

The Cheapskates Journal May 2011

From Cath's Desk

Hello Cheapskaters,

There's one day a month I am not available for interviews, I don't do any office work, I don't check emails until late in the day and I don't take phone calls. It's biscuit day.

It's big day for me, and it starts early. On biscuit day I bake and pack 33 dozen (sometimes more) Lunchbox Cookies. The thing is, these cookies aren't for my family. I bake them for families who are recovering from the Black Saturday fires, as a little something to let them know that they haven't been forgotten.

About eight months ago my friend Debbie was chatting to me at school pick-up, where we usually manage a quick 5 minute catch up, and she mentioned a bush-fire affected community that for all intents and purposes had been forgotten.

She told me about how the village had been wiped out, how only a few families were left in what was once a vital and thriving community. Of how these people literally had nothing left. And then she told me how they felt abandoned and alone, that most people hadn't heard their stories and that those who had just didn't care because they were a tiny community.

I'm not ashamed to tell you that I sat in my car and cried like a baby. I felt compelled to do something to let these people know they weren't forgotten and the thing I do best is cook from scratch. I suggested we make some biscuits and take to this village. We chose biscuits because they can be eaten with one hand, you don't need a knife to cut them and they always go down well with a cuppa. A quick phone call had us organized to make 20 parcels of biscuits.

Debbie and I had a chat about how we'd present them. They would have to be easily transported, and need to be kept in air-tight containers to stay fresh. Which had us thinking. Everything was lost in the fires, including kitchen containers so chances were that no-one would have any spare containers to keep biscuits in anyway.

The solution was simple and obvious - we'd just pack the bikkies in air-tight, re-usable containers. And that's what we do. Once a month we bake biscuits on biscuit day. Thirty-three dozen, that are then packed in the containers, put into green bags and delivered by 2pm Friday afternoon, ready to go with the volunteers who are helping with the cleaning up and re-building.

So if you want me on a Friday, and I'm not available, you'll know why. It's biscuit day.

Have a lovely month everyone,

Happy Cheapskating,

Cath

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The Incredible Shrinking Grocery List

One of the best things about living the Cheapskates way is the lack of shopping required. Not only do we shop less often, we buy fewer items and yet we live better than ever.

These days my grocery list for a month is smaller than it used to be for a week! Since Disaster Struck, my shopping list has shrunk by around 60% for supermarket items alone. And yet we go without nothing we like, want or need. We eat well (too well sometimes), have lots of variety in our meals and snacks, the house is even cleaner and nicer to live in.

I figured out a long time ago that not only was I buying basically the same things week after week, but many of the things I was buying could multi-task. There were so many double-ups on my shopping list that when I sat down and went through it, I was sure I'd made a mistake. I hadn't.

You can shrink your grocery list too. Think about it. How nice would it be to do a whole month's grocery shopping and only have one trolley full at the checkout? I can tell you it is just lovely. I shop on the last Tuesday of every month and yes, the trolley is full, but it's not overflowing and it's not repeated week after week. How often do you go to the supermarket and always fill a trolley? Then when you get home you have to put it all away, finding places for everything in the pantry, fridge and freezer. It's exhausting but it doesn't have to be.

The secret to an incredible shrinking grocery list is double-, triple- or quadruple-duty groceries.

For instance plain flour is used in baking. But it can also be used to make pasta (you can cross lasagne noodles and spaghetti off your list) and gravy (put a line through the gravy powder too). You can add it to casseroles and stews as a thickener. If you add baking powder to plain flour you won't need to buy self-raising flour (cross it off your list).

White sugar is used in hot drinks and to make cordials etc and kids like it sprinkled on their porridge. When you need castor sugar you can make it quite easily from regular white sugar. Just add the required amount to your food processor or even better a spice or coffee grinder if you have one. Use short bursts to grind the sugar until it is the fine grain of castor sugar. You can cross brown sugar off your list too. It's easy to make by adding molasses to white sugar.

White vinegar - well we all know how useful vinegar is. Of course it's nice on hot chips, but it also makes a good base for many different salad dressings, can be used in place of lemon juice to make buttermilk and adds flavour to marinades. It's also great for cleaning. Use it in the dishwasher as a rinse aid (another expensive item crossed off your list), in the washing machine as a fabric softener and in the garden as a weedicide. Then you can use it to clean mirrors and glass, wash floors, clean and disinfect bathrooms.

Let's see, that's rinse aid and fabric softener crossed off, as well as glass and bathroom cleaners and a weed spray. Oh, and you can leave those bottles of salad dressing and marinades on the shelf, you can make much nicer ones at home, using vinegar and a few other common pantry ingredients.

Powdered milk does much more than quadruple duty. It makes up milk of course, but it can also be used to make condensed and evaporated milk. Use it to make hot chocolate mix and in baking in place of fresh milk. You can also use powdered milk to make instant pudding and custard mix, perfect for taking camping or to have on hand for quick desserts. Powdered milk is the basis for

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homemade cup-a-soups and cream-of soups for casseroles. And don't forget it makes wonderful, thick, creamy yoghurt.

That's just four basic pantry items that do the job of thirty other grocery items! No wonder shopping trolleys are overflowing and families are going broke spending money at the supermarket.

I haven't even mentioned bicarb soda or rolled oats or rice or tinned tomatoes, salt, lemons or ginger.

We've been brainwashed into thinking that single purpose things are essential, that we can't bake properly unless we have white sugar, castor sugar and brown sugar in the pantry, all bought in individual packets. Oh, and raw sugar for cereals and coffee crystals to be a little bit posh when visitors come.

That we must have a floor cleaner, a window cleaner, a tile and glass cleaner, shower cleaner, bath cleaner, a cleaner for the outside of the toilet and another to clean and sanitise the inside of the bowl. Don't forget the scented cleaning thing that hangs off the side of the toilet bowl, supposedly cleaning away as it sits there. Simple, common, everyday white vinegar, \$1.19 for 2 litres, does all those things AND you can use it in cooking too! How much will you save by crossing all those grocery items off your list and switching to white vinegar for those jobs? And how much less clutter will be in your cleaning cupboard?

Next time you make up your shopping list take a good, hard look at it. What do you have on the list that will do the job of other things on your list? Can you cross those unnecessary items off? Remember you may need to increase the number of the base item, but you are still going to be saving money, time and energy.

A Thoughtful Moment

Just a Mum, Just Excellent

Thanks to Hazel Brighton for this. I congratulate every mother on their new job title and am sure they will more than do it justice.

Just a Mum, Just Excellent

A woman, renewing her driver's licence was asked by the woman at Registry to state her occupation.

She hesitated, uncertain how to classify herself.

"What I mean is," explained the woman at Registry, "do you have a job or are you just a ...?"

"Of course I have a job," snapped the woman.

"I'm a Mum."

"We don't list 'Mum' as an occupation, 'housewife' covers it" said the recorder emphatically.

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I forgot all about her story until one day I found myself in the same situation. The Clerk was obviously a career woman, poised, efficient and possessed of a high sounding title like 'Official Interrogator' or 'City Registrar.'

"What is your occupation?" she probed.

What made me say it? I do not know.

The words simply popped out.

"I'm a Research Associate in the field of Child Development and Human Relations."

The clerk paused, ball-point pen frozen in mid-air and looked up as though she had not heard right.

I repeated the title slowly, emphasizing the most significant words.

Then I stared with wonder as my pronouncement was written, in bold, black ink on the official questionnaire.

"Might I ask," said the clerk with new interest, "just what you do in your field?"

Coolly, without any trace of fluster in my voice, I heard myself reply, "I have a continuing program of research, (what mother doesn't) in the laboratory and in the field, (normally I would have said indoors and out).

I'm working for my Masters, (the whole family) and already have four credits (all daughters).

Of course, the job is one of the most demanding in the humanities, (any mother care to disagree?) and I often work 14 hours a day, (24 is more like it). But the job is more challenging than most run-of-the-mill careers and the rewards are more of a satisfaction rather than just money."

There was an increasing note of respect in the clerk's voice as she completed the form, stood up and personally ushered me to the door.

As I drove into our driveway, buoyed up by my glamorous new career, I was greeted by my lab assistants -- ages 13, 7 and 3. Upstairs I could hear our new experimental model (a 6 month old baby) in the child development program, testing out a new vocal pattern.

I felt I had scored a beat on bureaucracy!

And I had gone on the official records as someone more distinguished and indispensable to mankind than 'just another Mum.'

Motherhood!

What a glorious career, especially when there's a title on the door.

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Saving Story

Get Organised Month and Gold Coin Savings Redecorate the Loungeroom

Hi Cath,

Just thought I'd let you know that I hadn't read the bit that said this was Get Organised month, but being the mother of three males, all adult, two still living at home and having inherited their late father's least endearing qualities, hoarding, I was where I was feeling as if we were getting buried under it all.

Our lounge suite fell apart, but I made them sit on it in the hope it would get them into action, but no such luck. So last Saturday, I went to a factory outlet, having saved some money for that purpose, and ordered a lovely black leather lounge suite with 4 reclining seats out of the 5 seats, and I arranged for it to be delivered tomorrow, and boy have they moved. There's still work to be done tonight and tomorrow, just as well it's a hard garbage collection on Monday, but the loungeroom is a lot better than it was, and by tomorrow when the lounge arrives it will be lovely and clean and clutter free.

Just to top it off, I opened up the can I had the gold coins I'd been saving up in and there's enough in there to pay for a lovely new entertainment unit, a lamp table, the new deep red Persian rug and an art deco style leadlight lamp to go on the lamp table, plus I'll have enough left over to pay for the accommodation for my holiday in Bendigo in July!

The next job, the family room and kitchen, then my bedroom, and that should just about get rid of most of the junk we don't use. I have an op shop box filled already and there are going to be many more of those yet to come.

I have a copy of your new book and from what I've managed to find time to read so far, there are some great hints in it, thanks for that one and Debt Free, Cashed Up, and Laughing, love that one as well.

Vicki Judd

Cultivate Contentment

Have you ever been hit in the face with a wet fish? Figuratively that is.

When disaster struck, Wayne and I made a conscious decision to work together as a couple to keep our family and our home together. We decided that me being home for our children was what we really wanted. We also decided that we really didn't want overseas holidays, we are homebodies and like our own country. I certainly decided that I didn't want a McMansion, housework and I get along but we are not besties by any means.

Focussing on the few things that are really important to us, we realised that a lot of the life we lived was just because we could, not really because we wanted too.

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It's an oxymoron that we work to earn money to spend on things we want but can't enjoy because we are too busy working to earn money to spend on the next fad to take our fancy, not content with the things we already have to slow down and enjoy them.

That was a slap in the face with a wet fish for us both: we could choose to work seven days a week to earn money to buy things we didn't have time to enjoy because we were working. Or we could choose to work less and spend more wisely and enjoy the things we were working for, the things that were really important to us.

Being happy with what we have is not something our culture teaches or encourages in us. On the contrary, the imperative to consume breeds dissatisfaction and discontentment. It takes a conscious effort to desire less and real effort to be happy and content with less.

Everywhere we look we are being told that we need to have things, lots and lots of things, that almost always cost a bomb, don't last very long or work very well. Most of those things are wants that we don't really want, that we are being manipulated into wanting. We live in a society with an "I see it, I want it, I'll have it" mindset. There is a perception that just because it exists we deserve it and should have it.

If we are not surrounded by things, rushing to do things and always getting new things, we can't possibly be happy. The guilt we feel when we don't rush out and buy, buy, buy can be overwhelming. If we don't have the latest gadget or wear the newest fashions we are made to feel like we are missing out on living the good life. Our homes must be filled with the latest and greatest gadgets - not to have a huge TV in the lounge room and two cars in the drive is to be considered poor. Our children must have the latest fad toys, and dozens of them, and wear designer label clothes. They need to play sport, have music lessons and have every waking moment planned and programmed or we are neglecting them.

The rush to keep up with what we are told we must have to be happy keeps many of us working, despite the desire to slow down and relax. Australians now work longer hours and are the hardest workers in the western world, working longer hours than workers in the USA, Japan or anywhere in Europe.

The endless and uncontrolled accumulation of stuff creates the insatiable desire to have more. For those searching for contentment in status symbols and stuff, enough is never enough. No matter how much they have they will always want more. And more. And still more. And they will never be content or know the peace of mind that comes with contentment.

Having it all is highly over-rated. Just as too much water dilutes cordial until it's flavourless and boring, too many things can dilute the quality of life, taking away the pleasure that comes from having something special.

A simple way to find contentment is to live by the creed "buy what you need, want what you have". Eight simple little words that can really change your life.

Defeat the forces of commercialism that surround you by taking charge of your thoughts and your actions. You can choose to stay on the treadmill of dissatisfaction or you can choose to step off and find contentment.

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Next time you start to buy something stop. Ask yourself do you really need it? Do you really want it? Can you really afford it?

And never, ever apologize for choosing to control your money rather than have it control you.

Short Back and Sides or a No. 2 All Over?

With five family members hairdressing costs can really blow out the family budget. Even when the boys were toddlers a trip to the barber shop could easily cost \$20! Getting Hannah's fringe trimmed would see \$10 fly out of my purse. Throw in Wayne's hair cut every four weeks and we were spending over \$500 a year on haircuts!

That was way beyond our means and was causing a lot of stress - financial and emotional. I wanted my family to look nice but those haircuts were costing a lot more than we could afford at the time.

It was about that time I remembered my mother cutting my father's hair. I don't recall Dad ever going to the barber. He always sat outside, towel wrapped around his shoulders, while Mum used the clippers to trim his hair. She always trimmed my fringe and ends and cut my brother's hair too.

A quick phone call revealed she still had the clippers, scissors and combs and they all still worked. She even volunteered to bring them up and show me how to use them.

I was a little nervous, it wasn't that long ago that a friend had decided home haircuts were the way to save money. I remember her eldest son, who was the same age as ours, sitting on the stool, wrap around his little shoulders, with tears running down his face. I'd have cried too. The clippers would start buzzing, Deb would put them in place and begin to run them over his head. Then we'd hear "oops", the buzzing would stop momentarily, start again and we'd hear another "oops". For a first attempt it was...well it was dismal. Thank goodness hair grows quickly. It's really true, the difference between a bad haircut and a good one is six weeks.

I remember her No. 2 son clinging to me, his little arms wrapped around my leg, crying to me "Pease doan let her tut my hair, pease doan let her tut my hair".

Her hair cutting skills improved and today we laugh about it, but as I was facing my first hair cutting attempt it was replaying over and over in my mind.

Remember, back in those days we didn't have good old Google, this was 1992. We didn't even own a computer and had never heard of the Internet.

So Mum came to visit and we practised haircuts. We had three heads to work on and if I do say so myself they were quite good haircuts.

Over the years my skills have improved, mostly by looking at heads and taking note of different styles and by watching barbers and hairdressers in action. Once the Internet came along it was even easier. These days you can watch how-to videos on You Tube and learn the secrets of amazing style cuts. A really great You Tube video with some great tips for beginners is Chopperz - Tips for Cutting

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Men's Hair at Home This short video goes through tapering, which attachment to use and when, how to style the top and the all-important sideburns. It's well worth watching for that tip alone.

A good set of clippers will cost between \$50 - \$120, depending on the brand and of course the quality. When I finally had to buy a set we splurged and it cost \$49.95, that was 13 years ago and they are still going strong.

Some tips for the home hair cutter:

* **Home haircuts work best when you start with young children**, the younger the better. When they are used to Mum cutting their hair they don't even think of going to the barber or hairdresser when they hit their teens.

* **Keeping littlies still while you cut their hair is important** (remember the "oops" from above?) so sit them somewhere they feel comfortable. I used to plonk the boys in the high chair, with the tray off. It was high enough for me to be able to get around their head and they felt safe enough and weren't inclined to lean forward or wobble as they did if they were on a stool.

* **Use an old towel to wrap around shoulders.** Hair is itchy and you don't want squirming and whining while you're trying to level a fringe. Dedicate that towel as the hair cut towel and always shake it outside before washing it separately. Tuck it in around the neck and use a clothes peg or two to keep it closed at the back.

* **Lightly rub some cornflour (or talcum powder if you use it) around the child's neck before cutting.** The cornflour will stop hair sticking to skin, making it itchy. It also makes cleaning up after the haircut easier.

* **As a special treat (I kept these just for hair cuts) the kids were allowed a lolly pop to suck on while they had their haircut.** It kept them still, occupied and happy. And lolly pops were cheap. I kept a container of them in the cupboard and they were allowed to choose their favourite colour from the jar. They were always happy on haircut day because they knew they were getting an extra special treat.

* **Clean, damp (not wet) hair is easiest to cut.** Use a spray bottle of warm water to dampen hair, comb through and towel off, then comb again. If the hair is too wet when you cut it, it could be too short when it dries, so remember: damp hair, not wet.

* **Cut hair outside**, on the grass in good weather, under the verandah if it's wet. It saves hair being spread all over the house and is much easier to clean up. I just run an extension cord to plug the clippers into before we had a power point outside.

* **Any hair that's swept up can go into the compost.** If you cut hair outside you can leave it on the grass for the birds to pick up, it will go very quickly.

Learning to cut hair really does pay off. Over the years that \$49.95 investment in a set of clippers has saved our family around \$9,500 and that's just so far!

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How to Make Washing Soda

One of the key ingredients in the Cheapskates Washing Powder is washing soda, known as washing soda, sodium carbonate or soda ash, depending on where you live.

Sometimes washing soda is hard to find at the supermarket. One common brand here in Australia is Lectric Soda, made by Cedel. You should be able to find it in the cleaning aisle of the supermarket, usually on the bottom shelf underneath the laundry powders.

But if you can't find it, you can make your own. Bicarbonate of soda can be heat treated to make washing soda. A simple chemical change during the heating converts the bicarb soda to washing soda and you can make it at home, in your own kitchen quite easily. If you buy your bicarb in bulk then it will be cheaper to make your washing soda than buy, if you are lucky enough to have a supermarket that stocks it.

How to make washing soda

1. Pre-heat your oven to 200 degrees Celsius.
2. Spread 500g bicarb soda evenly over a cookie sheet.
3. Place into the oven and heat for 30 minutes, checking frequently and measuring the temperature of the bicarb soda until it reaches 100 degrees Celsius. You will see the bicarb soda giving off steam.
4. Quickly stir the bicarb soda around, don't let it cool down.
5. Heat for another half an hour until the temperature reaches 200 degrees Celsius. By this time the bicarb will have released all its moisture and turned to washing soda.
6. Remove the tray from the oven and let it cool completely before storing in an air-tight container.

Safety Tips

1. Make sure your kitchen is well ventilated - open the window and turn on the exhaust fan.
2. Wear gloves - washing soda is an alkaline and will irritate or even burn your skin if it comes into contact without being diluted (as it is in the washing powder).
3. Use an old cookie sheet and keep it just for this purpose.

Easy Menu Planning

If you are really serious about saving money on groceries you need to start with a menu plan. Without knowing what meals you are going to be preparing you can't create a shopping list. And without a shopping list you can't cut your grocery bill. It really is that simple.

While it may not seem like it at first, planning your meals saves you time. It takes away the time you previously spent thinking about what you were going to have for dinner. It saves you time at the supermarket. Because you know what you are going to eat you know what to buy, no more wandering aimlessly around tossing things into the trolley in the vague hope you'll be able to use

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them. And no more waiting for home deliveries, to pick up takeaway or sitting in drive-through queues.

You'll also find cooking much more pleasurable when you have a menu in place. You'll know at a glance what you should be cooking, confident that you have everything you need to prepare the recipe. It also takes away the stress of cooking after a long day. The decision has been made, the choice is on the menu, so when the family ask "what's for dinner?" you can happily point them to the menu and get on with the cooking.

With your menu done and shopping list written, you can hit the shops with confidence. Sticking to your list will stop those spontaneous purchases of exotic "use once and then forget them" ingredients, if it's not on your list you don't need it so you don't buy it.

You'll see your food bill shrink before your very eyes.

Here are my top tips to make menu planning easy and effective:

1. Pick a day and time that works best for you to do your meal planning.

I plan my menu a month in advance. This works best for us as I shop on the last Tuesday of the month. If you shop weekly or fortnightly do your meal plan a day or so before you shop. This gives you time to think about it and refine it if needs be before you hit the supermarket. I like to write our menu up in an exercise book, so I can refer back to previous months when menu planner's block strikes.

2. Plan your menu around what foods you have on hand that need to be used up.

Then fill in the missing dishes with what is on sale at the supermarket and butcher that week. If whole rumps are on sale for \$6.99/kg you can bet that my menu will revolve around a roast beef, perhaps a barbecue, stir-fry beef and black bean with fried rice and steak sandwiches for a treat. I buy our meat in bulk but I still always keep an eye out for a great sale price on chicken, beef and lamb.

3. Keep your pantry, freezer and refrigerator organized.

It's common sense, but still something that we need to be reminded of. With your food storage organized you can cross reference what you have on hand and what is on sale with the recipes you are going to use so you only add the ingredients you need to shopping list.

4. Develop a system.

At the beginning of each month I write our menu onto a whiteboard that is stuck to the front of the fridge. With the menu on the fridge I don't get asked what's for dinner quite as often. It also acts as a running shopping list. As soon as the last packet or bottle of something is opened it goes onto the shopping list, ensuring it isn't forgotten when we do our big shop and we never run out.

5. Get the family involved.

Ask them for suggestions. Meal planning is hard when you have to choose every meal. I asked the kids and Wayne to list their favourite meals and I use their lists to create our meal plan. I use one of

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their favourites every week, which means I only have to choose three meals a week to fill in the menu plan. It makes meal planning more enjoyable and everyone is happy because they get at least one of their favourite meals each week.

6. As you create your menu, check the calendar.

What is going on in the week ahead? Will everyone be home for dinner every night that week? Is there basketball practice, youth group or a Home & School meeting? On those hectic nights, quick and easy, freezer or crockpot meals will be needed. Are you going out for dinner and if so, do you have to take a plate? Make a note of these events on your menu plan and fit meals in accordingly.

7. Plan for breakfast, lunch and dinner.

While I only put my dinner meal plan on the website, I do plan for breakfasts, lunches and snacks and include the ingredients for these meals on my grocery list. During the week breakfasts are simple: cereal and toast. On weekends we like to have pancakes or eggs on toast, omelettes or even a fry up. Week day lunches are sandwiches or rolls, with a slice or cookies and fruit. Weekends they could be as simple as a bread roll or a barbecue. I like to have something homemade for afternoon tea and snacks, the kids are always starving when they come in from school, so two or three recipes are put on the menu for each week.

8. Plan for every day.

Whether you plan for a week, a fortnight or a month, you need to plan for every day even if it's just leftovers. Even if you plan for takeaway one night, unless every meal is accounted for it very quickly becomes another takeaway or eating out meal. All your hard work at sticking to your grocery budget can be undone with just one meal.

9. Plan a new recipe every week.

It doesn't have to be for dinner, it could be a breakfast, lunch or snack. Trying just one new recipe a week will put a stop to meal plan boredom. If you don't like it you don't have to make it again. If the family loves it you will be hailed a heroine for find a new family favourite.

10. Keep your recipes handy.

I have the recipes for our favourite meals written in a notebook. These are the meals we eat regularly. Having them all in the one place makes meal prep easy but it also means that when chicken legs are on sale I can quickly look up the chicken recipes and see how much I need to buy to make our favourite dishes.

For me, meal planning is the strategy that saves me the most money on groceries. By planning our meals around what I have on hand, what is on sale and what my family likes to eat I have been able to keep our grocery bill within our budget for sixteen years.

But I really like meal planning because it takes the stress away from dinnertime, making me less stressed and our family time around the dinner table that little bit happier.

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Dear Cath

Q. Can you give me the address of the business that sells breads: Lavish, Bazaar in bulk. I did have it on my old computer but have lost it. Thanks, *Julie*

A. Mountain Bread, www.mountainbread.com You can order online, saving on supermarket prices, and delivery is free. Mountain Bread keeps well for a long time so you can order in bulk for yourself or get together with some friends and place an order.

Q. My husband loves tinkering with cars. His hands get covered in oil and grease. Has anyone got any recipes for soap I can make to get rid of the grime and keep his hands from drying out. Cheryl

A. Cheryl try this simple homemade soap - it's tough on stains but quite gentle on hands. To help with the ingrained dirt put the cake of soap into the leg of an old stocking and he can use it to gently scrub over his hands.

Q. I've got nearly a full bag of coffee whitener left over from making Christmas presents. We don't drink coffee at home so I'm looking for recipes that use the whitener so I can use it up. Any suggestions? Google only came up with ice cream recipes. Deb

A. Ice cream sounds good, but I'd use it to make gifts of Hot Chocolate Mix, especially as we are coming into winter. There are quite a few recipes in the Recipe File for these mixes and they work out to be around a third the price of the Jarrah/Nestle products. Look under Drinks. It makes a nice thank-you gift or is a chocolaty alternative to Easter eggs. If those ideas don't appeal, use it in place of powdered milk to make pancakes or white sauce.

May 2011 Tip Sheet

How to Make Instant Pudding Mix

One of the treat desserts of my childhood was instant pudding. It seemed like a miracle to us that we could watch Mum beat the milk and the pudding mix for a few minutes, pour it into bowls and voila - we could eat it almost immediately!

It's still around, you can buy packets of instant pudding at the supermarket and while it may be a little passé as a treat dessert, it is very handy to have in the pantry. Like most convenience foods though, the packaged variety contains a few things I'd rather not feed my family. Making it from scratch I control what and how much of what goes into the mix.

Instant pudding mix is one of our camping staples - it carries easily, is made quickly and can be eaten hot or cold. The kids love it as a snack on cold afternoons or as a supper treat on winter nights.

This recipe makes 20 serves at a cost of approximately 12c per serve.

Basic Instant Pudding Mix

Ingredients:

3/4 cup non-fat milk powder

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3/4 cup cornflour

1 cup white sugar

2 whole vanilla beans

Method:

Combine the milk powder, sugar and cornflour. Use a whisk to mix them together. Split the vanilla beans and scrape the seeds into the dry ingredients. Whisk again to distribute the vanilla seeds through the mixture. Pour into a clean and dry, air-tight jar. Slip the vanilla pods into the mix. The vanilla pods will help to flavour the dry ingredients, don't waste them. Seal the jar.

To make the pudding:

Place 1/2 cup milk powder, 2 cups water and 1/2 cup pudding mix into a medium size saucepan. Whisk to combine. Bring to a boil, whisking constantly. Reduce heat and continue whisking until the mixture thickens, about 3 minutes. Pour into serving dishes and let set for 5 minutes to serve warm. To serve cold, set in the fridge until cold.

Variations:

To make chocolate pudding whisk 3 tbsp cocoa into the pudding mix and milk powder before adding the water when making up.

To make coffee pudding dissolve 2 tsp instant coffee granules in the water when making up.

To make strawberry pudding, add 3 tbsp strawberry milk flavouring with the dry ingredients when making up.

On the Menu

How to Make a Really Good Chicken Stock

Cheapskates never waste anything, not even a chicken carcass. Everything is used, and the bones are used to make stock.

This is how I make my chicken stock, it's the way I was taught to make it by my mother. This stock is the basis for chicken and vegetable soup and chicken noodle soup. It makes lovely chicken and mushroom risotto and is perfect for a creamy risotto. I cook macaroni in chicken stock and then use the stock to make a sauce for a hearty mac'n'cheese casserole. Chicken stock is so versatile, everyone should know how to make it.

I always use cooked chicken bones so I save the carcasses from roast chickens in the freezer. I also save carrot peelings, onion skins and celery tops too. When I have six or eight chicken frames (depending on the size) and two or three large square rounds (the big, oblong Tupperware containers, they hold around 2 litres each) I make stock.

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To make really good chicken stock:

This is a "by feel" recipe, rather than one with a definite ingredient list. The quantities suggested are for a 10 litre stock pot. If your pot is smaller you can cut down the seasonings, if it is larger increase them a little.

1. Put your chicken bones and veggie peelings in a large stock pot and add enough cold water to just cover.
2. Add two or three large whole onions, two large carrots chopped into pieces, three or four ribs of celery, 3 bay leaves and 10 - 12 peppercorns and a teaspoon of sea salt.
3. Put the lid on the stockpot and bring it to the boil.
4. Skim off any foam on the top of the pot and turn the heat down until the broth is on a slow boil.
5. Let the broth simmer for at least 8 hours. The longer it simmers the better the end stock will be.
6. Continue skimming any foam that appears on the top so you end up with a clear broth.
7. After 8 hours, turn the heat off and allow the stock to cool a little. The stock should be thick and slightly gelatinous. When it's cold it should be very thick and almost solid, the consistency of a half set jelly. It needs to be cool enough to strain and bottle.
8. Strain through a cheesecloth to remove the bones and vegetables. I like to use a cheesecloth as it catches all the tiny pieces of bone and veggie that I don't want in my stock.
9. I pour some into 3 litre containers and freeze for soup and some into smaller freezer containers for risottos, gravies and other recipes. You can of course use any food safe freezer container.
10. Freeze immediately if you are not going to use it straight away. The stock will keep in the fridge for 3 - 4 days. If you are not going to use it immediately it is best frozen. You can take it from the freezer and let it thaw a little while in the fridge to loosen it in its container. Then just tip it into a saucepan and let it thaw on the stove over a low heat.

Quotes of Note

Effort only fully releases its reward

after a person refuses to quit.

~~Napoleon Hill~~

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On the one hand, shopping is dependable: You can do it alone,

If you lose your heart to something that is wrong for you,

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you can return it;  
it's instant gratification and  
yet something you buy may well last for years.

~~ Judith Krantz~~

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It is better to have a permanent income t
han to be fascinating.

~~Oscar Wilde (1854-1900)~~

~~~~~

If you work just for money, you'll never make it,  
but if you love what you're doing and you always put the customer first,  
success will be yours.

~~Ray Kroc~~

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People first,
then money,
then things.

~~Suze Orman~~

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We learned early on that if we help enough people,  
the money will come.

~~Dave Ramsey~~

~~~~~

The man who does not work for the love of work
but only for money is not likely to make money
nor find much fun in life.

~~Charles Schwab~~

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Mrs Sparkle - Part 5

Dear Cath,

Another month down and I am loving my Cheapskates life. Even my children have noticed a difference in me; my son tells me I look younger and less stressed. I asked him what he wanted, he assured me he didn't want anything. I do feel better, more in control of my own life. I know it sound silly but after my husband passed away I became scared of how I would manage. It seemed that instead of life getting easier as I got older it just got harder and having to use my savings was really worrying me.

My little job, as I call it, keeps me young and gives me that little extra money I need to feel secure. It may be psychological but I don't care. Already I have some savings and goals for them. That new lawnmower is getting closer, I've been looking around and pricing them and plan to buy one before the end of the month.

I had a lovely time with my little grand-daughter over the holidays. She made me laugh though. We went to the movies one day (local, cheaper cinema) and I took our lunch for a picnic after. When the movie was over she wanted to look at the shops so off we went. Then we had our lunch in the park and took the bus back home. We were out for hours and had a ball and all it cost was our bus tickets and the movie tickets, under \$20 for the day.

Yes, I bought packets of seed from the Reject Shop for 99c to grow my veggies. I've been planting a few seeds every two weeks to stagger the growing. I don't need to have half a dozen of anything all ripe at once, I'd never be able to use them just cooking for one.

I've been looking for a new skirt and found one, but it was \$75, far more than I was prepared to pay so I left it. When I checked back the next week the skirt was marked down to just \$20 and they only had them in my size. I bought it straight away and I am thrilled with it and the price.

The automatic transfer for my savings seems to be working very well. I don't have a computer but I check the balance each week so I can keep track of it. I am old fashioned I know but I like facts and figures on paper.

With winter coming on the heater needs to be serviced, which will be around \$220 I think, going on last year and adding a little for inflation. The money is there for it, in my spending plan, thanks to Cheapskates and your advice. So far I haven't had the heater on, the weather has been mild. I am worried about winter though, I keep hearing that power bills are going to increase so much. I will have to cut back even more or find other ways to keep warm if the bills go up too much.

Otherwise I'm rolling along really well.

Mrs Sparkle

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Dear Mrs Sparkle,

You always make me smile. What an inspiration you are, I only hope I have your positive attitude when I'm your age.

The day with your granddaughter sounds lovely and \$20 for a day of memory making isn't too much. I bet she'll remember the day you took her to the movies and then had a picnic in the park forever and love you all the more for the time you spent with her.

I suggested we get a push mower for the lawns too. I think they are wonderful idea, and they are not overly expensive, although I did find one that cost more than our motor mower! But I think it was the deluxe of deluxe models. I love the idea of being able to cut the grass without paying for fuel or adding to the pollution problem so I'll keep working on it. Perhaps we can buy them at the same time and negotiate a deal for a better price!

Well done on the skirt too. Nine times out of ten waiting pays off, even if it's just because you change your mind. Have you worked out a per wear cost for your skirt? By that I mean if you only wear it once then it has cost you \$20 to wear it. If you wear it ten times, that's just \$2 a wear. Of course if you love it and wear it 50 times then the per wear cost would only be 40 cents a wear. Determining the "per wear" cost of a garment can really help you decide whether or not to buy it. Twenty dollars per wear doesn't sound such good value, but if it's 40 cents a wear then it's far more affordable.

Try not to worry too much about the cost of power, there's nothing you can do about the price. You can however control your usage. The mild autumn weather has been a blessing, for heating and veggie growing. When the days and nights start to cool down there are some simple things you can do to keep the power use down.

Make sure all your windows and doors are draft-proof. Use sausages against your external doors to stop warm air escaping and cold air coming in under them. Draw your curtains at night and open them during the day to let the warmth from the sun in. Close the doors to rooms you aren't using. It costs a lot of money to heat them and it's a waste if you aren't using them. And dress appropriately. We are spoilt with air-conditioning wherever we go and don't dress for the season.

Your fellow Cheapskaters have some great ideas. You'll find them here, in the article Keeping Warm This Winter

Happy Cheapskating,

Cath

Cheapskates Tip Store

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Fixing a Printer

Approximate \$ Savings: \$126

We home educate our children and we consequently print A LOT of things off the internet - saves shipping if we download books and print them ;-). But our reliable printer died and we needed a new print head. After some research, we found it would cost \$128 to replace! After some more research, we found we could soak the print head in alcohol overnight and then rinse with water, dry and put back in - all the while hoping it would solve the problem. And it did! We used \$2 worth of denatured ethanol instead of purchasing a new print head! Woohoo!

- Contributed by Kirsten Burchard

Savings on Groceries

Approximate \$ Savings: \$100

With the prices of groceries rising I took a good look at what I was purchasing and where from. I was spending at one large retail outlet and spending about \$500 per week for a family of 6. I decided to view the online catalogues for the major grocery outlets like Coles and Woolworths before shopping, and purchase only their specials and items that Aldi don't stock. (If I don't have time to view catalogues online and go into each store and ask for a catalogue buy a coffee which is a nice treat and sit down and view specials before shopping) Then the balance of my shop is at Aldi which has proved to be cheaper on most items. As I don't have a great memory these days I created a spreadsheet from the receipts received at the grocery store and keep a record of who has the items we regularly use for the cheapest price. I printed this off and keep it in my handbag as a reference. This is handy if specials in store are cheaper than on my spreadsheet. Our savings on average are \$100 per week.

- Contributed by Colleen Benbow

Keeping Bananas for a Length of Time

To keep bananas from going soft wrap them separately in newspaper and store in crisper in refrigerator. They last for weeks, the skin may go dark but the flesh is lovely and firm.

- Contributed by Lesley Waterworth

No More Streaky Floor

When washing your floors at a cap full of dishwashing rinse aid. It stops the floors from streaking and having to be on hands and knees to wipe them dry.

- Contributed by Julie McFie

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Easy Sifter

To save time and extra mess, a whisk is perfect to use for sifting flours instead of a sifter. Works just as well, even for sponges.

- *Contributed by Kathy Tauber*

Perfectly Poached Eggs

You can use your electric veggie steamer and those cheap (from Crazy's) silicone cupcake holders too! Even cheaper! I did it with a jumbo size egg, no problem.

- *Contributed by Katie*

Editor's Note: This is in reply to a Tip of the Day on my blog. - *Cath*

The perfect poached egg

Poached eggs on toast are great for breakfast, but getting the eggs poached to perfection can be tricky. If you have a bamboo steamer (you can get them from any Asian grocer for just a few dollars) you can use it to cook your eggs, quickly and easily. Fill a wok with water, put the bamboo steamer on it. Use a small dish, saucers dishes are ideal, for each egg. You can also buy silicone egg poachers which would work too, although they are quite pricey. Place the dishes into the steamer and pop the lid on. The eggs should be ready in five minutes, depending on how hard you like the yolks. Simply slide the egg from the dish onto hot, buttered toast and enjoy.

No Need to Repaint - These Walls are as Good as New

Approximate \$ Saved: \$4,000

After many months of looking at my walls and talking to hubby about the desperate need to repaint our interior walls after 8 years of kids using them as art canvas' and basketball backboards, I decided to take matters into my own hands and went back to basics and bought some Selley's sugar soap for \$3.49 and cleaned them in preparation. To my absolute delight after a good scrub they have turned out good as new and guess what - we don't need to paint! A little elbow grease has brought a saving of approximately \$4000!!!

- *Contributed by Annie Grundy*

Economical Dried Herbs

Approximate \$ Savings: \$2 each herb

Whilst doing fortnightly shopping I needed to replenish my mixed herbs stock, I use dried mixed herbs a lot in my cooking, an offshoot of living in isolation in the N.T for a long time. I discovered that by buying the packets of herbs at Coles or Woollies instead of the jars I can save approximately \$2 on each 40gm jar, I just keep the empty jars and refill.

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- Contributed by Kathy Massey

Editor's Note: You can buy bulk quantities of herbs and spices at Asian and Indian grocers for a fraction of the price of the jarred varieties available in supermarkets. Keep in mind though that herbs and spices do deteriorate over time so only buy quantities that you can use up within 3 - 6 months. *Cath*

Clothesline Repair

Approximate \$ Savings: \$172.50

I was given a quote to repair the sagging wire on my clothesline of \$175. Instead I bought a GRIPPLE from the hardware store for \$2.50 (used for joining wire in fencing), threaded the clothesline through it and pulled it tight. Line fixed and can be adjusted at any time by pulling the wire through the GRIPPLE as it sags. Clothes line is tight forever with a saving of \$172.50.

- Contributed by Marilyn Luscombe

Throwaway Plates

I bought ten odd plates at the op shop and I use them when I go to parties that want a plate of food. I do not try to chase them up afterwards. They are cheaper and nicer than plastic plates. Chasing up plates after parties is so time consuming, this way if I lose one it doesn't matter so much.

- Contributed by Linda Swift

Editor's Note: After losing some of my favourite plates and platters, I now have some cut glass plates I bought from the op shop for this purpose too. They cost no more than \$2.50 each. I bought a sandwich plate, a cake plate and an hors d'ouvres plate and I use them for all pot lucks and take-a-plate occasions. *Cath*

You Don't Have to go Alone, Create a Family

Approximate \$ Savings: Over \$1,700.00

I've taken a simple strategy to save on outings that I already use one step further. It's the "family discount". I'm a single parent with one child and have a number of friends in a similar situation. While planning a seven night trip to Fiji I discovered that if I travel alone with my child it would cost me approximately \$3,700 in accommodation and airfares. However I could travel with a single friend and her children and get a family package deal for \$4,000.00 all inclusive!! Alone this trip would be completely out of reach, but teaming up with a friend means that not only can I afford this trip but the kids can keep each other entertained. That's a win win in my book!!

- Contributed by Jenna Kennedy

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Holiday Pantry Challenge Saves a Bundle

Approximate \$ Savings: \$250+

On the last day of school my routine was to go to the supermarkets and stock up for the holidays so I wouldn't have to drag my kids around with me during the holidays. This year for the first time I decided to do the opposite. I didn't go anywhere near the supermarkets and I still haven't. I am looking in my fridge, freezer and pantry every day and am creating meals as good as ever. I have spent a total of \$3 on milk and I still have so much food to use that I am thinking I'll be able to keep this up into next week. This will definitely be my new holiday routine.

- *Contributed by Dee Ochoa*

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

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