

# THE CHEAPSKATES

# JOURNAL

Bright ideas to save you money



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## THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

### March 2012

In this edition

\*From Cath's Desk - It's MOO Month!

\*Feature Article - Why MOOing is  
Better for Your Budget

\*A Thoughtful Moment - We all Need  
a Tree!

\*Saving Story - Cheapskates Style  
Pets

\*Articles - Something Old is New  
Again

\*Fresh and Healthy Baby Food Made  
by You

\*A Twist on MOOing: Making  
Something New Out of Something

\*Great Fundraising Ideas

\*Dear Cath

\*On the Menu - How to Pickle  
Vegetables

\*Quotes of Note

\*Cheapskates Tip Store

The Cheapskates Club -

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

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

**The Cheapskates Journal**

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Mar 2012

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# MARCH 2012

## From Cath's Desk

Hello Cheapskaters,

It's MOO month! I love MOO month, it's my very favourite Cheapskating thing to do.

When we Make Our Own, we cut out the middle man. But we also empower ourselves with knowledge and skills. MOOing gives us back the power to think for ourselves. We no longer believe that we need to buy everything we have, use, want or need just because the ad men tell us we do.

We know better. We can take their suggestions, because sometimes they are really good suggestions, and simply MOO the food, outfit, cleaning product, gift idea or whatever. And save money, time and energy into the bargain.

This month I am going to MOO one thing a day, just one thing. It may be food, or it may be a household item or a cleaning product. It could be something for the garden or car. I don't know. I'll have to wait and see what each day requires and take it from there. As I go I'll blog my MOOs so you can follow my progress.

If you'd like to join me in this challenge, please do. If every Cheapskates Club member MOOed one thing a day for the whole of March that would be over 1 million things not bought during March! If the saving was just \$1 on each thing, Platinum Cheapskates Club members would have saved \$1,000,000 in just 31 days!

Are you up to the challenge? Blog your MOOs here, I can't wait to see the total at the end of the month!

*Happy Cheapskating,*

*Cath*

## Why MOOing is Better for Your Budget

"AUSTRALIA is expected to spend more than \$37 billion on takeaway food this year, making us the 11th biggest-spending fast food nation on earth. The figure - the equivalent of 343 Whopper burgers for every man, woman and child in the country - is an increase of \$4 billion in just three years." Source: [FOODcentsprogram.com.au](http://FOODcentsprogram.com.au)

We are a small country, with a population of just 22.8 million people, ranked 57 for population in the world, and yet we rank at number eleven for spending on fast food. Yikes!

It's time to do something about that. When we MOO food we save money. We also eat healthier meals. MOOing cuts the heavily processed, over salted, fat and preservative laden foods from our meals, and slashes food bills by hundreds of dollars a year.

I'm often asked about grocery budgets, how much they should be and how they should be spent. How much you spend is up to you (and your Spending Plan). Here's a breakdown though of how your food budget should spend for optimum value and health:



- 60% on fruit, vegetables, cereals, breads, grains, etc.
- 30% on dairy, fish and meats (middle of the pyramid)
- 10% on fats and sugars

There's not a lot of room in that split for takeaway or convenience foods, which is just as well as they are very expensive and add a lot to the weekly shopping bill.

For example, imagine your weekly food budget is \$75. According to the split, \$45 goes on fruit, vegetables and grain foods, \$22.50 on milk, meat, tuna and so on and \$7.50 on butter, oil and sugar. The idea is that if you're spending those percentages you will be following a healthy diet. And if you're following a healthy diet, low in fats and sugars and processed foods, your behind will thank you, as will your heart and your liver and your pancreas, your blood, your kidneys - in fact your whole body will be grateful for the right fuel.

You can make that \$75 go a lot further with a few simple MOOs. Try growing some of the vegetables and some of the fruit you eat. For the things you don't grow, shop at the local markets and orchards, and you won't spend anywhere near \$45 a week on fruit, veg, cereals, breads and grains. Bulk buy your meat and poultry, you'll eat better cuts at lower prices for an average \$20 a week. Slip a meatless meal into your meal plan once a week and you'll easily manage your meat allocation. Cut back on the fats (butter, margarine, cream, oils) and sugars in your diet and you'll spend less than \$7.50 a week and hardly notice.

With the money leftover from your \$75 you can begin a slush fund. Slush funds are what you

use for those extra special "specials", the real bargains that are too good to pass up. Things like your favourite coffee or baked beans, or an extra good meat special. If you have the money in your slush fund you can stock up with enough to last until the next sale.

So now you know how much you should be allocating to the various food groups, and what the food groups are, what can you MOO?

Just about anything!

#### **You can MOO:**

- Butter
- Baking powder
- Castor sugar
- Icing sugar
- Dried fruits
- Tinned fruits
- Cup-a-soups
- Margarine
- Condensed milk
- Evaporated milk
- Buttermilk
- Buttermilk substitute
- Caramel
- Chocolate sauce
- Tomato sauce



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- Barbecue sauce
  - Worcestershire sauce
  - Gravy
  - White sauce mix
  - Plum sauce
  - Taco seasoning
  - Pies - meat, chicken, fish, fruit
  - Pastry - try Elaine's Easy Pastry, it's really easy
  - Pizza bases
  - Pizza
  - Instant coffee mixes
  - Jams
  - Pickles
  - Chutneys
  - Jelly
  - Pasta - have you ever tried really fresh lasagne or spaghetti?
  - Deli meats
  - Cakes, biscuits and slices
  - Muesli bars
  - Donuts
  - Pretzels
- Tortillas
  - Bread
  - Crumpets
  - Muffins
  - English muffins
  - Muesli
  - Shake'n'bake
  - Beer
  - Wine
  - Cordials
  - Ginger beer
  - Lemonade
  - Flavoured teas
  - Flavoured sugars
  - Vanilla extract
  - Puddings
  - Yoghurt

That's quite a list, and only a sample of things that can be MOOed. If you were to buy them from the supermarket they'd add up to quite a lot of money.

But there's a little secret to MOOing: you buy a few basic ingredients and use them to make many, many foodstuffs!



Lots of recipes use the same base ingredients, with flavours and textures being adjusted by the addition of a few extra foods!

And this brings us back to the grocery breakdown. If you stick to the breakdown you'll have ingredients, lots and lots of ingredients and you can use those ingredients to MOO and save.

## A Thoughtful Moment

### We all Need a Tree!

I hired a plumber to help me restore an old farmhouse, and after he had just finished a rough first day on the job (a flat tire made him lose an hour of work, his electric drill quit) his ancient one ton truck refused to start.

While I drove him home, he sat in stony silence. On arriving, he invited me in to meet his family. As we walked toward the front door, he paused briefly at a small tree, touching the tips of the branches with both hands.

When opening the door he underwent an amazing transformation.. His face was wreathed in smiles and he hugged his two small children and gave his wife a kiss.

Afterward he walked me to the car. We passed the tree and my curiosity got the better of me. I asked him about what I had seen him do earlier.

"Oh, that's my trouble tree," he replied "I know I can't help having troubles on the job, but one thing's for sure, those troubles don't belong in the house with my wife and the children so I just hang them up on the tree every night when

I come home and ask God to take care of them. Then in the morning I pick them up again."

"Funny thing is," he smiled, "when I come out in the morning to pick 'em up, there aren't nearly as many as I remember hanging up the night before."

*Contributed by Gloria Ball*

## Saving Story

### Cheapskates Style Pets

**Approximate \$ Savings:** \$500 (in first year)

We were given a puppy just over 7 months ago. I knew it was going to be expensive but I have been doing my research and discovered a few great ways to really cut down on costs. Shop around for any vet visits. Puppies need a series of 3 needles before they can safely play with other dogs. By shopping around I found we could save \$100 alone by going to one vet over the others. Our dog has also now been de-sexed (at the same cheap vet) and we decided to wait to register him until this time as registering a de-sexed dog saves you a further \$80.

It is also really easy and fun to make your new dog cheap and cheerful toys to keep them entertained while you are out. We fill empty water bottles with food so that our puppy has to scratch at them for hours before all the food falls out. It is really just a basic 'Kong' which you can buy at any pet store from anywhere from \$25 plus. A nearly empty peanut butter jar is also a firm favourite. Our dog also loves his bit of drift wood that has been tied with rope to a rafter. He plays with this all day and night,



essentially saving all our washing as he is no longer interested in ripping clothes off the line and chewing them. This is only the start. It will be amazing to see what you can come up with.

I also take the time to shop around for the best and cheapest dog food. I am a member at a few local pet stores that send me deals. They sometimes offer 20% off all products or similar over one weekend. When there are specials I buy in bulk. Our vet has said so long as you have good quality dry food the wet food does not matter. I have found dollar stores sometimes have wet food available for easily half the price you would get in supermarkets and dry food is often discounted at the bigger pet stores or places like Big W and K mart - but definitely worth shopping around every time. The savings are huge!

When we were initially training our puppy they advised us to give 'treats'. We opted for cheap chicken necks chopped up instead of the expensive treats. This worked perfectly and saved us easily \$20 a week for the first few months.

We bought a kennel off Gumtree and I buy any worming tablets and flea control online. It is amazing the savings you get by shopping online for these things. Lastly our other huge savings has been friends.

When we have gone away (like over Christmas) I had a great network of friends and family who all came by to check and walk our dog. By giving each person just a day or two to look after him no one felt they had a huge load or that it was not manageable. I simply drew up a schedule that worked for everyone and he was well looked after. To say thank you for their help I wrote a nice card and gave everyone

homemade chutney as a gift. This was a massive savings on a boarding kennel.

*Contributed by Marion Finlay*

## Something Old is New Again

There seems to be a new wave with the younger generation of parents who are using the old adage "Something old is becoming new again." It is very refreshing to see many young couples today returning to the traditions that were thought of as part of a bygone era.

Preserving, scratch-cooking homemade meals, recycling and reusing household items, and even the return of the cloth nappy, albeit in a slightly different style, have all become popular with today's younger generation as part of a new, second nature.

Decades such as the 1950s and 1960s saw quite a bit of tradition with all of the above, but the beginning of everything becoming faster, easier, and better began to seep into mainstream media. Every commercial seemed to be about a product that was "new and improved."

However, today's younger generation seem to be adopting the idea that "If it isn't broken, then don't fix it!" This applies to going back to using cloth nappies as well.

Technologically advanced fabrics and newer material choices have made modern cloth nappies the way to go. Cloth nappies come in options such as waterproof, with fasteners or snaps, and in an absolutely adorable variety of styles and colours.



When I had babies I had a choice of white terry or white flannel nappies - and the stress was on to keep them white! Oh how envious I am of mothers today who have the choice of colours, fabrics and designs.

Shaped nappies, environmentally friendly fabrics such as bamboo and hemp and bright, waterproof covers are making modern cloth nappies (MCNs) very popular.

A Choice survey in September 2011 found that while disposables are still the nappy of choice, 18% of respondents used MCNs, with 16% using them in conjunction with disposables, and the remaining 2% using them exclusively.

The main reason most parents said they chose disposable over cloth was time. Working and having other children to care for were the two main reasons for using disposable nappies. The time required to launder cloth nappies is a big factor in the decision to go disposable over cloth. Another factor is childcare: disposables are required for day-care.

There are also many advantages of using cloth nappies over and above using disposables.

## Economical

Cloth nappies are by far and large more economical than disposable nappies. On a dollar per dollar note, using cloth nappies can save you thousands of dollars over the course of time that nappies are necessary. Most children are not fully potty trained until 2 ½ years of age. That can add up to a lot of money spent on something you just throw away.

Working on needing 6,500 nappies from birth to 3 years (to cover toilet training and night

training), disposables cost between \$1,900 (cheaper generic brands) to \$3,000 (for bulk-buy Huggies). That cost is it - there are no laundering costs with disposables.

MCNs however will cost around \$800, depending on the brand you choose. You'll need 24 to get started. This gives you enough to wash every second day, with a supply on hand for washing day. The cost saving seems huge when you first look at it, between \$1,100 and \$2,200 dollars. You do need to factor in laundering costs with MCNs. These will depend on your washing machine, the powder and soakers you use and how you choose to dry the nappies. MCNs are bulky and take a while to dry.

The main benefit however is that once you've bought and paid for them you have them for baby number 2, baby number 3, baby number 4..... The only ongoing costs will be laundering and perhaps new inserts.

With disposables the cost is duplicated for every additional child. Convenience comes at a huge cost.

## Healthier for baby

While one of the advantages of cloth nappies is saving money, an even more important aspect is that of baby's health. Think about all the chemicals that go into the process of making a disposable nappy. If you have ever seen the gel inside a wet nappy, you can just imagine how many chemicals go into that process.

MCNs, however, are free of many of those very same chemicals found in disposables. Think about all those chemicals coming in to contact with your baby and his or her tender skin and



you will begin to understand the benefits of cloth nappies over disposable.

## Environmentally correct

While cloth nappies are healthier for baby, they are also healthier for the environment. Cloth nappies are washed and reused as compared to disposable nappies that sit around in a landfill, while what is excreted into that disposable nappy may seep into landfills. Large quantities of plastic and hundreds of thousands of trees are utilized to make these disposable nappies. Cloth nappies are a much better choice for our children and for our planet.

Economical, cost-effective, healthy for your baby, and safe for the environment are just a few of the many reasons why everyone should be thinking about using cloth nappies, at least some of the time.

## Fresh and Healthy Baby Food Made by You

To make or to buy, that is the dilemma when it comes to baby food. Every parent wants to give their baby the very best of everything, including food. The happy, smiling baby faces on the labels are reassuring, and the list of ingredients sounds healthy and safe. But the cost! Those jars and tins are expensive, and add a huge amount to your weekly grocery bill.

Since the cost of manufacturing, packaging, and shipping baby food to your local store is only rising, why not cut out the middleman and begin to make your own? Not only is making

your own baby food downright cheap (really - it is), it is health and rewarding as well. Knowing that what you make goes into your baby's tummy as opposed to baby food that is made from someone in a factory will put a smile on your face as well as baby's.

In the time it takes to drive to your local supermarket and peruse the aisles, you can be at home making your own homemade baby food. I'd like to say that jarred baby food never crossed any of my children's lips, but I can't. I resorted to jars when we were travelling and I didn't have the facility to prepare their food from scratch and even then I balked at the cost and the ingredients on the label. I much preferred to prepare their food at home.

I like being in control of what went into their mouths, and preparing baby's food when I prepared ours was easy. I scrubbed their fruit and veg when I scrubbed ours, steamed them when I steamed ours. The difference was I didn't puree ours when I did theirs.

When you make your own baby food your baby will be eating family meals from the start, making it so much easier to encourage a wide variety of tastes and textures in their diet. They'll also be less reliant on pureed foods earlier. Homemade baby food is less consistent in texture, so baby will more readily move onto thicker, chunkier and chewier foods faster because he or she will be used to changes in taste and texture.

Preparing baby's food isn't hard and you don't need any special equipment (don't believe what the baby magazines and stores tell you).

Here are a few tips to help you begin.



1. Start by choosing which vegetables and fruits you will begin to puree. Speak with your doctor or clinic nurse regarding baby's age and readiness for a new food as well as what kind of schedule to introduce each new food.

2. Steam or boil the chosen fruit or vegetable. Steaming will lock in most of the nutrients. If you don't have a steamer set (stovetop or electric) they are cheap. Try one of the larger discount department stores (BigW, Kmart) and you should pick up a good quality set for around \$20, or better yet look at your local op shop or ask your mother! If you don't want to buy a steamer set you can get steamer bags for the microwave. Although these are single use they are relatively inexpensive, especially if you are not sure you are going to prepare all baby's food until they are eating with the family.

3. After it cools, toss it into your food processor and if it has a grind setting, begin to puree. Breast milk and formula are great additions as you go along in the puree process for baby food as they offer extra nutrition.

4. If you are going to store baby food in glass containers, make sure that they are labeled as such. In other words, make sure they read "safe to freeze" on them.

5. Many years ago, mothers would place their pureed baby food mixed with formula into ice cube trays. This practice still exists today. Be sure to run the trays through a full cycle in the dishwasher or wash them in hot soapy water then rinse and allow them to cool before filling.

6. Many ice cube trays come with snap lids so they do not gain that freezer taste. Otherwise, using plastic wrap tightly fitted around the ice cube tray is fine as well.

7. Filling the ice cube trays will allow you approximately 30g of baby food that can be combined with other cubes of food as well and according to your doctor's specifications.

8. Once frozen and set, you can place the cubes into smaller freezer bags or Tupperware style air-tight containers.

9. When you need them, take out how many you plan to use, thaw, and heat as needed.

10. If you plan to puree baby food on an "as-needed" basis, be sure to allow enough time to cool and place whatever portion you will try with baby in a separate bowl. Baby food that is refrigerated should usually be used within 48 hours or sooner, but again check with your clinic nurse.

There are so many baby food storage containers, hand mixers, baby tools available just through the Internet alone that making your own baby food can not only be a safe, cost-effective, palate-pleasing experience, it can be quick, easy and fun too.

## A Twist on MOOing: Making Something New Out of Something Old

March is MOO month, the month we focus on making our own. Most people think of food when they think of MOOing, but it doesn't have to be food. You can MOO just about anything.

A very inexpensive way to MOO the things you want is to recycle or remake an existing item,



updating or remodelling it to become something new. There is a saying, "One man's garbage is another man's treasure" and it fits perfectly with MOOing.

If you have an open mind, a little bit of creativity, and a touch more imagination, you can turn something old into something new again.

## What to look for while you browse

Some of the most easily overlooked items are the ones that you can make the most out of with very little money to boot. Furniture that is not in its best condition may have good bones underneath the surface. A photo album that has "Grandma" written on the front can be decorated and covered up. As you peruse, do not just look at what an item is, but try to picture what you can make it become.

## Furniture

Wicker furniture that is slightly used can be bought at a fraction of the cost of brand new wicker pieces. An old wicker stool can be spray-painted a pale pink and used in a little girl's room for her favourite doll or in front of her vanity. A wicker footstool can be spray painted and then placed in an entryway with a planter atop it. Buying some wicker furniture for a few dollars along with an inexpensive can of spray paint can yield a brand new set of furniture.

Wooden furniture can be sanded, and repainted or stained to make a brand new dresser or kitchen table.

## Photo Albums and Picture Frames

You can make a brand new photo album out of an old one by gluing on some batting and then a new fabric material. Ribbons, material, and buttons from clothing that you purchase at garage sales or op shops can be used to add detail to a photo album or even a picture frame.

An old Christmas wreath that has holly and pinecone picks inserted in it can become something new and different for your home. Many times wreaths have picks, which can be taken out, ribbons that can be unravelled, and wooden pieces that are being held together with very little glue.

Taking off those pieces and unravelling that ribbon will leave you with an empty slate of a wreath. You can shop the sale bins at your local craft store and pick up ½ price items to create an entirely new wreath. If you were to buy these wreaths pre-made in a store or even an empty wreath to decorate yourself, you would spend anywhere from \$15.00 to \$40.00. An old wreath you already have can be recycled free, but even one purchased at a garage sale for \$1.00 will give you a huge return on your investment, not to mention a fun project to do.

## From Curtains to Tablecloths

If you are handy at sewing, you can turn an old pair of eyelet curtains into an exquisite tablecloth. An eyelet tablecloth in a store brand new would cost well over \$50.00. With some sewing techniques and a little embellishing, that tablecloth can be the envy of all your dinner guests.

## In the Garden

Old planters can be painted white and the kids can go to town with stencils, paint, and decals or even trace and paint their handprints on them. An extra box of ceramic floor tiles can be decorated to make a garden path.

Once you begin MOOing for items, picking up things here and there, you will begin to notice that you will be able to spot something and see in your mind's eye just what you can make with it when you get it home. It's fun, economical and adds another facet to MOOing too.

## Great Fundraising Ideas

The year is well under way and if you have children at school, or in a youth group or are a part of a service club then no doubt fundraising will have already come up in conversation. Many of us are part of these organizations, and are always looking for ways to raise funds. About the time the topic comes up we begin scratching our heads and searching for a new, different, easy, fun way to raise some money.

Our minds go blank - we've done the chocolate drives and the cake stalls, the sausage sizzles and the sponsored events to death. What's needed is something new, something to inspire folk to part with their cash for a worthy cause.

Some of these ideas might help you out.

## Service, Time & Talent Auction

This is a fun auction. You're not selling goods, but rather pledges for skills, talents and time. You might have 3 hours of babysitting, a tray of homemade biscuits once a week for a year, one round trip to the airport (I'd love this one!), one lawn mowing service, window washing, ironing - whatever your donations are.

## Hill of Beans

Have club members donate beans: kidney, navy, haricot, garbanzos, split peas, lentils - any dried beans you can think of. Bag 2 cup quantities and sell them for \$3 a bag. Include a label with soup ingredients and the instructions for making a tasty, colourful and easy soup.

## Sampler Session

Instead of the usual dinner or barbecue, hold a sampler session. Have members donate their signature dish, display it on appropriately themed tables (Greek dishes on the Greek table, Mexican dishes on the Mexican table and so on), and serve sample size portions of the dishes.

For a fixed price per head guests can sample from as many tables as they want. The dessert table could be an additional cost. The only utensils needed should be serviettes, toothpicks and teaspoons.

## 20 Talents

Give groups of 20 people \$1 each to buy supplies or ingredients for the craft or baking



projects of their choice. They can use items they already have to embellish their \$1 as long as they don't actually spend more than \$1. Money can be combined for a group project, but again the total spent can't be more than the number of people involved in the project. After 4 weeks hold an auction to sell the completed items.

## Clean-up Crew

Offer the services of your club members for cleaning-up. It may be after parties or other social events; it could be raking leaves or blossom in the neighbourhood. Charge a fair price and it won't take long to raise a significant amount of money.

Use your imagination in choosing fundraisers. Everyone who participates in these events will have lots of fun and make money at the same time.

## Dear Cath

**Q.** I am making Cheapskates yoghurt and would like it to be thicker. I make it using 1 cup skim and 1 cup full cream milk powder, 2 tablespoons natural set yoghurt and set it in my Easyo for 12-13 hours. Do you have any hints for me. Thanks, *Bonita*

**A.** Commercial "no/low" fat yoghurts have thickeners added to them. We don't add anything artificial to our yoghurt so it needs something to help it thicken.

There are two ways to make it thicker:

**1. Use full-cream milk.** It needs the fat content of the milk to thicken.

**2. Let it set longer.** You can safely leave it for up to 24 hours in the thermos. The longer you leave it the thicker it will be. It will also be tarter.

**Q.** I am very new to budgeting, and need to do it a.s.a.p. as I'm getting further into debt each day. Is there a list of all things to mark off as expenses? I have gathered my accounts but I'm sure there will be the "out there" bills that I can't think of that will be missed. I have found a couple of sites but payment is needed to access these. Please Help!! *Brenda*

**A.** How long is a piece of string? Everyone has different needs for their Spending Plan. I suggest you take a deep breath then download my Simple Monthly Spending Plan worksheet and use it to create your Spending Plan. Keep it simple or you'll become overwhelmed (as you are now trying to gather things to tick off as expenses) and you'll give up in despair.

The most common household expenses are listed on the worksheet. You may have others, if you do add them into the appropriate spot.

- Common expenses are:
- Rent/mortgage
- Child support
- Loans: Personal, Car, Hire Purchase, Credit Cards, Interest Free
- Utilities: Gas, Electricity, Water
- Telephone/Internet: Landline, Mobile Phones, Internet
- Insurances: Home/Contents/Car/Health



- Education: School fees, Uniforms, Books, Excursions/Camps, Fares
- Transport: Public Transport Fees, Petrol, Car Maintenance, Registration
- Food: Groceries, TakeAway, Eating Out
- Clothing: Clothes, Shoes
- Beauty: Haircuts
- Health: Medical expenses, Chemist, Auxiliary (optometrist, dental, chiropractic etc)
- Entertainment: Movies, Books, Magazines, Club Dues, Parties, Holidays, Gifts

Spending Plans are not meant to be complicated and should be no more than two pages long - any longer and you've over complicated it with categories and sub-categories and perhaps even subs of the sub-categories.

Don't over-think the process. You've gathered your regular bills so you have no reason to not get it done. If, in the future, you come across one that you've not accounted for, add it.

Spending Plans are not written in concrete, nor are they meant to be. They need to be flexible to work efficiently and profitably.

## On the Menu

### How to Pickle Vegetables

Although pickling vegetables is a process that has been around for centuries, it seems to be making its way back to popularity once again. With today's economy in the state of affairs that it currently is, many people are looking toward creative ways to grow and preserve their own foods. This can save money, time and be the healthiest option ever.

The process of pickling vegetables is a simple one in which a combination of salt and water (brine) or even another acid such as vinegar, is used to complete the pickling process. This results in a salty and/or sour tasting vegetable product.

You can buy jars that are specifically used for pickling. They will normally have a lid and a ring for sealing. If this is your first try at pickling, four 1000ml jars will be plenty.

I re-use the jars pasta sauce comes in, after the "Five Minute Microwave Bottling" method (if you haven't yet read this book by Isabel Webb it is wonderful and well worth it).

After sterilizing the jars, place one fresh clove of garlic, 1 teaspoon of dill seed (available in the herb rack at your supermarket), and ¼ teaspoon cayenne pepper into each jar.

To make four jars of crunchy pickled vegetables you will need:

1 medium head of cauliflower cut into florets

1 crown of broccoli



2 red capsicum cut into strips  
 2 yellow capsicum cut into strips  
 2 green capsicum cut into strips  
 3 large carrots cut into thin strips  
 Vegetable oil  
 4 cloves of garlic (sliced)  
 1 tsp crushed dried red pepper  
 4 tsp dill seed

**Brine:**

6 cups of cool water  
 3 cups white vinegar  
 ½ cup coarse salt

Blanch peppers, broccoli, and cauliflower and the carrots by plunging into boiling water for one minute and then into cold water. Drain the vegetables and then rinse them under cold running water.

Pack vegetables lengthwise into jars, wedging the vegetables closely together.

Heat the mixture of vinegar, water and salt until boiling.

Fill each jar with the boiling vinegar mixture. Cover the vegetables with boiling brine to about 12mm of the top of the jar. Pour 6mm of vegetable oil on top.

Place the lids on the hot jars and seal with the ring. If you are using pasta jars put the lid on immediately and tighten. Process in boiling

water bath for 10 minutes. Let the water cool to room temperature, then carefully remove and continue cooling on a wire rack or a tea towel.

When they are cool store them in a cool, dark cupboard for at least two weeks. Vegetables that have been pickled this way are normally ready for use within two weeks. When you open the first jar you'll be enveloped by a gorgeous spicy aroma that will make your mouth water and you'll be in pickled vegetable heaven.

These pickled vegetables have a variety of uses. I like to just nibble on them as is, but they make a wonderful accompaniment to a ploughman's lunch and they go very well with a barbecued steak and homemade wedges. They can be used as an antipasto salad before a main course or as a side dish. If you are feeling creative, you can create an array of appetizers surrounding your pickled vegetables using them as the centrepiece.

Make sure to refrigerate them after opening.

## Quotes of Note

I care not so much what I am to others as what I am to myself.

I will be rich by myself, and not by borrowing.

~~ Michel de Montaigne~~

~~~~~

If you think you can do it,

or you think you can't do it,

You are right.



~~Henry Ford~~

~~~~~

Any intelligent fool can make things bigger,  
more complex, and more violent.

It takes a touch of genius -  
and a lot of courage -  
to move in the opposite direction.

~~E. F. Schumacher~~

~~~~~

Everything should be made as simple as  
possible,  
but not simpler.

~~Albert Einstein~~

~~~~~

Life is really simple,  
but we insist on making it complicated.

~~Confucius~~

~~~~~

Maybe a person's time would be as well spent  
raising food as raising money to buy food.

~~Frank A. Clark~~

~~~~~

Have nothing in your houses that you do not  
know to be useful

or believe to be beautiful.

~~William Morris~~

~~~~~

## Cheapskates Tip Store

### Champagne Jelly

**Approximate \$ Savings:** Only 23c a serve

A great adult desert for a party is Champagne Jelly (and yes it is alcoholic). Aeroplane Jelly have a product called 'create-a-jelly', 87c a box, just like all their flavoured jellies, the difference is you add your own flavour. I have tried Golden Circle juices (and they are exactly like the fruit gels from Heinz) to apricot nectar and apple juice, but by far the most special is Champagne jelly! Just make up the jelly as per the instructions on the pack, adding champagne (the sweeter the better) and pour into individual serves, can be from clear plastic cups for a BBQ, to fancy glasses for a dinner party, and pop in the fridge. You can add some whipped cream and sliced strawberries if you wish for that extra wow factor but the jelly by itself is pretty special, and for the 1/2 litre you can get 4 nice size serves, which is 23c per serve, not much effort or cost to add an extra zing to a party. Just be sure you mark it 'for adults only' because it is still alcoholic! This would be great for a wedding dessert as well!

- Contributed by Denise Scotford



## Saving on Sight

**Approximate \$ Savings:** \$200 plus

If you need to have the strength of your reading glasses increased, unless you're a real fashionista, you can save a couple of hundred dollars by re-using your old frames. I've done this several times over the years, and with the frames being the most expensive part of glasses, you can really win here.

- Contributed by Lyn Churchyard

## Shade the Clothesline with a Market Umbrella

Interesting reading about Liz Wylie's recycling a doona cover to provide shade in her back yard. A couple of years ago a friend had a large market style umbrella that was broken beyond repair in a wind storm. She gave the fabric part to us and we put it up over our Hills hoist. We secured the corners with cable ties and the middle of each side with the cord from old venetian blinds. It has withstood many windy days over the past 5 years and protected our washing from bird droppings coming down from overhanging trees. It also provides great shade.

- Contributed by Lionel Barnett

## Before You Call Out the Repairman

**Approximate \$ Savings:** Call out fee of \$95 plus more

I know that this hint may be pretty obvious, but there might be others out there who may find it useful. My front loader washing machine was playing up badly and getting worse. No spin, door constantly locked. Repairman was overbooked and couldn't come. So, in desperation I resorted to the Internet. Searched my machine model, make and error code, but couldn't find it. However found a volume of comments on trouble shooting front loader washing machines, some of the same make. Advice was very useful. I had forgotten over the years that my machine was very sensitive to suds. Having changed to cheaper washing powders and liquids I was damaging my washing machine. It was clogged up. I found a cheap packet of washing machine cleaner (Powerforce brand) for \$4 at Aldi and followed the instructions (I have seen that you can also use the product CLR - Calcium, Lime, Rust on TV). It took a few washes but now my machine is back and working - no repairman necessary! From now on, I will be making sure I skimp on washing powder and use only low sudsing varieties in my front loader. More importantly I will search the internet for troubleshooting tips every appliance that stops working properly BEFORE I call out the repairman.

- Contributed by Julia Robertson

## Inexpensive Coffee for Seniors

**Approximate \$ Savings:** \$2.00 per cup

If you hold a Seniors card, anywhere in Australia visiting a McDonalds for your coffee can lead to great savings. Simply order a hamburger (this is their smallest burger) and request the free seniors coffee that comes with it. Cost for the burger is \$1.95 so for my husband and myself



we get two good coffees for under \$4.00. Added bonuses are the little burgers if you are hungry too, the air-conditioned comfort and the daily newspapers to read for free. McDonalds are everywhere and if you are in the habit of enjoying a coffee while out and about this can lead to real savings over time, coffee here in Brisbane is around \$4.00 per cup in most outlets, so you save \$2 for each coffee and \$1+ for your daily newspaper every visit.

- Contributed by Liz Dollar

**Editor's note:** Find more great deals just for seniors in the Tip Store. *Cath*

## Freezer Friendly Foods

I discovered this week that I can freeze more things than I realized. I chopped up my shallots I bought this week and put them in a ziplock sandwich bag. I double bagged them and stuck them in the freezer. Now all I need to do is take out what I need when I'm cooking and add it to my food. I really hate waste and I'm thankful I have now found a solution. You can also freeze baking chocolate or decorations made out of chocolate for baking too, you can even store nuts in the freezer in a container or ziplock, it stops them from going bad and you just take out what you need when you need it.

- Contributed by Jane Temenczko

**Editor's note:** If you want to know what freezes and what doesn't download our Handy Freezer Guide. I have mine laminated and hanging on a hook in the pantry, easy to reach when I need to know if I can freeze something. *Cath*

## Stain Free School Uniforms

Given that school uniforms are so expensive, the last thing you want is for your little darling to spill paint on their shirt and have a nasty stain. A simple solution is to spray all uniforms with Scotchguard. The bottle has enough for numerous applications and I store my bottle in the laundry and regularly re-apply the spray as after several washes the stain fighting qualities will reduce.

- Contributed by Nicky Allouche

## Breathe Easy with MOO Fess Spray

**Approximate \$ Savings:** \$15

Fess spray is fantastic! My family have used it often, however we were lucky enough that our Dr told us the recipe can you believe it, and it works fantastically and costs almost nothing! ingredients: 1/2 teaspoon of white sugar, 1/2 teaspoon bi-carb soda, 1/2 teaspoon of non-iodised rock salt, 1 litre of water. Add the first three ingredients to a small amount of the water (hotish water will help it dissolve), when dissolved, add the rest of the water and mix. Buy a fess spray from the chemist, when it is finished, keep the spray bottle and refill, over and over. That is it, that is what you pay about \$15 for in the chemist (it's been ages since I brought any so am not sure of the exact price!).

- Contributed by Kim Maxwell



## Note the Date and Eat It First

**Approximate \$ Savings:** \$5-\$10 a week- depending on what jar/container food you use

I always have jars of opened jams/spices/sauces and containers of yoghurt (we buy large bulk packs and spoon out individual serves instead of individual packs-saves money and less being wasted), sour cream/cream/long life milk/dips etc. in the fridge. Some of these items only have a certain shelf life once they are opened and I found that I was throwing away food as I couldn't remember when it had been opened or if it was past the date of safe eating. To eliminate this once I open a jar or container I write the date I opened it on the label or on a piece of masking tape and tape it to the jar. Now when I am looking in the fridge I know what is getting close to use by date and eat it first or use this in a meal or baking. This way I am not wasting food by throwing it away because I think the date is up and the food is off.

- Contributed by Heidilee Freeman

## MOO Pore Strips

I used to buy pore strips to use as a part of my regular beauty regimen and they worked really well. Sadly they were rather expensive, around \$1 each (\$6.04 a pack of 6). Then I found this recipe on a forum and gave it a try.

The instructions are to mix one teaspoon of gelatine and one teaspoon of milk in a cup (not a glass, it's going to get hot). Microwave on high for 10 seconds, stir. If the gelatine hasn't dissolved properly give it another 2 second burst. Let the mixture cool down to blood temperature. When it's cool spread it over your

nose, chin or forehead. Let it dry for 10 minutes. It will set like a stretchy glue. After the 10 minutes gently pull it away from your skin. Rinse with cool water and pat dry.

Wonder of wonders it worked! And best of all it costs around 10 cents, a saving of around \$48 a year!

- Contributed by Sonya Kelly

## Roadside Assistance Groupies

We have always had RAA Membership just in case of a breakdown etc and when the kids got their cars, we paid for their memberships as a Christmas present each year. When they each got married and left home, we found out that we can actually have a 'Group' Membership - with each of them included in our 'group' and each membership saves \$10 off the normal fee. Well worthwhile becoming a 'groupie'. :)

- Contributed by Julie Nicks

## MOO Bread Flour

Bread flour for making bread is double the cost of plain flour, so to make your own add 1 teaspoon of gluten flour (from the healthfood store) to each cup of Homebrand plain flour. Makes lovely springy bread very cheaply.

- Contributed by Carmelo Cutroni

**Editor's note:** The only difference between bread flour and regular plain flour is the protein content. Plain flour has 8-11% protein; bread flour has 12-14%. By adding the extra gluten you are adding extra protein. The extra protein in bread flour results in a slightly higher rise and



chewier texture, but you'll still get a good result with plain flour if that is all you have. *Cath*

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