

# The Cheapskates Journal April 2013

## From Cath's Desk

Hello Cheapskaters,

I called my first book Debt Free, Cashed Up and Laughing for a reason - because I was never so happy in all my life as when we paid the last payment on our last debt. Oh boy did it feel good. We were laughing, almost hysterically. It took us a while, and it was a huge learning curve, but we did it. And you know what? We didn't miss out on a single thing that was important to us. Not one!

Oh we made some changes, many of them quite drastic, to the way we lived. But those were changes for the better. We discovered there was a lot in our lives that we didn't really care about, or even like, we just had them or did them because we thought we had to, or we wouldn't be happy, we wouldn't be living the Great Australian Dream. Pffff!

So when I read Shelley's email saying she felt sad that Cheapskaters look like penny pinching, mean people I took notice. Shelley says that although she follows lots of the Cheapskates tips and ideas, life is too short to re-use tea bags.

She's right (unless you use the tea bags as firelighters or seed starters). I've never said that to live the Cheapskates way you must be mean, penny pinching and miserable. Actually I've never met a mean Cheapskater. Or a miserable one. All the Cheapskaters I know are generous to a fault, and definitely happy and contented.

When you choose to live the Cheapskates way, you are choosing a lifestyle. Part of that lifestyle choice is choosing to ditch the stuff that's not important to you so you have the money, time and energy to enjoy the things that are. Simple.

Shelley hit the nail on the head when she said life's too short. It is, far too short to live stressed out by debt, chasing your financial tail because you try to keep up with the Joneses, surrounded by things you don't really care about, and penny pinching to pay for it all, a Sad Skinflint.

If you're going to live the Cheapskates way, do it for the right reasons. Because you want to live life debt free, cashed up and laughing - a Contented Cheapskate.

So are you a Contented Cheapskate or a Sad Skinflint?

*Happy Cheapskating,*

*Cath*

## How to Handle an Error on Your Credit Report

It's important to monitor your credit reports at least yearly. That way, you'll regularly be able to spot and handle any mistake that occurs on your credit report that could adversely affect you.

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Using this process will help you find errors on your credit report and correct them:

1. **Go through the report with a fine-tooth comb.** When you receive a copy of your credit report, sit down and take the time reviewing it. ***Consider it an important part of your financial goals*** to find out what your creditors are “saying” about your financial life.

2. **Look at each item.** Carefully check each entry to spot any listings that don’t look familiar. If you don’t remember an item, make a note out in the margin, like “What’s this?” or “I didn’t apply for this loan.”

3. **Notice names of companies and financial institutions.** Are there any you haven’t heard of? If so, put an “X” by them so you can look up the names on the Internet. An unfamiliar name may well be the name of a company that is known by various names.

- Consult your own financial records. If the company still sounds unfamiliar, pull your own financial records for the year in question. Perhaps you’ll see some record of what you did that will refresh your memory regarding that part of your report.

4. **Call the credit bureau where the report originated.** ***If you can’t resolve or figure out a particular listing on your report, contact the bureau who issued the report.*** Veda and Dunn and Bradstreet each offer customer service and might be able to assist you.

5. **Contact the company that you believe has made false claims against you.** Try to resolve the situation with the entity directly and insist they make the proper changes to the credit bureau to correct your information.

6. **Dispute the claim.** In the event you are unsuccessful in resolving a credit issue with a creditor, you can formally dispute the claim. You do this by phoning the credit bureau that produced the report. You can also contact the credit bureau online to fight the claim there. State you want to dispute the claim. You’ll likely have to explain why.

7. **Place a fraud alert on your credit report.** If your identity was stolen or any of your banking accounts or credit cards were inappropriately used by others, you should contact the agency where you received your credit report and follow their steps to place a fraud alert on your credit report.

- This way, the agency will monitor your account extra closely to ensure your privacy and security and might even inform you of any action as it occurs on your account under your name.

8. **Do your homework.** Learn more about credit reporting from the ASIC website at <https://www.moneysmart.gov.au/tools-and-resources/publications/factsheet-your-credit-report>.

***Your credit report should be an accurate reflection of your financial life.*** Go through your credit report and examine each entry carefully. Take notes of entities issuing information about you and then peruse your own financial records to support any claims you may use as you go through this process.

Stay on top of your credit reports so you can correct errors right away. Protect your credit and identity by obtaining your credit report at least yearly and following up on questionable data.

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## **A Thoughtful Moment**

10 Things I know about you

- 1) You are reading this.
- 2) You are human.
- 3) You can't say the letter 'P' without separating your lips.
- 4) You just attempted to do it.
- 6) You are laughing at yourself.
- 7) You have a smile on your face and you skipped No. 5.
- 8) You just checked to see if there is a No. 5.
- 9) You laugh at this because you are a fun loving person & everyone does it too.
- 10) You are probably going to copy and send this to your friends to see who else falls for it.

*Contributed by Hazel B.*

## **Saving Story**

The \$300 a Month Grocery Challenge Really is Achievable!

Hello Wendy, can I firstly say how much I have appreciated your posts I never miss reading them and have been aspiring to reach the goal of \$300.00 a month for 3 years now!

When I first joined Cheapskates 3 years ago my food budget was \$220 a week and I thought I was doing well. It dropped quite dramatically at first but nowhere near the \$300 goal but to around \$150 a week (we discovered Aldi and absolutely love it).

Well I am really excited and have to tell someone! For the month of February (yes I know its a short month) we spent only \$368, our best ever! This is for 3 adults with very healthy appetites.

I have been plugging away at it year after year and I think its lots of little things coming together. The veggie garden is getting better with more experience, MOOing is a lot of fun, and slowly building up a good stockpile and using the [grocery tracking spreadsheet](#) help.

So thank you so much, you have kept me on track even though I have never posted.

To all the new Cheapskaters out there keep at it because it is worth it.

*Val*

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## **Teens and a Spending Plan: Is There Such a Thing?**

Ask any parent of a teen and they will more than likely agree that the words teen and budget have no room in the same sentence. It does not have to be that way, however. Teaching teens how to create a spending plan is amongst the many important skills they need to learn. After all, budgeting as a teen will lead them toward a path of successful financing and budgeting as adults.

One of the biggest causes of marital disruption is financial stress. Why not start them out young so they can have patterns of financial success, as they get older?

There are many ways to create a spending plan, but gearing a budget that speaks to a teen's heart is the way to go when trying to teach a youth about the importance of handling money.

### Start from the Beginning

Of course, the first thing a teen needs to do before creating a spending plan is to get a job. Whether or not you choose to let your teen do household chores or get a job outside the home, a spending plan needs creating. The best way to do this is to start from the beginning.

It is very important to have your teen hand over their funds every week for the first month and at the end of one month's time, the budgeting can begin. Once your teen sees how much money he or she has made, it is now obvious how much is available for spending, saving, and paying bills. It is almost identical to a mature person's budget.

### Allocating Funds

Sit down with your teen and explain the simple rule of having more come in than going out. Show your teen exactly how much money they have for their monthly budget and gather your teen's bills. Some teens that are driving may have petrol costs or even car insurance that they have to contribute to at the end of the month. And they should be paying board, even if they are only working part-time they need to learn to contribute to the running costs of the household. After all, they benefit from living in your home, and contributed to the cost of running it. It's only fair they pay their fair share, harsh as it may sound for a teenager.

Once those funds are deducted, the dollar amount that is left is available for saving and spendable income. Have your teen decide on how much money he or she is going to save on a monthly basis. Remember that you need to let them know that whether or not they save a dollar or ten, this is their savings account. The more they save, the more they will wind up having.

Once your teen has paid his or her bills such as mobile phone, petrol, board or car insurance and has decided on the dollar amount necessary for savings, the rest is theirs to spend. Remember, that it is imperative to let your teen have the majority of control and emphasize to them that what they save and what they spend will only hurt or help them.

### No Mum and Dad to the Rescue

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It is also imperative to make it clear to your teen that you will not save them if they make a financial error and spend more than they have, especially if they get a small department store credit card. Explain to them clearly that you will not save them if they make a financial mistake and that they will have to do without their spendable income for the next month or work extra to pay off their mistake. Do not enable them, no matter how hard it is. Learning by mistakes applies to finances, as well.

How well your teen does with their spending plan has everything to do with how they will handle money in the future.

## Creating a Debt Repayment Plan

In last month's Cheapskates Journal (March 2013) I explained how to use the Payment Push to pay down debt, fast. The Payment Push really works - when you have a plan! When you don't take steps to repay debt, it can grow into a force to be reckoned with. The reason is that debt collectors often assess additional fees and interest on the debt that you owe, so unpaid debts can become monstrous in short periods of time.

*Creating a debt repayment plan is essential to your financial health.*

Follow these steps for an effective and workable plan:

**1. List all of your debt.** Write down everything that you currently owe money on, including debts that you repay monthly and debts that you've allowed to slip out of your conscious thoughts for a while.

- Old debts that you've pushed aside have a way of coming back to haunt you, especially if you decide to apply for a mortgage loan or some other types of loans. So it's wise to pay off all of your debt, not just some of it.

**2. Rank your debts.** Once you have a list of all of your debts, rank them in an order based on how you want to repay them. I recommend and suggest paying down the smallest debts first, then moving to the largest. This is because you get almost instant satisfaction at seeing a debt disappear and the next debt on the list shrinking quickly when you are able to increase your payments on it.

- Determine your Spending Plan. Figure out how much money you can reasonably spend on debt repayment from month to month. Even if each debt is large, you can still pare them down by making monthly payments.
- Be realistic about how much money you have to spend. Don't take money away from other obligations to pay down debts - only use money that you have outside of your normal financial obligations.

**3. Create an Emergency Fund.** If you don't already have an emergency fund, now is the time to put one together. Save at least \$1,000 before you begin paying down debt so you have money to fall

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back on in the event of a financial emergency.

**4. Pare down your first debt.** Once your emergency fund is put together, start at the top of your debt repayment list and work down.

**5. Focus on a single debt at a time.** Focus your attention on only one debt at a time rather than spreading your budget money out over numerous debts at once. The reason is so you can pare down and wipe out one debt after another, maintaining your focus and momentum.

**6. Put any extra money into savings.** In the months when you find that you have extra money, consider putting it into your emergency fund.

As with any personal finance plan, your own experiences may vary depending on your debt and how much money you have to work with.

*Using these guidelines only, the same ones I used to keep us afloat when disaster struck design a plan that works well for your own situation. Soon you'll be laughing and enjoying the many benefits of a debt-free, cashed up lifestyle.*

## **Four Factors that Affect Food Storage: Temperature, Moisture, Atmosphere, Containers**

While learning all the different methods for batch cooking, bottling, preserving, pickling and freezing, it is equally important to know how to store those foods after using these procedures and methods.

There are four factors that affect food storage that you should be aware of when looking to gain optimum results for your efforts:

### Temperature

Cooking food according to the recommended temperature is the safest way to ensure bacteria or other contaminants are not a subject of concern. Prior to cooking food, however, you need to be certain that the food you are buying is kept in a proper section of your supermarket, deli or butcher at the proper temperature. Before buy any food, but especially food you are going to be preserving, check the date on the label to ensure that it is not past its freshest due dates. Also, if you are buying a frozen item check to see that it is not semi-defrosted or too frozen, which may subject it to freezer burn.

Check your refrigerator and freezer for the appropriate recommended manufacturer setting and keep it at the highest setting recommended to avoid spoilage or over freezing.

### Moisture

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When bottling foods especially, moisture comes into play. It is important to check your preserving jars by either tapping it gently with a spoon or your finger to check and see if they have been sealed properly. If you press the top of the preserving jar, you should be able to determine whether or not you have a proper seal. Moisture also comes into play when dehydrating foods. Salt curing will remove moisture from meats allowing the drying process to continue. Drying fruits and vegetables in the sun will remove moisture from them. Taking the fruits and vegetables in during moist evening hours will ensure that the fruits and vegetables can be dried further over the next couple of days. Using a dehydrator will give you optimum results in a very (for dehydrating) short period of time.

## Atmosphere

It is important to note that while bottling, atmosphere comes into play for certain levels above sea level. Certain feet above sea level requires a change in how you bottle, the temperature at which you boil and perhaps even the time allotment for boiling a particular food. Always check the recipe directions for instructions on same and make any adjustments necessary.

In Australia this isn't an issue for most of us, but there is still a percentage of our population living in alpine regions and it could affect their bottling results.

## Containers

Freezing food for no longer than six months as a base, storing in proper food storage containers by sealing out air and proper labeling are just some of the tips for keeping frozen foods safe and ready to use. Some containers are good for freezer to microwave while others can stain easily when sauce-based recipes are placed inside them. Always use a freezer marker to date items so that you can view the date you froze them with a quick glance.

Once you get the hang of freezing, bottling, preserving, pickling and drying out foods, the methods in which you store them, temperatures for different recipes and all the rules and regulations will become second nature. You will be well on your way to successful food preservation.

## 10 Things that are Better to Buy Used

Everyone likes to buy new stuff, but "new" doesn't have to be brand spanking new - sometimes it makes a lot of sense to purchase gently used items. So many things are much less expensive – but just as nice – when you buy them used instead of new.

Here are 10 items that are smarter to purchase used:

**1. Your pets.** With all the animals that are readily available, it doesn't make sense to spend several hundred dollars or more on a pure bred puppy. Around 40% of dogs and 75% of cats who find their way to animal shelters are euthanized every year.

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- If you just have to own a pure bred animal, you'll be happy to know that around 25% of shelter animals are pure bred.

**2. Books.** The library is actually your best bet – it's free! Used bookstores are popular, and there are even used bookstores online. That includes textbooks, too. Plus, selling back your books and textbooks when you're done makes their final cost even less!

- A fun way to find free books is [bookcrossing.com](http://bookcrossing.com) Label your book, share it and then you can follow it's progress from reader to reader.

**3. Bicycles.** New models come out every year and last year's model will always be marked down. There are also a ton of used bikes for sale that haven't seen a lot of use. Check garage sales coming up to Christmas, you'll pick one up for a song.

**4. Your home.** *Existing construction is usually considerably less expensive per square metre than new construction.* Many new homes actually lose value over the first couple of years. Established homes generally have the soft furnishings and landscaping done, saving you time as well as money so finding a nice home in an established area can save you lots of money.

**5. Children's clothing.** This is especially true for baby clothes. The clothes are barely worn before they're outgrown. Some are never worn at all! Used clothing stores are everywhere, and you can save a bundle.

- Remember to ask co-workers, friends, and family: *the best clothes are free clothes!*

**6. Furniture.** Many people don't want to take their practically new furniture with them when they move. Others re-decorate every few years and have perfectly lovely furniture they just throw out. Check eBay and Gumtree and look at your local classifieds for garage sales and great deals.

**7. Vehicles.** A car that's a year old with 25,000 kilometres on the odometer can be as much as 30% less than a new car and still has plenty of time left on the warranty, too.

**8. Toys.** Used toys are widely available at a fraction of the cost of new toys. Keep your eyes open and you'll be pleasantly surprised. Look for them at children's resale shops and garage sales.

- Look for licensed brands such as Lego and Barbie. They can be picked up for a fraction of the new price on auction sites such as eBay and Gumtree, especially coming up to Christmas.

**9. Jewellery.** New jewellery is much more expensive than used. You could get a great piece for 50% less than new.

**10. Tools.** Most tools don't get a lot of use. If you're not in a hurry, you're likely to find any tool you need for a lot less money. Flea markets, garage sales, pawnshops (Cash Converters and the like) and the classifieds always have used tools for sale. Remember to check estate sales as well.

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## Dear Cath

**Q.** Does anyone out there know how to make heel balm cheaply. The tube that I have been buying is \$8.95 and used twice a day lasts about 14 days. *Clive*

**A.** Heel balm is easy to make and this recipe should last you at least a couple of months

MOO Heel Balm

**Ingredients:**

60ml beeswax pellets

60ml coconut oil

60ml jojoba oil

60ml shea butter

7 - 10 drops peppermint oil

Combine the beeswax, coconut oil, shea butter and jojoba oil in a small pan over boiling water and melt together. Remove from the heat and let it cool to room temperature. Beat in the peppermint oil. Store in a clean screw top container.

To use massage a small amount into your feet morning and night. A little goes a long way with this cream, so don't be tempted to dig your fingers in, just swipe them over the top of the jar.

Alternatively you can use straight coconut oil on your feet. Rub it in straight after your shower and before bed, it will do a wonderful job of caring for your feet (you can use it all over, it's a fantastic moisturizer).

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**Q.** I'm a student, about to start Uni and live on a very limited income. I'm going to be living with my Grandmother, and will be paying board, but I'll have to pay all my other expenses too. What are some ways to stretch my dollars? *Jackie Bryant*

**A.** You can save tons of money by making your own meals and only eating out once every week or two. Making your own meals is also a healthy choice. Boarding with your Grandmother makes this easy for you, as you'll have access to her kitchen. You can make your meals for the week on the weekend and freeze them. Or use a slow cooker to cook your meals while you're in class. Even the cheap, tough cuts of meat tenderize in a slow cooker. Just remember to leave the kitchen cleaner and tidier than you found it for Gran.

Avoid vending machines and convenience stores like the plague. Buy drinks and snacks at the supermarket and take your own supply with you. You won't be the only one, and you could start a new trend amongst your new friends.

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## **On the Menu**

### **Italian Food: Beyond Spaghetti**

When I dream of a plate of Italian food, it usually looks something like this; spaghetti, tomato sauce, Parmesan cheese, and garlic bread. However, that type of dish is as Australian as they come. What truly makes up an authentic Italian dish? Is Italian cuisine based on the spices and seasonings or possibly the way the pasta is made? What are some ways we can differentiate a true Italian meal from its Australian counterpart?

### **A Love Affair**

If you know anything about the Italian culture, you already know about the passion. Italian cuisine is all about understanding the relationship between the people and the food. Yes, it's a love affair. Besides spending hours and hours eating their meals, Italian cooks also spend time searching for the right ingredients and preparing everything with love.

You'll find on the Italian table an array of dishes from appetizers to entrees to desserts, creating a culinary masterpiece, in appearance, aroma, and taste. With the introduction of new ingredients and seasonings through the ages, the Italian meal is constantly evolving.

A typical Italian meal is rich in local fruits and vegetables, making this cuisine one of the healthiest in the world. Another healthy ingredient used throughout the ages in Italy is now well known around the world. We are, of course, talking about extra virgin olive oil. Many Italians credit this ingredient for their robust health and beauty, which may be true. What we know for a fact is that olive oil tastes wonderful and imparts a nice richness and flavour to the Italian foods we love.

### **Pasta Brings Us Together**

When it comes to Italian cuisine, the country is divided into regions, with each region having its own favourite ingredients and cooking methods. Each is unique and each is authentic. When it comes to pasta, however, there is no disagreement. The love of pasta unites each region in the country.

Whether you are using dried pasta or fresh pasta, there are some rules to follow when preparing a pot of pasta. Many Australian cooks make one common mistake; we tend to overcook the pasta, making it soft. Taking the pasta off the stove a little bit sooner, when you think it isn't quite ready, will bring the pasta closer to the Italian ideal of al dente (remember that old TV ad for pasta?)

Always start with a huge pot of cold, salted water (this is one time I do add salt to our food). The pot of water should seem much too big for the pasta you are adding, I use my stock pot. Having lots of room for the pasta to move around in the pot will prevent the pasta from sticking to itself. And I did say salted water, didn't I? Add plenty of salt.

Bring your pot of water up to a rapid boil, drop your pasta in, give it a spin, and turn the heat down. Cook it in the slowly boiling water just until it's al dente, or if you bite into a noodle, it bites back just a little. Immediately dump into a strainer or colander and DO NOT RINSE. This is another

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misconception. You don't want to wash away all the salt and starch in the pasta; that's where the flavour and texture is. Some folks like to add oil to the cooking water. That will help prevent the pasta from sticking to itself, but if you allow enough room for the pasta in the water, you won't have a problem. Oil may prevent your sauce from sticking to the pasta, however, so you can decide what's best for your dish.

Add your sauce to the warm pasta and the flavours will intensify. You can spoon in a bit of the pasta cooking water if you want a saucier sauce. If your recipe calls for cold pasta, just let it sit out at room temperature. It will cool off pretty fast. Or, you may cover the pasta and put it in the fridge for just a few minutes. Stir it up and it will be cool.

When I dream of a plate of Italian food, it usually looks something like this: spaghetti, tomato sauce, Parmesan cheese, and garlic bread. However, that type of dish is as Australian as they come. What truly makes up an authentic Italian dish? Is Italian cuisine based on the spices and seasonings or possibly the way the pasta is made? What are some ways we can differentiate a true Italian meal from its Australian counterpart?

## **Put Your Slow Cooker to Work**

If you read about a typical Italian meal, it might seem like it would take forever to prepare. Well, you might be right, in some instances. Like many cuisines, you can take as long or as short a time to prepare a meal as you like. But, you'll need a few tricks and recipes to speed things up if you want your house to resemble an Italian restaurant in no time. The slow cooker is an excellent way to take the work out of the meal and have more time for the important things like spending time with your family.

For example, lasagne is a popular dish that many cooks avoid because of the time it takes to prepare. However, even lasagne can be turned into a slow cooker sensation with a few simple steps. Set out your ingredients as you would if you were cooking it in the oven. Use a large ladle and put your sauce in the slow cooker, and layer with uncooked noodles and other ingredients until you are satisfied that you have enough, filling the crock about 3/4 full is ideal. Now you can 'set it and forget it' as they say. Set the slow cooker to low and cook it, covered, for about 4 hours. Easy!

## **Slow Cooker Chicken Cacciatore**

### **Ingredients:**

- 2kg chicken pieces
- 2 tbsp olive oil
- 1 medium onion, diced
- 2 cloves garlic, crushed
- 1 stalk celery, finely sliced
- 1 red capsicum, de-seeded and cut into thin strips
- 1 cup dry white wine or water
- 2 tins diced tomatoes
- 1 tsp dried Oregano
- 1/4 cup fresh finely chopped parsley

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1 cup olives, pitted

## **Method:**

Remove the skin and trim any fat from each of the chicken pieces. Heat the oil in a large frying pan over medium heat and brown the chicken pieces well on both sides, about 4 minutes per side.

Remove the chicken pieces to the crock pot. Add the onions, capsicum, garlic and celery to the crock pot. Add the wine to the frying pan and cook over high heat, scraping up the browned bits from the bottom until the wine has reduced by half.

Pour the reduced wine into the crockpot and add the tomatoes, oregano and parsley. Cook on LOW for 8 hours. Remove lid turn the crock pot to HIGH and cook a further hour to help it thicken. Add the olives, cook a few minutes until they have heated through.

## **Braciolo**

This is a traditional one pot dish that can use a cheap cut and turn it mouth-wateringly tender through long slow cooking in a delicious tomato sauce.

## **Ingredients:**

500g rump steak, sliced very thin

1/2 cup fresh bread crumbs (make the crumbs from day old bread, don't be tempted to use bought crumbs, they will ruin the recipe)

125g grated Parmesan cheese

1/4 cup fresh basil (or to taste)

2 tins diced tomatoes

3/4 cup tomato paste

1 tbsp olive oil

## **Method:**

Cut the steak into very thin slices through the centre to make thin steaks.

Place between 2 pieces of baking paper and pound thin. Mix the breadcrumbs, grated Parmesan and basil together. Sprinkle this mixture over the steaks. Roll-up like Swiss rolls, very tightly, so they are almost rock hard, then secure with toothpicks. Heat the olive oil in the bottom of a heavy saucepan. The oil needs to be very hot, because you want the braciolo to brown very quickly so they hold their shape while they are cooking. Brown the braciolo, turning it to make sure it's browned all over. Mix the diced tomatoes and tomato paste together and pour over the meat. Season to taste with salt and pepper. Reduce the heat to low, cover and simmer, turning the rolls occasionally, until the beef is tender when pierced with a knife, about 2 hours. Check from time to time to see if the sauce is becoming too dry; add a little water if needed.

## **Easy Spaghetti Caprese**

### **Ingredients:**

250g uncooked thin spaghetti

1 tbsp extra-virgin olive oil, more or less as desired

4 large Roma tomatoes, washed and diced

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1/4 cup fresh basil leaves, shredded  
100g fresh soft mozzarella (deli packaged), cut in bite size pieces  
8 whole pitted black olives, roughly chopped  
2 spring onions, sliced  
salt and pepper to taste

## Method:

Cook spaghetti in a large pot of boiling water with salt, making sure it remains al dente; drain and put in a very large bowl, add olive oil and toss to coat well, adding a bit more if you want your pasta oilier. Add the remaining ingredients and toss gently. Taste and add salt and pepper as needed for flavour. Serve at room temperature either on plates or in pasta bowls.

Italian cuisine is loved not just in Italy, but throughout the world. It is simple enough to learn how to create authentic Italian dishes through practice and maybe even a cooking class or two. Remember, the secret to creating an authentic Italian meal is to focus on using the right ingredients, including plenty of fresh vegetables and fruits, and to treat your pasta properly! Have fun and experiment until you put your own spin on a classic meal right from the heart of Italy.

## Quotes of Note

The way to get started is to quit talking and begin doing.

~~Walt Disney~~

~~~~~

Every accomplishment starts with a decision to try.

~~Unknown~~

~~~~~

I've missed more than 9000 shots in my career.

I've lost almost 300 games.

26 times, I've been trusted to take the game winning shot and missed.

I've failed over and over and over again in my life.

And that is why I succeed.

~~Michael Jordan~~

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Sometimes life's going to hit you in the head with a brick.

Don't lose faith.

I'm convinced that the only thing that kept me going was that I loved what I did.

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~~Steve Jobs~~

~~~~~

Keep away from people who try to belittle your ambitions.  
Small people always do that,  
but the really great make you feel that you, too, can become great.

~~Mark Twain~~

~~~~~

Knowing is not enough; we must apply.  
Willing is not enough; we must do  
~~Johann Wolfgang von Goethe~~

~~~~~

You don't learn to walk by following rules.  
You learn by doing, and by falling over.

~~Sir Richard Branson~~

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## Living the Cheapskates Way - Late Fees Are Not the Cheapskates Way

If you take a look at the history of payments you've made to different financial institutions, you might wonder about all those fees which pop up on your statements from time to time.

In the majority of situations, those fees represent late fees, or charges imposed on you, the client, by the lending institution because you haven't made a payment or returned the rented property by the due date.

These late fees are often charged on a per diem basis for each day until the late payment is actually made, and provide a great opportunity for organizations to cash in on your negligence. As you will undoubtedly agree, there's absolutely no reason you should be paying these institutions more than you owe in the first place.

Take a look at some of the common scenarios below where you could be making late payments without even being aware, and incurring unnecessary late fees in the process.

**Organization:** Bank

**Type:** Credit Card

**Typical Late Fee:** \$20

**When it is Enforced:** Immediately at the end of the due date printed on the statement

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**Organization: Private Loan Company**

**Type:** Personal loans, typically unsecured i.e. car, holiday

**Typical Late Fee:** In some cases, \$15, or up to 5 percent of the payment amount due.

**When it is enforced:** Many private lenders charge late fees if your payment arrives more than 10 days after the due date

**Organization: Mortgage Lender**

**Type:** Mortgage

**Typical Late Fee:** \$25 - \$45 depending on the lender

**When it is Enforced:** Mortgage late fees are typically added to your monthly payment if it is received more than 15 days after the due date.

**Organization: Video/DVD store**

**Type:** DVDs

**Typical Late Fee:** Some companies charge \$1 per DVD per day for up to 10 days, after which you are charged the RRP of the DVD

**When it is Enforced:** End of business day on scheduled return date. Late fee charged per day or part thereof in excess of agreed rental period.

## Cheapskates Tip Store

**The Boring Box**

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

To eliminate the words "I'm Bored!" in our household we have a Boring Box. It is a little box filled with laminated bright coloured cards of activities we can do (made these myself). If my kids need a little inspiration I have listed activities we can do or play which incorporate all our board games, their toys, local outings that cost no money, etc. Our Boring Box includes activities like dress ups, Lego, Barbies, board games, karaoke, treasure hunt, hand puppets, baking, play shops, play pirates/superheroes/fashion parade etc., watch movies, reading, jigsaws, hide and seek, art and craft, indoor cubbies, play in backyard, etc. Outings include the local park, playground, beach etc. And to be honest, my kids hardly ever complain of being bored and we save money not needing to take the kids out constantly to keep them entertained. When we do go out it is a treat and they appreciate it.

*- Contributed by Amanda Cranston*

**Save Money on Shoes for Special Occasions**

**Approximate \$ Savings:** \$20+ dollars

I was needing a pair of shoes for a formal night and could not find any that were the right height so I had an idea about using clip on ears for clipping on my saddles but I found something even better silver coloured hair clips with a crystal flower in centre just clipped on my black saddles looked great everyone thought they looked great it cost me \$7.00

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- Contributed by Cynthia Nielsen

## **MOO Bodywash**

**Approximate \$ Savings:** \$7.00 per 500ml

My husband is an apprentice so funds are very limited and of course we have had to forgo a few little luxuries. Recently I went browsing at a local continental shop and found my favorite body wash but at \$8.00 for 500mls was way too expensive. So I decided to make my own body wash. I purchased two bars of the same brand and fragrance soap at \$1.99 per soap and make my own body wash. I boiled 6 cups of water, turned off the heat and then added the 2 bars of soap which I grated. I made sure I stirred it until all the grated soap was dissolved. I then left it overnight to set. If you find the soap is a little too thick just add more hot water until you get the right consistency. Make sure you do not boil the grated soap though. So I got 2 litres for approximately \$4.00, compared to \$8.00 for 500mls.

- Contributed by Silvia Gim

## **Easy MOO Chicken Nuggets**

My grandchildren like nuggets but I find them expensive. I ran out of them and so I cut up chicken schnitzel into 10 pieces and deep fried them. So much cheaper at \$1.50 per schnitzel.

- Contributed by Linda Swift

## **Magnetic Mugs**

Stick magnets to a plastic drinking cup and put your child's name on the cup and stick it to the fridge. Whenever your little one wants a drink they only have to grab their mug off the front of the fridge and ask for a drink, and put it back there when they are finished. This way you don't end up with numerous mugs on the sink and nobody knows who owns them.

- Contributed by Marilyn Hyde

## **A Different Take on Meal Planning**

**Approximate \$ Savings:** 40% or more off meat

I do not plan my meals and then go shopping for the needed ingredients. I go to the store and see what meats are 40-60% off, as the sell by date is that day or the next, and plan my meals around that. As meat is the most expensive item on the menu, this saves money. I stock up on sale meats and put them in the freezer and plan meals around that. I also stock up on staples when they are half off during weekly store sales. I know the half off sales are just to get you in the door, so you can buy other things. However, if you stick strictly to getting the half off items, that you actually use, you have successfully Cheapskated. This week's special was "Ritz" crackers, which my kids love and the store brands just aren't a substitute. Being 50% off, they are cheaper than store brand, and much better. You do have to build up a little bit of a grocery budget surplus in order to stock up when sales hit. However, you will save a lot of money by stocking up on staples during sales, rather than buying

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them at regular price as needed. Having said that, never stock up on "junk food", snack foods, as (this has been proven) you will simply eat more of them faster and not ration them.

- Contributed by Jeannie Tanner

**Editor's note:** Jeannie's reference to building up a grocery budget surplus is what we Cheapskaters refer to as our "slush fund". It's the left-over grocery money that we put aside to use for building our stockpiles and stocking up on those too good to pass by specials. Having a slush fund means you don't need to ever go over-budget to stock up, and you'll be able to do so and stay on budget. *Cath*

## **Save Money by Entertaining at Home**

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

We catch up with extended family at least once a week and found ordering take away or eating at restaurants was costing too much. Now instead of eating out, we have BBQs at the park in the warmer months and everyone BYOs their meat and drinks and we take turns in bringing salad and dessert. The kids are entertained by the playground, by riding their bikes or kicking a ball around. In the cooler weather we alternate between houses and the host provides the meal. We can then play board games or watch a movie. Our mums group have a similar arrangement where we take turns at hosting afternoon tea at our houses and provide a cheap activity for the kids to do. Some fun ideas so far have been homemade playdough, finger painting, dress ups and decorating biscuits. We also take the kids to do free and cheap activities around town, such as nursery time at our local library or to the toy library to borrow "new" toys. Every so often we will hold a kids clothes swap or a temporary toy swap with one another as well. Another benefit of having a mums group is that we can borrow baby items from each other and ask advice on certain products before we make a purchase. As well as saving money, we are all having a guilt free good time!

- Contributed by Lauren Lowe

## **Cheap MOO Yogurt Flavour**

**Approximate \$ Savings:** \$1.99 + per week!

I used to make homemade yogurt but it always lacked a little flavour and my young kids (5 under 8yrs) weren't at all keen on eating it. Yesterday I decided to give it another go but their attitude didn't really change. In the past I've tried strawberry puree, and toppings to give it more appeal but it never really worked well, so my yogurt was always wasted. Today I found some strawberry jelly in the cupboard and decided - with not much to lose anyway - I'd give it a try. The results were fantastic! The yogurt was a tad thicker; it had a beautiful pink colour, and tasted amazing - not too sweet! It looked and tasted like store bought! The kids absolutely devoured it asking for thirds! Looks like I can start making h/m yogurt again!

- Contributed by Victoria Keever

**Editor's note:** Victoria has hit on the secret of commercial yoghurts - gelatine as a thickener. I'm asked over and over again why bought yoghurts are so much thicker than MOO, and the answer is

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always the added thickener. Sometimes it's gelatine, other times it's another thickener. If you want your MOO yoghurt to be just as thick without adding a thickener, add an extra half a cup of milk powder. This works especially well with MOO yoghurt made with skim or no-fat milk powders (as there's no fat in the milk, there's nothing to solidify and thicken the yoghurt once it's curdled). *Cath*

## **Simple MOO Weed Killer**

This tip is a recipe for a MOO weedkiller that I found on the internet, because I wanted to kill the pesky weeds that grow up between paving and joins in the driveway without having a poisonous chemical that could hurt our pets. It's simple and cheap - a good combination! Mix 2 or 3 tablespoons ordinary table salt with about 500mm white vinegar - Homebrand is fine for this purpose and ingredients don't have to be exact. Mix well, make sure the salt is dissolved, put in a spray bottle and soak those pesky weeds! A sunny day is best, the heat of the sun helps the salt to dry out the plant. Be careful not to spray it on any good plants because it will kill them too. best used on areas like paving where you don't want anything to grow. Weeds will dry up in just a couple of days and you can sweep them away with a good outdoor broom. You may have to apply the weedkiller again after a couple of months, or if there is rain soon after application.

- *Contributed by Keryn Morrison*

## **Local Selling**

I live in a country area and on Facebook in my area, are several pages that are for people of the area to trade. Some are Riverland Auctions, Riverland Buy Swap & Sell, Auctions, Auctions, Auctions and even Riverland Giveaways. I have sold heaps of items I no longer need, that would otherwise not been worth it on eBay or Gumtree due to the postage. It's especially useful for large furniture items. Search Facebook for possible pages in your area. If you can't find a page, then start one. They are fun and win, win.

- *Contributed by Karen Santos*

## **Appliance Repairs Don't Have to be Costly**

**Approximate \$ Saving:** \$100

When my Kenwood mixers brushes burnt out I was told by Kenwood they were over \$100 to replace. I know the machines are over \$500 to buy brand new and this was a wedding present in 1973, so the machine meant something to me. I use it all the time as I have all the attachments for it. Hubby pulled the machine apart and took the brushes to a tool place and between the guy behind the desk and him found that Black and Decker drill brushes are the same size and fitted perfectly. Its been going a real treat. Best of all the price was under \$7. So if you have any kitchen gadgets wear out check out your local tool shop first before buying the brand name.

- *Contributed by Robyne Neal*

## **MOO Natural Citrus Cleaner**

**Approximate \$ Savings:** Upwards from \$4.50 per bottle

Fill a large jar with orange peels. (You were going to throw them away anyway!!) Fill up jar with vinegar. Let sit for two weeks. Now you have your own natural citrus all-purpose cleaner. Put in

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spray bottle and enjoy a clean fragrant home. Lemons work too and you can add bicarb soda if you wish (just be ready for the fizz when you add it.) Cheap and easy!

- Contributed by Rebekah Wallace

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