my son to get me some guttering so I can put strawberries in. I'm hoping to get enough to enjoy them without buying any during the summer. Oh, and he's been tending my veggie garden while I've been ill, making sure it has kept growing.

The saving has slowed down, I haven't been working as much and of course if I don't work I don't get paid but it's not too bad. There is still some emergency money left, not much but I can start building it up again.

My thoughts have been on Christmas while I've been stuck doing nothing much. This year we are having our family celebration the week before, and I'm hosting it here. Christmas is my favourite time of year and I am looking forward to it. I've been through and through the recipes and tips and

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found some ideas I can use for decorations and gifts without spending a cent! I had no idea I had so much in the house waiting to be used up.

I pride myself on keeping a tidy house and it is, but it's very full so the plan is to start at the laundry door and work my way through to the front door, cleaning, sorting and donating as I go. My cupboards are full to the brim and I don't need half of the dishes, linens, craft items etc that I have. Someone else can benefit from them.

*Dear Mrs Sparkle,*

*I am sorry you're still unwell. It's been a long time and the good news that you are getting better, even if it is slowly, is great to hear.*

*I've started walking again too. I find it much easier during daylight saving, I really am not fond of walking in the dark. It's a great way to get fit, even better because it's free.*

*I trust you go to the same chemist to get your scripts filled? Next time you are there ask him or her how close you are to the safety net limit. If you are close plan to get your next lot of prescriptions filled as soon as you can so you'll have time to get another lot in before the end of the year. The chemist will be able to help you plan this.*

*Christmas sounds like it's going to be a lot of fun and frivolity for you. Don't over do it, physically or financially. It's just one day a year. Yes, it is a day of celebration, but it's just one of many we have in our society. As you live alone, plan your menu so you aren't swamped with leftovers or they'll go off before you will be able to use them.*

*I love your idea to use things you have in the house for Christmas. Not only will you save money, you won't have to tackle the crowds and heat at the shopping centres!*

*Perhaps you can add one or two things to your grocery list each week between now and the end of the month and then you won't have to go to the shops at all - that's my plan. I aim to stay away from shopping centres from the first of December until after Christmas.*

*Don't think that as a Cheapskate you have to make everything yourself, from scratch. While it's a great way to save money, time, energy and resources, there are times when convenience is worthwhile too. As you've been unwell getting the groceries delivered and buying a Christmas cake and pudding aren't an extravagance if you can afford them, it's a good way to save your energy for other more important things - like getting better!*

*On that note (convenience) do you send Christmas cards? Perhaps this year it would be easier for you to send Christmas emails instead. Writing and addressing cards is time consuming and can sap energy very quickly. Add to that the cost of postage and waiting in the queue to buy stamps and perhaps e-cards or an email newsletter is a better option for you this year. Just something to think about, I'm sure all your friends and family will understand this year. Google (what would we do without Google) e-cards, there are thousands of free cards you can easily edit and send from the comfort of your armchair.*

*Look after yourself and keep getting better.*

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*Happy Cheapskating,  
Cath*

## Cheapskates Tip Store

### Comparing Fruit and Veg Purchases

**Approximate \$ Savings:** \$5 to \$10

This week I went shopping and was absentmindedly buying the same things I usually do when I had a look at the pre-packaged/cut corn I was about to put in the trolley. It was \$2.98 for a pack of four as per usual. Then I looked down and saw the loose corn for \$3.98 per kilo. Thought to myself that looked like it was much of a muchness and as they didn't have a weight on the pre-packaged corn I thought it might be interesting to see how much it weighed. Funnily enough it only weighed 435 grams. That meant there was much more of a difference than I had first thought! Buying them separately saved me \$1 per kilo! Then I did the same thing with green beans and saved myself \$1.50 per kilo. I kept doing this for all my shopping and noticed that Coles had written the amount per 100 grams or equivalent on all their products so I was able to save even more on all my shopping by comparing brands and different type of packaging. Overall I think I would have saved almost \$15 and I only spent \$115 on my shopping!

Contributed by Francesca Jackson

### Suitably Storing Clothes

To store my children's clothes that they have outgrown (to use for the next child) I don't buy the plastic tubs that can cost around \$20. Instead I go to the second hand shop and buy an old suitcase for \$2-\$5. It holds lots of clothes and works just as good!

Contributed by Karina Ballast

### Practical Recycling

**Approximate \$ Savings:** From \$15 upwards

While spring cleaning I came across some old pillows. Our dog really needed a new bed we could move around for her to be near us. The idea struck to make those old pillows her bed. We have two and she can stretch out when placed together or curl up if separated. She loves them. Make a cover or use two old raggy pillowcases and presto a new bed for our dog. I did a similar thing a couple of years ago in relation to recycling our children's clothes. Of course the old cut off the sleeves to turn winter shirts into summer and the same for jeans into shorts but then turning clothing our children don't like to wear anymore into pjs. My daughter has stunning pjs that were a thigh length T-shirt which she then wears an old pair of short leggings under. Very nice looking for bed, recycling clothing that still fits but might not be so fashionable. This can also be achieved by buying end of season clearance items cheaply.

Contributed by Julie Faint

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## Natural Flea Deterrent

**Approximate \$ Savings:** \$100 dollars or more depending on how bad fleas are in your area.

If you have fleas in your area I have discovered Fennel is the answer. Bought for under \$5 at most nurseries (or they can get it in for you). Plant it in a pot outside your dog kennel or in 500mls of hot water place about 3 generous sprigs (crushed up) and let cool strain and spray the water inside kennel, or you can pick fennel, scrunch it in your hand until the juices flow and rub it into your dog's coat (my dogs don't mind) they seem to like the aniseed flavour and the fleas hate it. If you plant it in your garden keep it away from all beans, tomatoes, kohlrabi and coriander.

Contributed by Chris Hogg

## Icy Pole Holders

I make these simple Icy Pole holders for little children from the large array of stubby holders laying around our house. Cut a slit with a knife in the bottom of a foam holder. Slip the icy pole stick through the slit in the upturned stubby holder. The child places their hand inside the upturned stubby holder and grasps the icy pole stick. Any drips stay on the bottom of the stubby holder, which is now on top of their hand.

Contributed by Pamela Quackenbush

## Re-use Your Old Shower Curtain

Don't you dare throw out your shower curtain just because it is discoloured! don't you realise you have a large waterproof sheet begging to be used for a billion purposes saving you tens or even hundreds of dollars depending on how many uses you find for it? Give your old shower curtain a good scrub and run through the wash (on cold of course, front loaders would get WAY too hot for plastic lol) then once its dry start using your imagination. Just a few ideas: Is your toddler potty training? You can use shower curtains under the fitted bed sheets instead of wasting money on mattress protectors. You can also spread out the curtain under your child's potty, then he or she can sit in the lounge room/bed room, anywhere in the house, not just a poky cold toilet area coz the curtain covers so much space, it'll save your carpet any inevitable accidents. How about a drop sheet? If you are painting a wall, using messy glue or doing art and craft that causes mess of any kind indoors, you can put your large shower curtain beneath the workspace, and just pick it up from the corners, take it outside and give it a good shake, or good spray with the hose, or wash again to use another day. How about bibs? if you can sew, you can use an old shower curtain to make a lot of bibs for your child to use at home. Washing the dog in the laundry tub? Water and fur goes everywhere...lay down the curtain and let it collect the mess, saves you a sweep and mop job. The list goes on. Waterproof and mess proof your world.

Contributed by Tez K.

## Phonebook Step Stool

Old white pages and yellow pages can be recycled into steps or seats for children. Just tape a few together and then cover with contact. They are great to help smaller children to reach when washing hands or to help them to get in and out of the bath.

Contributed by Meredith Gates

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## **It Pays to Use Your Union Website**

If you're a union member you can often get deals through their partner programs. I bought 4 nights' accommodation in Port Douglas, worth \$1,100, for \$398, just by going to my union's website and checking out their shopping partners. My union also has discounted supermarket gift cards, deals on insurances, computers and electricity just to name a few! And my union fees are a tax deduction.

Contributed by Emma

## **Get Your First Home Sooner with a First Home Saver Account**

If you haven't heard of it, you should look into it! This account is for people trying to save for their first home deposit. There are a couple of places that do it and they all have different interest rates so do your research and look around. What it is, is an account you can only put money into for the first 4 years, you can't withdraw any. If you do withdraw from the account it will go towards your super account. The government tax you LESS on the interest earned over the time you have it (normal savings account you will get taxed at a higher rate) and the government also puts money in it to! If you save \$5,500 every year in your First Home Saver account the Government will contribute an additional \$900+ to it! To start to get any Government incentive in it you must bank a minimum of \$1,000 per year. I opened my account last week and can't wait to see it grow, I'm also stalking out a certain area where I want to live to figure out the best time to buy in that area once my 4 years are up :D If you already have your own home but your kids (young adults) are 18 and over and don't have a place yet tell them about this! Let them know and try to get them to start up an account; it's never advertised so no one knows about it!

Contributed by Emma Nelson-White

**Editor's note:** For more information about the First Home Saver Account go to the ATO website

## **The Empty the Fridge, Freezer & Cupboards Challenge**

**Approximate \$ Savings:** \$150

Whenever we are going away on holidays I do an inventory 6 weeks before. The aim is to empty the fridge, freezer and cupboards. Last time I did it we were going away for 6 weeks and I was able to turn the power off to the fridge and freezer as they were empty.

Contributed by Megan Hall

## **Low Cost Living Planning for Retirement**

Because I was a single parent for 18 years (no child maintenance), worked part time and chose to educate my children in private schools I did not have any extra income to put into superannuation. I have put any spare money I have now into retrofitting my home with money saving/generating eco-friendly renovations e.g. solar hot water, solar electricity, insulation into roof and wall cavities, a water bore, water saving taps, shower heads and toilet, no dish washer. No electric dryer, no second fridge, all fluoro light bulbs. So far with WA feed in tariffs I will pay off my solar electricity system in two and a half years then it is all profit. I had a refund cheque for \$330 this July after one whole year of free power! My water usage bills are \$80 per year (this does not include the annual water rates). I still heat with gas in winter. The bill is around \$600 per year (too much I think) so I'm still working on that one to get it down and still be comfortable. Mainly it's being smart with my money and my future. The stock market is a bad bet. My forward planning is a good bet. There are two adults in my

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3 x 1 home. I am 50 now and expect to work as long as I can part time. Good luck everyone. Time to think about money and your resources in a different way.

Contributed by Vicki Delves

## **Mop Savings**

**Approximate \$ Savings:** \$14.00 per head

After I knitted my dishcloths I had left over cotton. I knitted a cover for my Sabco mop head which saved me \$14.00 for the new mop head and I am sure it will last longer than bought mop heads as well!!!! Every little bit adds up!!!

Contributed by Penny Lane

*Editor's Note:* Knitted dishcloths are the best! You'll find a simple pattern for a quick knitted dishcloth on my blog. The post is titled A basic knitted dishcloth. *Cath*

The Cheapskates Club

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Cath Armstrong bases her comments on sources deemed reliable but she does not guarantee their accuracy.

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While it may take some extra work and you might have to live without some things you had before, it's important to keep in mind the benefits you're getting by staying home. The extra moments you'll have with your family and the extra care you can give them are well worth the effort. Those are the things that made you make the decision in the first place.