

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

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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

Brought to you by: The Cheapskates Club
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Apr 2012

From Cath's Desk

Hello Cheapskaters,

Well first term is over and done with. Easter is just a week away. Daylight saving ended at 3am this morning (you did remember to turn your clocks back didn't you?) and the first quarter of 2012 is over. Whoosh!

This month Wayne and I have been doing some research and planning for our retirement. Now it's a long, long way off, but if the last 23 years have been anything to go by, retirement will be here before we've had time to blink.

We have plans for our retirement. One of them is a smaller house on a bigger block of land. Once the kids have moved out and started their own homes we most definitely will not need a big house. And I don't want to be doing all the housework that a larger home requires when I could be having fun!

We'd like to do some travelling too. There is a lot of Australia we still haven't visited so packing the car and the tent and hitting the road is on our 'to do' list for retirement.

Of course those things require money, quite a bit of money. Which is why we've been researching and planning now, so we will be able to enjoy the retirement of our dreams without any financial worries.

In this month's journal I've focused on retirement a fair bit. But if there is one thing that stood out in all our research it is that it is never too early to start planning for retirement.

Actually almost the whole journal is about retirement or seniors living in some way or

another. If you're not quite there yet I'm sure you'll find some good suggestions for retirement planning. If you are there I know there are some great ways to save money, time and energy that will be useful.

As always there is a Saving Story and On the Menu, and lots of new tips for the Tip Store, plenty to keep you enthralled. So curl up with a cuppa and enjoy this month's Journal.

Happy Cheapskating,

Cath

Homemade Specialty Breads

Bread has been a staple food for so many cultures since, well since just about forever. Loaves, rolls, flat breads, bread sticks, pizzas, calzones, burritos, damper, scones - they are all breads, and have all been enjoyed by millions for thousands of years.

Now, in the 21st century, bread is still a staple part of most diets.

The move towards a simpler life has brought bread-making back into vogue. I grew up with homemade bread, Mum kneading and thumping and kneading and thumping every Monday, Wednesday and Friday to make the family bread. No baker called at our house.

I learned to bake bread when I was around 10 I think and I've loved it ever since. It never occurred to me that it was a part of any kind of "movement", simple living or otherwise. I baked bread because I liked to.



Making homemade breads is cost-effective, creative and fun. The whole family can gather around to make their own versions of pizza, calzones, and other specialty breads.

There are two ways you can accomplish these fun and tasty treats: You can purchase bread mixes or make your own, and bake your bread in a bread maker or bake your bread in the oven. I have two bread makers, one a Breville, that is still going strong after 10 years of constant use, and an Aldi machine that has done a wonderful job over the last four years.

Whether you choose to use a bread maker for the whole process or just to do the kneading and rising, or whether you choose to mix, knead, rise and bake the old fashioned way doesn't matter. It's the doing that matters. The bread makers definitely make it easier though.

Baking bread truly is one of the simple joys of life. The scent of baking bread instantly makes you feel warm and cherished. And there is nothing quite as yummy as a slice of hot bread, straight from the oven, slathered with butter and homemade jam. I know it's not healthful, but it is very nice. Fresh, hot bread is so good my lot will eat it as is - they can't wait for the butter or jam!

As with all things, over time bread making has become easier for homemakers. Bread machines and mixes started the way. Now there are electric mixers that are capable of kneading dough, a real saver for those of us with arthritis in hands and wrists.

I make three loaves of bread every two days, one wholegrain and two white. Just basic loaves. I put the ingredients into the bread maker and program it to the dough setting, then bake it in the oven. I don't have bread tins,

I use regular loaf tins for the loaves. Occasionally I'll make rolls or pull-aparts or bread sticks.

To make a 1kg loaf of wholegrain bread costs around \$1.80, depending on the grains, seeds and flours I use. I like to mix them up; it stops the bread from being boring and adds variety and more nutrition into our diet. The white loaves cost around \$1.35 to make.

While I know I could buy bread for less, the bread I make is made from good, wholesome ingredients. There are no preservatives in the bread I make, it doesn't stay fresh for a week. I guess it would stay fresh for two, maybe three days, depending on the weather, but it doesn't last long enough for me to test it.

For homemade white bread you will need the following ingredients:

2 packages dry yeast

4 ½ cups warm water

4 tablespoons sugar

2 teaspoons salt

¼ cup melted butter

12 cups plain white flour

Method:

Dissolve the yeast in water, and then add the sugar. Set it aside for 15 minutes until it bubbles and froths. This is the sign that your yeast is working. Place the salt and half the flour into a large mixing bowl; add the melted butter and the yeast mixture. Beat until smooth. Mix in the rest of the flour and beat until the dough is



smooth and comes away cleanly from the side of the bowl. Place the mixture onto a floured surface. Knead the mixture for approximately 5 to 8 minutes; place it into a greased bowl. Cover with a damp tea towel and allow it to rise in a warm area for approximately 1 ½ hours. In winter I turn the oven to 100 degrees Celsius before I start making the dough, then turn it off and sit the bowl in the oven for the dough to rise. Prop the oven door open with a wooden spoon to let the air circulate and warm the dough rather than start to cook it.

Once the dough has doubled in size, divide the dough into parts, depending on how many different things you wish to make. Flour your surface once again and knead dough until shiny and elastic.

To make loaves, place into greased loaf tins and allow to rise to the top of the tin. Bake in a pre-heated oven at 175 degrees Celsius for 30 - 35 minutes. Ten minutes before it's done brush the top of the bread with melted butter. Sprinkle with seeds if you want to. Continue to bake until bread is done.

Your bread is baked if it sounds hollow when tapped on the bottom.

For a homemade spinach pull-apart, the following ingredients are necessary:

1 qty bread dough

2 packages of frozen spinach, thawed, drained and squeezed in colander

3 to 4 cloves of garlic finely minced

200g feta cheese, crumbled

Olive oil

Method:

Pre-heat oven to 175 degrees Celsius. Grease a baking sheet. Roll out dough to be a rectangle approximately 40cm x 30cm. Drizzle the olive oil onto your rolled out dough, spread the spinach evenly on top, and add the garlic cloves and the cheese. Close up the ends "nappy style": and then fold over the dough so that it meets the other half.

Place approximately six slits on the top side of your loaf, lightly drizzle some more olive oil, and place on greased baking sheet. Place into pre-heated oven for approximately 45 minutes to 1 hour.

If your family is not a big fan of spinach, you can substitute meats such as pepperoni and ham combined with Swiss or mozzarella cheese.

The options for homemade specialty bread are endless, cost-effective, fun to make and delicious all rolled into one.

A Thoughtful Moment

Four Boyfriends

Once upon a time there was a girl who had four boyfriends.

She loved the fourth boyfriend the most and adorned him with rich robes and treated him to the finest of delicacies. She gave him nothing but the best.

She also loved the third boyfriend very much and was always showing him off to neighboring kingdoms. However, she feared that one day he would leave her for another.



She also loved her second boyfriend. He was her confidant and was always kind, considerate and patient with her. Whenever this girl faced a problem, she could confide in him, and he would help her get through the difficult times.

The girl's first boyfriend was a very loyal partner and had made great contributions in maintaining her wealth and kingdom. However, she did not love the first boyfriend, although he loved her deeply, she hardly took notice of him!

One day, the girl fell ill and she knew her time was short. She thought of her luxurious life and wondered, "I now have four boyfriends with me, but when I die, will I be alone."

Thus, she asked the fourth boyfriend, "I loved you the most, endowed you with the finest clothing and showered great care over you... Now that I'm dying, will you follow me and keep me company?"

"No way!" replied the fourth boyfriend and he walked away without another word.

His answer cut like a sharp knife right into her heart.

The sad girl then asked the third boyfriend, "I loved you all my life. Now that I'm dying, will you follow me and keep me company?"

"No!" replied the third boyfriend... "Life is too good! When you die, I'm going to marry someone else!" Her heart sank and turned cold.

She then asked the second boyfriend, "I have always turned to you for help and you've always been there for me. When I die, will you follow me and keep me company?"

"I'm sorry, I can't help you out this time!" replied the second boyfriend. "At the very most, I can only walk with you to your grave."

His answer struck her like a bolt of lightning, and the girl was devastated.

Then a voice called out: "I'll go with you. I'll follow you no matter where you go." The girl looked up, and there was her first boyfriend. He was very skinny as he suffered from malnutrition and neglect.

Greatly grieved, the girl said, "I should have taken much better care of you when I had the chance!"

In truth, you have four boyfriends in your lives:

Your fourth boyfriend is your body. No matter how much time and effort you lavish in making it look good, it will leave you when you die.

Your third boyfriend is your possessions, status and wealth. When you die, it will all go to others.

Your second boyfriend is your family and friends. No matter how much they have been there for you, the furthest they can stay by you is up to the grave.

And your first boyfriend is your spirit... often neglected in pursuit of wealth, power and pleasures of the world.

However, your spirit is the only thing that will follow you where ever you go. Cultivate, strengthen and cherish it now, for it is the only part of you that will continue with you throughout Eternity.

Contributed by Ruth Ball



Saving Story

Seniors Celebrate and Save Without Missing a Thing

I hesitate to tell you what this 77-year-old did this year - just ran out of year, and felt so guilty when the Christmas cards came in - everyone on email got an electronic Christmas Card, thanks to an English girlfriend, who loves the ones with snow and ice and so on! Didn't do this to save money, but I guess it did in fact. Friends in England, surprisingly, loved it!

I don't do Christmas any more, with four daughters and their families vying to do the Wilson Family one. This year, in fact, it is Christmas night - the lunchtimes going to their in-laws. Sensibly, no big meal, just nibbles, and everyone bringing whatever. My sister-in-law and I did a whole second sit down meal, alternately, for over thirty years, and wore ourselves right out - we think now we were nuts!

My husband and I have a traditional Christmas Dinner (kids do seafood, etc. on Christmas Day) on Boxing Day, sometimes with friends who live near, or some who are alone. This year I bought a tiny tinned ham from Aldi, \$4.99 - and plan to glaze and clove it!

Thanks for a year's worth of fun - on my favourite subject. We managed to knock \$20 a week off our food/eating out budget which went towards our cruise. Honestly, we're doing better, eating so well, and enjoying the budgeting even more, even my husband is now right on to it - he's a great shopper, loves it, and is now proud of each save.

Mary Wilson

Saving Now for Retirement on a Budget

Whether you are in your twenties or chasing sixty, no matter what age or stage you are in, it is never too early or too late to start saving for retirement. By cutting spending, decreasing debt, and setting up an actual retirement account, you can avoid the pitfall of having too little too late.

Begin by Starting

For many, the thought of retiring is so far away that it is not even on their list of things to do. With worries about raising a family, buying a home, and saving for educations for those children they are raising, not to mention the complexity of superannuation and retirement benefits, it is no wonder that most of the population is weary when it comes to even thinking about retirement saving.

When you are young you have the power of compounding interest on your savings. As you near retirement that compounding interest loses it's oomph somewhat. Start as early as you can to get the most from your savings.

So, as I mentioned above, no matter what age or stage you are, begin your saving endeavors now, by creating an awareness of the necessity to save for retirement.

We are blessed with compulsory superannuation but we are also told that it's not



going to be enough for most of us to retire on comfortably. While I like working and really enjoy my work, I am not sure I want to be working this hard when I'm 80, or 70 or even 65! If you feel like I do, it's time to be pro-active and start to build or boost your retirement funds.

Educate yourself by seeking out the help and advice of a financial planner, read books, and take seminars (eat the free sandwiches, drink the tea and soak up the information, just don't sign anything without getting independent professional advice first). Discuss different options with your Human Resources Officer or Paymaster at work as to what savings vehicles your employer offers and how you can ramp up those savings without feeling too much of a pinch in your weekly pay packet.

Put a Plan into Action

Once you have armed yourself with an education regarding saving for retirement, make an action plan and stick to it. Decide how much you are going to allocate and in which vehicle whether it is your superannuation, property or stock investment or whatever you choose. Take a good long look at your Spending Plan now and decide where that extra money is going to come from. Having a good plan of action will enable you to move forward. However, knowing your existing Spending Plan and where you can save now is the key in that forward movement.

- Look at contributing extra to your superannuation.
- Get your Emergency Fund fully funded.

- Pay down debt - if you're not already using one, get a Payment Push into action.

Cutting Spending

The best way to cut spending is to know what you are spending and where you can cut. Start out by keeping track of how many times per week you use your car to run errands. See if you can trim that down to just once or twice. You will be amazed at how little things such as this really do add up. Using your car less by consolidating your trips will save you wear and tear, mileage, not to mention petrol. It means the difference between filling up every week and filling up every fortnight - saving you a tank of petrol a fortnight, or in dollar terms about \$96 a fortnight!

Get into the habit of using a coin jar. As simple as this may seem, saving your coins over the course of a year will give you enough money to take a weekend trip. If you want to take a trip for longer than a weekend, save money in the jar and do not take a holiday until two years has passed. Remember The 50 Box? We saved just our 50 cent coins for a year and paid for a farm-stay holiday for the family with the proceeds. Just by putting every 50 cent coin that came our way away!

Get in the habit of having staycations instead of vacations. If you have a pool, entertain at home having family and friends each bring over a dish to celebrate the weekend. If you enjoy the beach, take advantage of it as it is a free resource just as bike riding and parks are free.

Have your utility company come in and do a free energy evaluation, the results can add up to hundreds of dollars in savings. Use the



Internet to tap into all the new coupon websites such as Groupon, Cudo, . Carpool, cook at home as opposed to eating out, bring your own coffee from home in a travel mug rather than spending \$4 on coffee every day, pay attention to your taxes on your investments and property. All these things can add up to more money for retirement.

These things on their own won't make a huge difference. But do them all from now until you retire and the amount of money you will be able to invest in your retirement will astound you.

Decreasing Debt

With all the money you are now saving, look at your credit cards, and attack them diligently. Perhaps balance transfer to zero percent options for the length of the interest free period and send extra money to completely pay them off.

Take a look at your mortgage. If you can get a part-time job, even working from home, you can allocate that extra money to paying down your mortgage. Paying one extra payment per year will save you literally hundreds of thousands of dollars. With so many legitimate opportunities to work from home, taking advantage of this resource will put money in your pocket that you can allocate for retirement.

Cutting spending, decreasing debt, making a plan of action and sticking to it will reap rewards later on in retirement and you will be able to live a debt free, cashed up life, laughing every day as you enjoy your retirement.

Have Fun, Save Money and Enjoy Retirement

The first thing that may come to mind when asking someone what he or she will do after retirement is travel. For many, that is only a dream as traveling can be expensive. However, finding creative ways to save money on entertainment when you retire is something that is attainable.

Sharing the Joy

First, think of entertainment in your retired years as something that is done in a group setting rather than a lone task. Find others your age and organize a group of like-minded individuals who are searching to enjoy their retirement years on a tight budget.

Begin by organizing a group of like-minded retirees and thereafter take turns entertaining at each other's homes. In this way, the burden is not spending money going out every Friday night but taking turns and sharing the expense involved in entertaining. Wine and appetizers can add up, but when you have an organized group, you will all be able to enjoy good food and drink as well as good company on a shared budget. You can find a group of four and take turns hosting the Friday evening gatherings. Make it BYO drinks and have the host or hostess provide the finger foods to enjoy while you chat or play cards or watch a movie.

One group of retirees I know have a competition. This group comprises four couples and they go out once a month, taking it in turns to choose the restaurant. The challenge is that it has to cost under \$20 per person. They can use



coupons, group discounts and membership discounts to get the price down. They keep tabs and at the end of the year the couple who chose the cheapest (and nicest) meal and venue is treated to dinner by the other three couples. They've been doing this for the last 20 years that I know of and always enjoy themselves.

Warm Weather Ways to Save Money on Entertainment

When the warmer weather arrives, there is so much to do and see while spending very little.

Have a picnic or barbecue in the park and invite friends and family (parks aren't just for toddlers and pre-schoolers). Have everyone be responsible for a particular food item. You can even car pool and split the petrol. You can even have a themed barbeque on a pot-luck basis.

A picnic in the park is a great way to get the whole family together for a reunion. Or to catch up with old friends without going to a lot of expense.

Take advantage of the many garage sales that pop up on the weekends. Garage sales cost absolutely nothing, you will be amazed at how cordial and friendly garage sale folks are, and you will be thrilled with what a dollar can buy you.

Get a hold of your free local entertainment guide. The guide will not cost you a cent but will be filled with so many free offerings. Your local library may hold free concerts or talks on topical subjects. Your local council may have concerts on the lawn. Many public parks offer oldies bands and jazz music. All you have to do is show up with your lawn chair or blanket.

Trish and Graeme enjoy the fireworks over Sydney Harbour every New Year's Eve, and for free. They make a day of it, packing picnic lunches and dinner, with lots of drinks and nibblies to enjoy. They hop on a train and go to their favourite spot on the harbour and settle in under a tree. Often friends go with them and everyone has a ball, sees in the New Year and celebrates, without spending any extra money.

Take Advantage of Senior Days

Surf the web, seek out senior deals and specials, and find coupons for everything from dinner specials to happy hour deals. Many new restaurants have grand openings with special days set aside just for seniors. Museums and movie theatres offer specially discounted prices and times for their senior guests. Bus tour companies that travel to clubs such as those on the New South Wales - Victorian border offer deals for seniors that combine their bus fare, hotel stay, lunch, and tokens. Best of all you don't need to gamble. Enjoy a weekend away for around \$35 - \$50, depending on where the trip is too.

Catherine and Frances (both confirmed Cheapskaters) regularly enjoy these trips, organized through their local Senior Citizens club. They share a room, have a lovely weekend away looking at the shops and the sights of the town, enjoy lovely meals and a fun bus trip. And all for around \$50.

With a little creativity, you can save a lot of money on entertainment in your retirement years.



Cooking for One or Two

It is often frustrating to attempt to plan meals that are designed for one when recipes are traditionally created for four or six or even more serves.

Despite this fact, we are seeing more and more recipe books and websites that are dedicated to the act of cooking for one or two. Children leaving home, divorce and the death of are all reasons that someone accustomed to cooking for more than one would suddenly need to learn how to adjust all the cooking practices utilized for years before into a streamlined plan of cooking that is more efficient for one person creating less waste.

The mission, should you choose to accept it, is to make cooking for one or two a challenge rather than a trial. Use this opportunity to try new and exciting cuisines. Perhaps one of the greatest things about cooking for one is the fact that it isn't quite as expensive as cooking for two and cooking for two is a lot cheaper than cooking for four or more. This means that you might have a little more money in the grocery budget with which to plan and prepare your meals.

One thing you may want to keep in mind when cooking for one or two, if you prepare foods that are freezer friendly. It may save more time (and in the end money) if you cook the full 4 - 6 servings that most recipes call for and freeze the leftovers in single serving portions for a later point in time. This leaves you with a freezer full of foods for those nights when the thought of cooking just seems beyond your capabilities. It also leaves you with doing the work once and enjoying the fruits of your efforts many times

over. This is a great position to be in if you ask me.

We are finding more and more recipes and cookbooks that are designed around the concept of cooking for one or two. No matter what situation placed you in the position of cooking for one or two, there is no reason that you shouldn't enjoy great food that is exciting and pleasant simply because you are dining alone. There is no harm in enjoying a fabulous meal with a nice drink and great music whether you are cooking for one, two or one hundred.

Remember you are what you eat and if you relegate yourself to boring meals that lack excitement and spice that is what you will become. However if you decide to reach out and try new and exciting dishes with every meal you prepare when cooking for one, it will show in the way you embrace life in other areas as well. While we should not live to eat, we should also not limit ourselves to eating to live. Enjoy the foods you prepare whether the portions are large or small in size.

If you do not want to invest heavily in cookbooks that relate to cooking for one, it is quite possible that your local public library will have a few from which you can find some excellent recipes tips and resources. While you are there be sure to check out their selection of exotic food cookbooks in order to spice things up a bit. You never know what treasures you may discover on the shelves or your local library. You may even find local resources on classes that centre on the idea of cooking for one. If the library proves to be a bust as far as resources goes, the Internet is full of recipes, tips, and hints for those who are cooking for one.



A Pantry Designed for Cooking for One or Two

Whether you are cooking for one or two or four or six or twelve, you need some basic pantry items. The only difference between pantries will be the quantities you have stored.

Pantry:

SR Flour

Sugar

Jarred pasta sauce

Tomato paste

Dried pasta

Rice

Stock cubes

Peanut butter

Canned beans (such as chickpeas, cannellinis, kidneys)

Dry breadcrumbs

Extra-virgin olive oil

Dried herbs and spices

Onions

Refrigerator:

Fresh herbs

Eggs

Butter

Plain yogurt

Milk

Cheeses (such as cheddar, Parmesan, and mozzarella)

Lemons

Condiments (such as Dijon mustard, ketchup, BBQ sauce, mayonnaise, and soy sauce)

Jams (such as strawberry, raspberry, and apricot)

Salad greens (lettuce, cucumber, capsicum)

Freezer:

Bacon (divide into individual servings)

Boneless, skinless chicken breasts (I like to leave some whole and cut some into strips and others cubed for easy use.)

Minced beef (divided into 500g portions)

Frozen vegetables (such as spinach, broccoli florets, peas, beans and mixed vegetables)

Pizza dough (MOO or buy the small, fresh pizza bases and freeze them)

Frozen fruits (such as strawberries, blueberries, pineapple, and mango)

Ice cream



So what can you make with your pantry stocks?

Frozen fruit + yogurt + milk = Fruit Smoothie

Pizza dough + pasta sauce + diced onion + herbs + grated cheese = Margarita pizza

Mince + pasta sauce + grated cheese + cooked spaghetti = Spag bol

Minced beef or chicken + onion + breadcrumbs + eggs + tomato sauce + herbs = Meatloaf

Chicken breasts + eggs + breadcrumbs + Parmesan + tomato sauce + mozzarella = Chicken Parmesan

Chicken breast + onion + mixed vegetables + cheese + milk + flour + pizza dough = Chicken and Vegetable Pie

Eggs + fresh herbs + cheese + salad = Omelette with Green Salad

Use the Internet as a Money Saving Tool

As the younger generation knows, the Internet can be a tool and a resource that can save you time as well as money. Learning how to tap into that resource is a wise choice indeed.

While the older generation might feel intimidated about the use of a computer, it is in your best interest to learn how to use one if you are sincerely interested in saving money.

There are several ways the Internet can help you save money:

For example, when traveling, you can search up to five different travel websites to compare pricing on various travel deals. Once you have input your information, you can choose to do a side-by-side comparison of the top five travel websites to see which deal is in your best interest.

Coupon websites have gone from a few well-kept secrets to a bevy of sites to save you money. Due to the fact that the economy is poor, retailers are vying for customers' business. Many retailers will offer you free shipping as well. Free shipping will not only save you time, but money on petrol you would have to spend if you were to get in your car and drive to the actual store location.

You can sign up for email alerts when something that you purchase often comes up for sale or has a special promotion attached to it. Saving money is especially easy for first-time shoppers since retailers will offer special discounts for first-timers in an effort to make them repeat customers.

When you do a search on the Internet, you will be brought to many different sites that can answer your question, but this will offer you the benefit of information you might not otherwise have been made aware. For example, if you are searching for discount travel, you may come across a site such as RACV (www.racv.com.au). If you were not a member of the RACV you would never know that not only does it save you in situations relating to your car, but can offer hotel and travel deals as well (and lots of other great discounts too).



The Internet can be a resource for comparing the best prices for one particular service, a place to find endless discount coupons, and a source of information that is actually endless.

One click can lead to another and before you know it, you are shopping from home, saving time, energy and money as well.

Dear Cath

Q. Today I received my newsletter 8/3/12 and it said that one of the tips sent in this month was how to make vinegar. I have searched latest tips and only found how to make herbal vinegar (this uses pre-made vinegar). Can tell me how to actually make vinegar please? *Cheryl*

A. You can make vinegar quite easily. It's a simple fermentation process that requires oxygen and an even temperature.

Pineapple Vinegar

You will need:

A large, clean, wide-mouthed 2 litre glass jar

Muslin, cheesecloth, netting or a Chux

Peel and the top (leaves cut off) from a fresh pineapple

Any juice or trimmings from the pineapple, including the core

1 cup apple cider vinegar

1 litre cool water, left to sit for 24 hours so the chlorine can evaporate

Step 1. Make sure the jar is very clean - sterilize it using either the boiling or oven method.

Step 2. Place the pineapple trimmings and peel in the jar, pushing them down.

Step 3. Combine the water and cider vinegar and pour over the pineapple peel. Make sure all the pineapple is covered; you may need to add a little more water to the jar.

Step 4. Cover the jar with cheesecloth, muslin, netting or even a clean Chux and put a rubber band around the rim to hold it in place. Do not be tempted to put the lid on. Vinegar requires air to ferment so use a covering that will let the air in and keep the bugs out.

Step 5. Place the jar in a warm, dark cupboard and let it sit for four - six weeks. During this time it will form a scum on the top and the liquid will get very dark and murky. Don't worry, it's supposed to. You'll also begin to see a whitish scum forming at the bottom of the jar. This is the vinegar mother and you'll know your vinegar is working when the mother forms. You can use the vinegar mother to start another batch of vinegar.

Step 6. When the vinegar mother has formed and the liquid has cleared your vinegar is ready. Strain the vinegar through a double layer of cheesecloth. Bottle in clean sterilized bottles. Store in a cool, dark cupboard.

Use this vinegar in salad dressings and stir-fries. It is lovely in marinades too. Add it to spicy dishes such as tacos or chili to make them extra special.

When you've strained the vinegar put the leftover peels into the compost or if you have chickens let them have a treat.



Apple Cider Vinegar

This vinegar is made using the peels and cores of apples, any apples will do.

You will need:

A large, clean, wide-mouthed 2 litre glass jar

Muslin, cheesecloth, netting or a Chux

apple scraps, the cores and peels, preferably from organic apples

1 litre cool water, left to sit for 24 hours so the chlorine can evaporate

Step 1. Leave the scraps to air. They'll turn brown, which is exactly what you want. Add the apple scraps to the jar and top it up with water. You can continue to add scraps for a few more days if you want. If you're going to do this though, be sure don't top the jar right up, leave some room for the new scraps.

Step 2. Cover with the cheesecloth and put it in a warm, dark place.

Step 3. You'll notice the contents of the jar starts to thicken after a few days and a greyish scum forms on top. When this happens, stop adding scraps and leave the jar for a month or so to ferment.

Step 4. After a month you can start taste-testing it. When it's just strong enough for you, Strain the vinegar through a double layer of cheesecloth. Bottle in clean sterilized bottles. Store in a cool, dark cupboard.

Q. Thanks to your site, we will have our credit card debt paid off by the end of the year. It has also prompted us to recognise charitable giving

and as such, with each year, we intend to increase our donations accordingly thus helping more people in need. I'm beginning to plan for investing once our credit debt is paid off. Are there any websites similar to yours that specialise in grassroots investing with a high amount of member contribution? *Stuart*

A. Hi Stuart,

Thank you, it's lovely to hear you are doing so well.

You have probably picked up by now that I am a huge fan of giving, living by the 10 - 10 -80 rule (give 10%, save 10% and live off the remaining 80%) and I firmly believe that the more generous a person is the more generosity is shown them. It may not be immediate or even obvious, but when you need generosity, if you have been generous, it is there for you. I am positive that you will be blessed in so many ways by your willing generosity.

There a lot of websites offering investment advice. The trick is picking the right one for you. I don't normally recommend any form of investing simply because it is a highly personal action. You need to find the right investment strategy and plan for you. What suits me may or may not be the right fit for you and your family.

I am a huge fan of Scott Pape of Barefoot Investor fame. In saying that I don't agree with all his strategies, but that's OK. His advice is sound and as with all things it is up to you to take what fits with your life at this point in time and work with it.

I also think highly of Noel Whittaker, again sound advice, with strategies that work.



Both men make understanding the nitty gritty of finances easy and speak (or rather write) in everyday language that is easy to read.

I'd start by borrowing their books from the library and having a read. Jot down anything that catches your interest and use those points as your start for researching your best options. Sign up for the Barefoot Investor and Noel Whittaker newsletters online (they are free of course) and have a look around the websites.

<http://www.barefootinvestor.com>

<http://www.noelwhittaker.com.au/>

Investing, in anything, but especially with your money, is a risk and you need to think carefully about the level of risk you are prepared to take. I am a very conservative risk taker, while Wayne doesn't mind a little risk (makes for some interesting conversations sometimes). We spread our investments over quite a wide range, with some very safe and conservative investments for me and a few crazy (my opinion only) investments to keep him happy.

Do your research, think carefully about your plans for 12 months, 2 years, 5 years and then 10 years and what you want to achieve in those times.

I hope that's some help to you and have fun planning for your financial future.

On the Menu

Single Serves

Whether you live alone or are surrounded by a large family, there will always be a time when

you need to prepare a meal for one. It is easy to resort to a sandwich or scrambled eggs and they are great meals. But you also need to sometimes have a balanced meal too.

A Potato Dish for Julia Child

This recipe is delicious and goes very well with a grilled steak, sausages or chicken and a green salad. It is from the book "The Pleasures of Cooking for One" by Judith Jones, who published Julia Child.

Ingredients:

2 new potatoes (about 180g)

1 small clove garlic

Salt

4 tsp butter

Freshly ground pepper

Method:

Peel potatoes, and slice them very thin. Peel and mince garlic, then mash it, along with a generous pinch of salt, with the flat side of a large knife until it is a paste. Work about 1/2 teaspoon butter into it.

Heat 2 teaspoons butter in a small (20cm) fry pan over medium-low heat; lay in half of potato slices, overlapping slightly, to fill the bottom. Lightly salt and pepper, and smear garlic paste on top. Add rest of potatoes to make a second layer, again overlapping.

Cook, setting a small cover askew on top of pan. After about 8 minutes, turn potatoes, which should be brown on the bottom, by setting a



sturdy plate on top of pan and flipping them over onto it. Heat rest of butter in pan, then slide potatoes back in and arrange them as neatly as you can. Cook semi-covered for 5 minutes, and uncovered for a couple more minutes, at which point they should be done and browned, both top and bottom. Slide them onto a plate; season with salt and pepper.

Orange Chicken

Ingredients:

1 cup long-grain white rice

2 tsp olive oil

1 skinless chicken breast fillet

Salt and black pepper

1/2 small onion, sliced

1/2 red capsicum, sliced

1 clove garlic, chopped

1 orange, juiced (1/4 cup)

4 pitted Kalamata olives, halved

Method:

Cook the rice according to package directions. Meanwhile, heat 1 tablespoon oil in a large frying pan over medium-high heat. Season chicken with a pinch of salt pepper and cook on one side for 3 minutes. Turn and move to one side of the frying pan. Add the onion, capsicum, garlic and remaining 1 tablespoon oil to the skillet; season with a pinch of salt and pepper. Cook, stirring occasionally, until just tender, 3 to 4 minutes. Add the orange juice and olives, and

simmer until the vegetables are tender and the chicken is cooked through, about 2 minutes. Serve over rice.

Brownie for One

Ingredients:

1 tbsp SF flour

1 tbsp sugar (do not substitute)

1 tbsp unsweetened cocoa

a pinch of baking soda

a pinch of salt

1 tbsp of low fat vanilla yogurt, add more if needed to blend the mixture

Method:

Combine all ingredients in a small mug. Cook on HIGH in microwave for 1 minute. Allow to sit 2 minutes before carefully turning out. Dust with icing sugar to serve.

Quotes of Note

There's one advantage to being 102.

There's no peer pressure.

~~Dennis Wolfbert~~

~~~~~

I truly believe that age -- if you're healthy

-- age is just a number.



~~Hugh Hefner~~

~~~~~

A comfortable old age is the reward of a well-spent youth.

Instead of its bringing sad and melancholy prospects of decay,

it would give us hopes of eternal youth in a better world.

~~Maurice Chevalier~~

~~~~~

A diplomat is a man who always remembers a woman's birthday

but never remembers her age.

~~Robert Frost~~

~~~~~

After you're older,

two things are possibly more important than any others:

health and money.

~~Helen Gurley Brown~~

~~~~~

Age does not diminish the extreme disappointment

of having a scoop of ice cream fall from the cone.

~~Jim Fiebig~~

~~~~~

Age is an issue of mind over matter.

If you don't mind, it doesn't matter.

~~Mark Twain~~

~~~~~

## Cheapskates Tip Store

### Look to the Kitchen for Budget Massage Oil

I have been using olive oil to massage sore and tired muscles. My husband rides his mountain bike to work most days and also gets around on it off road at the weekends so can end up with sore neck, shoulder and leg muscles. I drive a large truck for work and I ride competition horses and walk and run in the morning and evenings so also end up with aches and tired muscles. The olive oil is great to massage with and even better if you heat it slightly. Whoever does the massage also ends up with lovely soft hands! You save a huge amount on the shop massage oils and creams and there is nothing added to it to irritate your skin.

- Contributed by Diane Mumford

### A Giant Freckle is a Special Gift

We have had great success creating giant chocolate freckles for kids birthday presents....something yummy and a little bit special, for the price of about \$2 each (and that



will make a HUGE freckle). Buy a block of plain milk chocolate (stay away from the cheap compound cooking chocolate...it tastes terrible) and a pack of hundreds and thousands. Melt the chocolate over a double boiler, and then pour/spread in a large circle shape onto Alfoil on a baking tray. Sprinkle liberally with the hundreds and thousands, and then pop in the fridge for an hour or so. Wrapped in clear cellophane with a nice ribbon, these make gorgeous and very adorable gifts that any five year old will love as a special treat!

- Contributed by Donna Blight

## Great Savings on Glasses and Frames for Seniors

After being given the run around by my optometrist with badly made glasses resulting in my having to pay for new frames as I could not go without my glasses while the new ones were made, I decided to change to one recommended by a Senior friend. While giving my information to the receptionist, she asked if I used the free Government service to get my lenses or frames which I was entitled to use with my aged pension card? I had never been told of this by my previous practitioner. It appears that not all optometrists make their patients aware of this service. I can choose to receive free lenses or free frames, but the frame choice is limited. My advice would be to any pension card holders if you are not aware of this ask your optometrist if they subscribe to this scheme. The savings are excellent and if you have private medical cover you can then claim that on the option you decide to pay for.

- Contributed by Mary O'Neill

## The Complete Beauty Product

I recently heard of a lady in her 60's who has used olive oil as a beauty aid for many years. She simply adds a cap of olive oil to her bath and submerges herself under the water including her hair. She has no wrinkles and her hair is shiny and her skin is soft with no dry skin. I have tried this and was impressed from the first day. After one week my skin is more supple and age spots have faded. My scalp doesn't feel itchy and dry and my hair is shiny and more manageable. All this has improved with one product. I no longer need to purchase moisturiser for different areas of my body. It is all done at the same time. Imagine how much money it could save over a lifetime.

- Contributed by Denyse Wilson

## Healthy Cheap Eats for Dogs

**Approximate \$ Savings:** \$10-15 pw

If like me, you make your own vegetable juice the pulp can be used instead of composted. Pet Chicken Mince (skin and all) from your local pet shop, approximately \$6 per kilo, mixed in equal parts with vegetable pulp makes a healthy meal for your dog (veg pulp must not include onions or chilli though). Combine thoroughly; shape into "meat patties" appropriately sized for your dog, place on trays lined with baking paper and place in the freezer until frozen. When frozen place in airtight container. One per day thawed will keep your dog healthy and happy. No more heavy canned food to carry in after shopping!

- Contributed by Marg Smith



## Cooking in a Coffee Maker

If you have a coffee maker that you don't use anymore, then cook in it! It is perfect for cooking small amounts for one and cutting back on the amount you eat! And so cheap to run! I cook chicken and vegies, eggs, oats, instant rice, noodles, sauces, fish - the list is endless! Just like using a tiny slow cooker, only cheaper!

- Contributed by Carol Hardie

## Health Savings for the Asking

**Approximate \$ Savings:** \$3,240 per person

I recently needed some dentistry done and my quote from my dentist was over \$5,000. I don't have \$5,000 and I didn't want to put it on a credit card so I decided to shop around. I found out from one very honest dentist that because I have a chronic condition I qualified for \$4,200 over two years from Medicare. I then found out I could have five Allied Health Visits per year from physio, chiro, podiatrist, dietician etc. Then because I have been battling with my weight I qualified under a Mental Health Plan and can see a psychologist for ten visits. My doctor never advised me of this. It was just that I got a dentist when I was ringing around who asked all the right questions and sent me to my GP to apply for:

1. Allied Health Plan - which is the 5 visits
2. Dental Health Plan
3. GP Mental Health Plan.

You must have some chronic condition. Something that's ongoing and for more than 3

months. You may not qualify from them all but I did. It's going to save me a minimum of \$3,240 and my husband is already approved for the Allied Health Plan @ 5 visits approximately worth \$300 plus the dental plan which is another \$2100 so we save \$2,400. We will be saving \$5,640 and that's every year. Please everyone ask your GP about these plans. Its something Medicare do not advertise but if you qualify then you should be getting this. Bad back, Fibromyalgia, Lupus, MS, Polymyalgia. Just talk to your doctor about the whole family. They can only say yes or no and if they say no then you had nothing to lose.

- Contributed by Julie-Anne Marchant

## Make Your Shopping List Work Harder for You

**Approximate \$ Savings:** \$50 per week

Make your shopping list work harder for you. I write a shopping list every week before I do my groceries and I set a budget, however, I noticed that each shop the amount I spent could vary considerably. My husband's salary is changing from weekly to monthly which has prompted me to tighten up on my grocery shopping (amongst many other things). Now when I go shopping, I write down the price of each item as it goes into the trolley and I keep a running tally of how much I've spent so far at the bottom of my list. Not only does this give a greater insight into how much each item in the basket actually costs, but because I want to stick to a certain budget, it enables me to prioritise what goes into my basket - meat, fruit, vegetables, baby goods (nappies, etc.) and then the rest. So far, I have reduced my bill by at least \$50 a week without having to give anything up... I think this



helps show how many hidden extras end up in the trolley each week.

- Contributed by Allison Dennis

**Editor's Note:** Allison has the beginnings of her price book right there on her shopping list. This is exactly how, all those years ago, I started my price book and tracking grocery prices. Instead of discarding the list once I had finished the shopping, I would transfer the actual prices onto the next month's grocery list, ready to compare prices in store. At a glance I could see if the price of an item had increased (or decreased) and make a choice about buying it.  
*Cath*

## Always Read the Fine Print Behind the Fine Print

**Approximate \$ Savings:** \$5,000

Just recently we had an experience where we had to claim on our landlord insurance due to property damage by the tenant. Much to our horror the \$400 excess applied to every single item of damage and each was treated as separate claims. For example 10 holes punched in the wall is treated as ten separate claims. As a result of this sort we are out of pocket \$5,112.40 (the amount agreed to by VCAT). As a result we have changed to a new insurance provider that has a \$200 excess on two claims per year. Who would ever have thought that \$5,112.40 worth of damage would result in an insurance cheque for damages totalling \$78.50. We were covered for some rent arrears. Always read the fine print, behind the fine print.

- Contributed by Christine McPherson

## Home Shopping with a Twist

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

Recently I ran out of moisturiser and rather than order a new one as I usually would, I went through my bathroom cabinet and found another half used bottle from a previous occasion. To my surprise, there were lots of products, gifts and samples I had forgotten about tucked away in there. It was like shopping at home rediscovering them all and choosing which ones to pull out and use! I have resolved not to buy any new products until all the others in the cabinet are used up first! I also did some 'home shopping' for clothing by going through all my clothes stored away in space bags. There were clothes I forgot I had in there! I now have a great winter coat simply by changing the buttons on a jacket I was going to get rid of!

- Contributed by Kirsty Crawford

## Birthday Party Invitations

**Approximate \$ Savings:** \$20-\$30

Instead of buying or making expensive invitations for my children's themed birthday parties I dress them up in a costume and take digital pictures of them. I load them on the computer and send out invitations on Facebook's events function. If there is anybody that isn't on Facebook I email them the invitation with the picture attached. Birthday parties can be expensive and invitations this way cost nothing which is a great saving.

- Contributed by Liisa Triffett



## Centrelink Low Income Health Care Card

According to the latest issue of "The Senior" newspaper, many people who are eligible for the Commonwealth Seniors Card are also available for the Centrelink Low Income Card. It offers the same pharmaceutical concessions but also helps with extra concessions and covers dependants. Eligibility is assessed on gross income for an 8 week period ending the day you lodge your claim with Centrelink. Income must be below the applicable limit, up to

\$3,840 for singles and \$6,672 for couples. You keep the card for six months as long as your income during that time does not exceed \$4,880 for singles or \$8,340 for a couple in an eight week period. The card entitles holders to state and local government concessions related to energy, health, public transport and rates. Contact Centrelink in person or ring 132-300. "The Senior" is a fantastic free newspaper full of information for Seniors - ours comes from our local council office.

- Contributed by Debra Cox

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