

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

July 2014

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

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

The Cheapskates Journal

Brought to you by: The Cheapskates Club
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Jul 2014

From Cath's Desk

Hello Cheapskaters,

It's July and you all know what that means - Christmas! I love Christmas so much we have it twice a year; yes, it's time for our annual Christmas in July feature.

There are some folk who love to start planning the next Christmas on Boxing Day. There are others who leave everything to the last minute. And then there are the smart ones who start planning and working their plan in July so they can enjoy a truly stress free Christmas, and own it too!

With the state of the budget at the moment (and I'm not trying to scare anyone) it's vital that we all keep on top of our spending, saving and budgeting. Christmas 2014 and the future won't look financially grim when you stop, think, plan and then work your plan.

There are so many tools in the Member's Centre to help you with the planning. The stopping, thinking and working the plan is up to you. Take advantage of the tools and get a grip on your finances now so come December you can sit back, relax and enjoy the holidays. You'll find them all in the Christmas in July feature box.

Of course this month's Journal has a whole lot more in it; I hope you enjoy it and have a wonderfully frugal month.

Happy Cheapskating,

Cath

Feature Article

The Financial Implications of Adopting a Partner's Child

Q: I recently married a woman with a child. She would like me to adopt her child, but I am uncertain of the financial obligations I would then have.

A: It's wonderful that you're considering adopting your partner's child. It's also good that you're taking the time to make a wise decision. It's a decision that could financially impact you for many years.

Keep these points in mind about your financial responsibilities if you decide to adopt:

It's always best to talk to a solicitor specializing in these matters. State laws dominate family law. Be sure to contact a solicitor in your state.

You're legally obligated to provide for that child. As a general rule, an adopted child becomes just as much your responsibility as your own biological child would be. This one tip is really all you have to keep in mind, as it covers everything else.

In the event of a divorce, you would still have to provide for the child. In most cases, this would mean child support. On the positive side, you would also get certain rights, including visitation, should the relationship end with your partner.

The child could also be on any health insurance offered by your employer.



If you die intestate (without a will), the child would have as much claim to your estate as any of your biological children. This can be a real bone of contention when the time comes. It's not uncommon for the biological children to be resentful.

The legal relationship between the child and the estranged biological parent is terminated upon the adoption. In most, but not all cases, that parent must consent to the adoption.

In many states, a new birth certificate is issued with you being listed as one of the two parents.

There are many things to consider before adopting your partner's children. Be sure to contact an attorney and understand all of the financial and legal implications.

A Thoughtful Moment

Five Important Life Lessons

First Important Lesson: The Cleaning Lady

During my second month of college, our professor gave us a pop quiz. I was a conscientious student and had breezed through the questions until I read the last one: "What is the first name of the woman who cleans the school?" Surely this was some kind of joke. I had seen the cleaning woman several times. She was tall, dark-haired and in her 50's, but how would I know her name?

I handed in my paper, leaving the last question blank. Just before class ended, one student asked if the last question would count toward our quiz grade.

"Absolutely," said the professor. "In your careers, you will meet many people. All are significant. They deserve your attention and care, even if all you do is smile and say "hello."

I've never forgotten that lesson. I also learned her name was Dorothy.

Second Important Lesson: Pickup in the Rain

One night, at 11:30 P. M., an older African American woman was standing on the side of an Alabama highway trying to endure a lashing rain storm. Her car had broken down and she desperately needed a ride. Soaking wet, she decided to flag down the next car. A young white man stopped to help her, generally unheard of in those conflict-filled 1960's. The man took her to safety, helped her get assistance and put her into a taxicab. She seemed to be in a big hurry, but wrote down his address and thanked him.

Seven days went by and a knock came on the man's door. To his surprise, a giant console colour TV was delivered to his home. A special note was attached. It read: "Thank you so much for assisting me on the highway the other night. The rain drenched not only my clothes, but also my spirits. Then you came along. Because of you, I was able to make it to my dying husband's bedside just before he passed away. God Bless you for helping me and unselfishly serving others."

Sincerely,

Mrs. Nat King Cole.



Third Important Lesson: Always Remember those who Serve

In the days when an ice cream sundae cost much less, a 10-year-old boy entered a hotel coffee shop and sat at a table. A waitress put a glass of water in front of him.

"How much is an ice cream sundae?" he asked.

"Fifty cents," replied the waitress.

The little boy pulled his hand out of his pocket and studied the coins in it. "Well, how much is a plain dish of ice cream?" he inquired.

By now more people were waiting for a table and the waitress was growing impatient. "Thirty-five cents," she brusquely replied.

The little boy again counted his coins. "I'll have the plain ice cream," he said.

The waitress brought the ice cream, put the bill on the table and walked away. The boy finished the ice cream, paid the cashier and left. When the waitress came back, she began to cry as she wiped down the table.

There, placed neatly beside the empty dish, were two nickels and five pennies.

You see, he couldn't have the sundae, because he had to have enough left to leave her a tip.

Fourth Important Lesson: The Obstacle in our Path

In ancient times, a King had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock. Some of the King's wealthiest merchants and

courtiers came by and simply walked around it. Many loudly blamed the King for not keeping the roads clear, but none did anything about getting the stone out of the way.

Then a peasant came along carrying a load of vegetables. Upon approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded. After the peasant picked up his load of vegetables, he noticed a purse lying in the road where the boulder had been.

The purse contained many gold coins and a note from the King indicating that the gold was for the person who removed the boulder from the roadway. The peasant learned what many of us never understand!

Every obstacle presents an opportunity to improve our condition.

Fifth Important Lesson: Giving when it Counts

Many years ago, when I worked as a volunteer at a hospital, I got to know a little girl named Liz who was suffering from a rare and serious disease. Her only chance of recovery appeared to be a blood transfusion from her 5-year old brother, who had miraculously survived the same disease and had developed the antibodies needed to combat the illness. The doctor explained the situation to her little brother, and asked the little boy if he would be willing to give his blood to his sister.

I saw him hesitate for only a moment before taking a deep breath and saying, "Yes I'll do it if it will save her."



As the transfusion progressed, he lay in bed next to his sister and smiled, as we all did, seeing the colour returning to her cheek. Then his face grew pale and his smile faded.

He looked up at the doctor and asked with a trembling voice, "Will I start to die right away?"

Being young, the little boy had misunderstood the doctor; he thought he was going to have to give his sister all of his blood in order to save her.

Contributed by Gloria Ball

Saving Story

One Chicken Breast Really Does Feed Three!

I had the pleasure of meeting Cath, Wendy and other lovely ladies at the Workshop on Saturday!

The workshop ended up being very timely for me. I'm doing a little bit of extra casual work and expected to get paid on the day (as I usually do) on Friday, but that didn't happen. Although I will be paid by this Friday, we were very much relying on that cash to get by as my other work has dried up for now.

Normally, I'd panic and be asking family for help. This time, I took a deep breath and made a detailed menu plan for the week (that I was able to finish at the workshop!), figured I had \$20 for the week plus a fair few things in our pantry.

So far, so good! I found that a chicken breast really will feed the 3 of us comfortably in a casserole, using up a tin of condensed

mushroom soup I had sitting around, with onion, frozen peas and beans, and rice. I added paprika and a little powdered milk, and it was nice.

I've also baked a couple of things, since I already had flour, baking soda, cream of tartar, powdered milk and sugar. I bought eggs as part of my \$20 top-up shop, so we've had muffins using up a few odds and ends of fruit and veg.

I've always thought I wasn't a "proper" Cheapskate, but I realised how much I've internalised from the newsletters and Cath's columns. It was great at the workshop to be with like-minded people, almost like being given permission to do things a certain way!

My challenge will be to get going on the price book, as I can see it is well worth it.

As for this week, we'll be eating much more mindfully, but really quite healthily, and with more variety than usual as I'm having to be creative in how to keep up our veggie intake.

Tomorrow I'm due to bake something for our weekly church Community Group, and I'll be making the dried apricot tea loaf as I have all the ingredients.

I do often read the posts on here but have never posted - thank you Wendy for posting and for the encouragement!!

Mara

Editor's note: The recipe Mara has referred to is the Three Ingredient Tea Cake from [Eat Well, Save More](#) (page 121). I used dried apricots instead of mixed fruit as I had the apricots and didn't have mixed fruit. It's a versatile recipe; if you don't have mixed fruit use sultanas or dried



apricots as I did. I've even made it with just glace cherries when that's all that was in the pantry. *Cath*

Articles

Anchors Away: Finally Break Free From Credit Card Debt

Anyone with credit card debt knows just how challenging it can be. Interest rates are averaging 15 to 20 percent, and it's not easy to get ahead once you have this type of debt.

If you have debts with high interest rates, make paying these a priority. It will bring you a lot of relief to pay them off as soon as possible and be rid of them.

Imagine how much better you'll feel when it's gone. Imagine how much better your finances will look without this debt. Plus, all the money that you're applying to these debts will be available for other purposes when the debt is retired.

These steps will help you eliminate your credit card debt:

1. Track your spending to the penny for at least a couple of months. When you're faced with a buying decision, ask yourself if you really need this item. Can you live without it? You're guaranteed to find at least one thing that surprises you if you truly track all of your spending.
2. Reduce your spending. After all of that tracking, you can probably see where you're spending more than necessary. Trim back and use the extra funds for your debt. Know that

you'll eventually end up with a lot more money in your pocket when this debt is gone.

3. Consider earning some extra income. Are you overdue for a raise at work? Ask for it. A little overtime or a second job can make a huge difference in knocking down that credit card debt. Try to find something that you will enjoy doing.

4. Take a look at other credit cards. Many cards offer interest free account transfers. Keep in mind that these transfers are frequently only interest-free if you are on time with all of your payments. One mistake can result in interest being charged on the full balance, even the amount you might have managed to pay down.

A card with a lower interest rate is probably out there. A few percent can be significant with a large balance or over a period of time.

5. Don't be afraid to negotiate. You might be able to get your interest rate lowered with a simple phone call. Your creditor would rather get some interest from you instead of getting nothing. Asking for a better rate costs you nothing.

6. Build a snowball. List all your credit card debt from highest interest rate to lowest. Pay the minimums on all the cards except the card with the highest interest rate. Put everything else you can afford toward the highest one. When that one is paid off, repeat the process and focus the highest interest rate card from those that remain. Another version of the snowball is psychologically easier, but is not as efficient. This time, list all the credit cards from lowest balance to highest. Then follow the same procedure, focusing on the debt with the lowest balance.



This version is more exciting because you'll pay off a card quicker. However, it's also more expensive since you'll be paying more interest.

The most important thing is to start decreasing that debt. Choosing a process is more important than choosing the best process. Just get moving forward as soon as possible.

7. Avoid adding to your debt. While you're really working at paying off these cards, stop using them. Similarly, don't start using them again after the debt is eliminated.

These simple steps are all anyone really needs to get rid of credit card debt once and for all. While it takes time, the new found freedom is more than worth it. When it's over, you'll have all that extra money in your pocket to enjoy as you wish.

How to Live Successfully Without a Car

Unless you live in a major metropolitan area with great public transport, you probably have a car. It might seem impossible to survive in Australia without a car, but believe it or not, many people successfully do exactly that.

A car is an expensive item that carries a lot of costs beyond the sales price: petrol, tyres, maintenance, repairs, insurance and parking. There's also the opportunity cost. That money could be invested toward your retirement.

If you're truly interested in retiring early, getting rid of your car can be a powerful decision.

Try these tips for living successfully without a car:

1. Consider all the times you use a car now. It's likely to be for work, shopping, holidays, carting around the kids and perhaps church.

2. Develop a list of alternatives. For example, you could find a nearby co-worker and offer to split the petrol cost for a ride to and from work each day. Public transportation is another option. You might be able to find a friend or neighbour who is willing to let you borrow their car.

Carpooling has vastly improved over the last few years. There are phone apps that make it quick and easy to find a ride on short notice. With the popularity of social networks and GPS, the process is much more robust and convenient than it has been in the past. Give it a try before you decide it's not for you.

You could always ride a bike. It's a great way to save money for retirement and get in great shape! Walking is another option.

Many stores are offering free delivery now. You might be able to shop online and have your groceries brought to your house for free. No more waiting in line or driving in bad weather.

3. Remind yourself of the reasons you're getting rid of your car. It can be challenging to sacrifice in the present for some future benefit. It's not easy to diet in July to get ready for the summer either. Whenever you're feeling frustrated, keep the end in mind.

4. Ensure you're getting the benefit. It's easy to spend all the money you're saving on other things. Remember to take that money and bank it. According to the RACV, the average cost of owning a small-size car is \$9,835 per year.



Calculate the full cost of owning your car and make an effort to invest a similar amount this year. Remember that you're still going to have some costs associated with alternate transportation.

5. If getting rid of your car is simply too much, consider a compromise. Most families own two or more cars. Many families and singles own nicer cars than necessary. If you're unable to survive without a car, there's a compromise that can still save a ton of money.

Limit your household to a single, economical car. Avoid cars that get poor mileage or have a poor reliability rating. It's very common for today's vehicles to last for at least 300,000 kilometres. A car with 100,000 kilometres is barely middle-aged, but the same car can be bought at a fraction of the original price.

Cars are very expensive and all that money could be used to secure your early retirement. If you're serious about early retirement, seriously examine the option of living without a car.

Cars also generate a lot of pollution. If you're serious about living green, seriously examine the option of living without a car.

Obesity is a huge (no pun intended) problem in Australia. Getting fit and exercising is something a lot of people talk about. If you're serious about losing weight and getting fit, seriously examine the option of living without a car.

If you don't live in a large metropolitan area, life without a car can be challenging. But people are doing it successfully. At the very least, consider downsizing your current car situation and reap the benefits.

MOO Car Repairs

There is an old saying that if you know how to drive a car from the inside, you should also know a little bit about how it works on the outside.

It wasn't too long ago when almost every driver (mostly male in those days) knew how to do their own basic car servicing and repairs. My mother-in-law was blessed with a very practical father and he sent her to Tech to learn some basic mechanical checks and repairs before she was allowed to get her driver's license, way back in 1952. She was taught how to change a tyre, check the water and oil and do a complete oil change, replace the fan belt, top up the radiator, replace wiper blades and check the battery.

These days however many drivers, male or female, would be hard put to even check the oil, let alone do an oil change. Some drivers can't even change a tyre (do you know where the jack is for your car? Do you know how to use it? Do you know how to change a tyre?).

For the most part, it is not a difficult task to learn the basics of safety and maintenance for your car.

Putting the key in and driving away is not one of the basics. Learning how your car operates and how to maintain it is optimal to your vehicle's well-being and to your safety, as well as saving you a lot of money - car services are not cheap.

Typically, when speaking about how to repair your own car, you will be mainly troubleshooting for minor issues. Major issues are always left best to experts in that area. You don't want to try to fix something in your

vehicle that only an expert can when you are uneducated in that specialty.

Of course, the best way to approach this is to have a toolkit with the proper tools inside. One of the best tools is a beginner's manual on basic repairs. This guide will prove to be a very handy resource. Briefing yourself with the manual is always best before troubleshooting. Repair manuals are available for most of today's vehicles and you can get them at any auto shop, online or even on eBay if you don't mind gently used.

We all know it makes sense in any area of life to network with different individuals for different needs. If you have become friendly with a parts salesman or even the owner of your local garage, you never know how much they would be willing to assist you for free.

Cheapskates Club member David bought an old run around he wanted to restore, but his mechanical skills were limited. His mother had the family cars serviced at a local garage and David started taking his cars there too. Over the years they had come to know the owner well. David approached him and offered his skill as an electrician in return for help and use of the workshop tools. It was a win-win. David was able to go down after work and on a Saturday morning and work on his car and Jack the mechanic had some wiring done at the workshop and some electrical work done at home.

Bartering or trading your particular skill or trade will enable you to ask for help or the use of tools. This will save you time, money and even costly mistakes. You can then determine that the repair is something you can, in fact, make.

If you're going to attempt work on your car yourself make sure you take all safety precautions. Label, mark and photograph if you are disassembling then you will be able to put parts back together the way they are supposed to.

And don't forget about keeping your eyes safe. You may want to invest in a good pair of goggles to keep debris from falling in your eyes, especially if you are underneath the vehicle.

There are many things you can do on your own with a little knowledge and the proper materials. Educating yourself, utilizing the proper tools, and keeping yourself safe while fixing your car will save you money on costly repairs.

5 Unique Ways to Find Work

Unfortunately, with the current state of the economy, many people are out there job hunting. They're applying for every open position they can find, increasing the competition for available jobs.

To improve your chances of landing that job you want so desperately it's important that you stand above the crowd. You have to prove to your prospective employer that hiring you would be adding an asset to their company.

These suggestions may make finding that job just a bit easier:

1. Social Networking. Internet social networking sites like Facebook, LinkedIn, and Twitter are all the rage. Many people use these sites to chat with long lost friends or find old loves, but they're also great networking places to find employment as well!



* The idea behind social networks is to build a relationship. That means that you'll want to show-off your value before asking desperately for a job.

* It may not work overnight, but these sites have incredible word of mouth possibilities, so be diligent and keep networking and broadcasting that you're available for work!

2. Offer services for free. Okay, I know what you're thinking: why should you offer services for free when you don't even have a job? Aren't you supposed to be making money with your skills and talents? Yes, but offering your services for free for can actually work in your favour and set you apart from your competition.

* For example, are you a talented childcare professional looking to get your foot in the door of a new day care centre? Are you an awesome cook who would love to work in a new restaurant in town? Offer to work for them for a week for free. If they're pleased with your work, you may be hired on the spot, or at least when they have their first available opening.

* The most important thing to remember is you have to be a top notch volunteer for that week. You want them to discover what an asset you could be as a paid employee.

3. Write to prospective employers. Compose a letter to businesses that you're seriously interested in. In the letter, highlight how you'll boost business for the company and discuss what you'd bring to the table.

* If you can convince them that they're better off with you than without you, then you've won the battle. Make sure the letter is professional, grammatically correct, and confident.

* Your goal is to make others understand why they need you as an employee, not to beg them for a job. There's a big difference, but it's very easy to cross that line, so use good judgment.

4. Do it the old fashioned way. In this generation of faxes and emails, your resume can easily get lost in the shuffle. Something to consider is to dress professionally and hit the footpath.

* Introduce yourself, shake hands and hand them a well-prepared resume package.

* Building a relationship with someone is an important part in standing above the crowd. It also allows a manager to put a face to a resume rather than just pick a resume up off the fax machine or out of their email inbox.

* Though it may take a bit of footwork and perseverance, this may be your perfect way to make an impression when applying for a coveted job.

5. Place an ad in the newspaper or online.

When looking for a job, the first place we all tend to go is the help wanted section in the newspaper or on a classifieds website. There we gaze over hundreds of ads and apply to as many as we possibly can.

* Maybe you can turn the tables! This is where you can think outside the box. What about placing your own ad telling prospective employers that you're free to work for them? Highlight your strengths and what position you'll excel at.

* Remember, you're in control. You want prospective employers to pick up the phone and call you - not to skim your ad thinking,



"There's another desperate individual begging for work."

Looking for a job today can be challenging, but thinking a bit differently than other job hunters may be all you need to get that position you've been hoping for. Stand out from your competition with these great tips, and be the one who lands the job!

Dear Cath

Q. Hi Cath, can I pick your brains please? I recall some articles about the wonder of microfibre cloths...but can't remember where on your site it was. Is there a spot where I can put a couple of words in i.e.: microfibre cloths and some articles about the subject will come up? Thanks for a fabulous site, cheers *Jill*.

A. Hi Jill, There is a site search at the very top of the menu in the Member's Centre. Just add your key words (be specific to narrow the search) and it will bring up the results containing those words.

As to the article you are thinking about, there are a few different stories about microfibre cloths:

[Cheapskates Style Cleaning](#)

[Microfibre Miracles](#)

[Why I Love my Microfibre Cleaning Cloths](#)

Q. Hi Cath. Could you please give me the recipe for teeth whitening. I cannot remember where I have found it before in the past. Many thanks, *June*

A. Hi June,

There was an article in the March Journal "[Save Money on Teeth Whitening by DIYing](#)"

There are also other articles and tips:

[Sparkling Pearly Whites with This Mouthwash](#)

[Health: Dental](#)

There is a site search at the top of the menu in the Member's Centre. You just type in the key words for whatever you are looking for and it will bring up a list of all articles and tips containing those words.

On the Menu

Easy Winter Meals in the Slow Cooker

Winter gives the home cook the perfect opportunity to get creative with the cheapest cuts of meat, the most unpopular vegetables and their slow cooker to turn those ingredients into the most delicious meals.

The long, slow cooking makes even the toughest cuts fork tender, allows flavours to meld and develop and dinner easy.

Put everything together in the morning (or the night before and leave it in the fridge overnight), turn on the slow cooker and go about your day. At dinner time all you need to do is dish up and enjoy, it couldn't be easier.

All of these recipes can be bulked out with more vegetables. Add turnip or swede for extra flavour, potato to thicken gravy and add bulk, experiment with your favourite herbs to boost



flavour. Have some fun with them and create your own slow cooker masterpieces.

Peppered Beef Stew

Ingredients:

2 - 2.5kg gravy beef or stewing steak, cut into bite sized chunks

1/4 to 1/2 cup crushed black peppercorns

2 large onions, roughly diced

1 tin diced tomatoes

1 red capsicum, roughly diced

1kg small red potatoes, scrubbed

2 large carrots cut into chunks

2 celery stalks, sliced

1/4 cup dried oregano

1/4 cup dried basil

1/4 cup dried dill

1 tbsp celery seed

1 tbsp rock salt

1 tsp caraway seed, optional

Water to cover

Method:

Get out your slow cooker.

Put the cubed beef in a bowl, add the crushed peppercorns and toss until well coated.

Put all ingredients in the crockpot, (in the order listed), pour in just enough water to cover the ingredients.

Cover the crockpot, set temperature to LOW, and cook for 8 to 9 hours, stirring twice during the cooking time.

Serves 6 to 8.

Layered Ratatouille

Ingredients:

2 onions, peeled and sliced in 1cm rings

1 eggplant, washed and sliced in 1cm rings

4 zucchini, washed and sliced in 1cm rings

2 garlic cloves, crushed

2 green capsicum, cut in 1cm strips

6 large ripe tomatoes, cut in 1cm thick wedges

1 tsp dried basil

2 tsp salt

1/4 tsp black pepper

2 tbsp fresh flat leaf parsley, chopped

1/4 cup olive oil

Method:

Get out your slow cooker.

Put half the vegetables in the slow cooker in the order listed: onion, eggplant, zucchini, garlic, capsicum, and tomatoes.



Repeat the same layers.

Evenly sprinkle the basil, salt, pepper and parsley over the top, then drizzle the olive oil evenly over all.

Cover and cook on LOW for 7 to 8 hours or until all vegetables are very tender.

You have several options for serving.

Spoon it directly out of the crockpot, hot, as a side dish, being careful to maintain the layers to show off how pretty they are.

Remove to a large bowl and chop it up into a coarse texture and serve as a side or a spread.

Or put the mixture in a food processor and pulse it until you get a finer texture and serve as a dip or spread.

Classic Hungarian Goulash

Ingredients:

1kg beef stew meat, diced

1 large onions, diced

2 tbsp plain flour

2 tsp paprika

1/2 tsp garlic powder

1/2 tsp salt

1/4 tsp black pepper

1 can diced tomatoes, undrained

1 bay leaf

1 cup sour cream

Hot, cooked, wide noodles

Freshly chopped flat leaf parsley to garnish

Method:

Put the beef and onion in slow cooker.

In a bowl, stir together the flour, paprika, garlic powder, salt and pepper, then sprinkle into crockpot and gently stir to coat the beef well.

Pour the diced tomatoes into the crockpot, carefully distributing evenly over the beef, then add the bay leaf.

Cover and cook on LOW for 7 to 8 hours or until beef is fork tender.

Take bay leaf out and add sour cream to crockpot, stirring gently.

Allow sour cream to get warm, then turn heat off and serve immediately.

Spoon over hot cooked wide noodles and sprinkle fresh parsley on top of each serving.

Will serve 6 to 8.

Chicken Chickpea Curried Rice

Ingredients:

3 cups of cooked chicken, shredded

1-1/2 cups uncooked rice



1-1/2 litres vegetable or chicken stock

~~Bob Dylan~~

1 can chickpeas, drained and rinsed

~~~~~

2/3 cup sultanas

I didn't fail the test.

1/2 cup slivered almonds

I just found 100 ways to do it wrong.

2 tsp curry powder

~~Benjamin Franklin~~

**Method:**

~~~~~

Put all ingredients in slow cooker and stir gently until combined.

The person who says it cannot be done

Cook on LOW for 5 to 6 hours or until rice is tender.

should not interrupt the person who is doing it.

~~Chinese Proverb~~

Serve immediately.

~~~~~

Will serve 4 to 6.

Do what you can, where you are,

with what you have.

~~Teddy Roosevelt~~

## Quotes of Note

Limitations live only in our minds.

But if we use our imaginations,

our possibilities become limitless.

~~Jamie Paolinetti~~

~~~~~

What's money?

A man is a success if he gets up in the morning

and goes to bed at night

and in between does what he wants to do.

Living Green in 2014

Reduce Your Dependence on Energy in Your Home

Because there aren't any easy answers for using fuels that are clean and have little impact on the environment, the best way to embrace living green right now is to reduce your dependency on energy. Then when you do need electricity or fuel, you can make smarter choices.

There are several choices you can make that will allow you to live in the modern world and still reduce your global impact. The first step is



becoming aware of the energy that you use and analysing what changes you can make.

Lighting

One of the greatest energy drains on the planet is keeping things bathed in light. Everywhere you go there are artificial lights that run 24 hours a day. While it's great to be able to function at all hours, this definitely takes its toll on the environment.

When it comes to your home or your office, you can do a few easy things to make sure that you're not wasting more energy than you need. First, turn off lights you don't need. This seems obvious, but when you begin to take notice you may find that you're using lights unnecessarily.

Make sure that when you leave a room, you turn off the lights. You may even want to invest in motion sensor lights that are programmed to turn on and off when you enter and leave a room. This makes it easier for you to save energy without having to think too much about it.

The type of bulb you use can also make a big difference in your energy consumption. Incandescent bulbs are the kind of bulbs we all grew up using. However, they use a lot of energy and much of that is lost as heat.

Fluorescent lighting is much more energy efficient. Manufacturers have been working on ways to make them more aesthetically pleasing and produce a warmer light. While these lights cost more up front, they last a long time and use much less energy.

During the day, make use of natural light so that you don't need to use overhead lighting and lamps. Keep your blinds and drapes open and

make use of the windows in your home. And before you leave home, make sure you turn off extra lights that aren't in use.

Electronics

We live in a world full of electronics from televisions to computers to iPods. Unfortunately there's no way to turn back time and become less dependent on this equipment for work and for your home life. You can, however, make some smart decisions to minimize your carbon footprint.

Set computers and tablets to energy saver modes. This will allow your monitor to turn off when you're not really using the computer. You should also turn off or hibernate machines when they're not going to be in use for long periods of time.

When you leave the office for the weekend, turn off the computer. Many people leave computers running all the time and this drains energy unnecessarily. This can be true in homes as well.

Unplug cords when they aren't in use. While you may not be using the energy that travels through the cord, they can still drain energy. Don't leave items plugged in if you're not using them – even items such as hair dryers, toasters and microwaves use energy when they're not being used.

When you buy large appliances make it a habit to look for items that have energy star ratings. These items use less energy to do their job. Not only will this save energy, it can also save you quite a bit of money on your utility bills.



Heating and Cooling

Most of your energy bill probably comes from heating and cooling your home. Some people who embrace sustainable living choose not to use air conditioning and heating. You don't have to let go of these comforts in order to practice sustainability, you just need to be a little smarter in how you use them.

In the summer, keep your thermostat set to a higher temperature than you would normally prefer. While some people like to keep it set at 20 degrees, you'll find that 24 is still a relief from the heat but uses less energy.

Here are a few tips for staying comfortable in the summer without being an energy hog:

- Keep blinds and curtains closed during the part of the day when windows are being exposed to strong sun.
- Use ceiling fans and oscillating fans when you are in a room – make sure to turn them off when you leave.
- Dress in light clothing.
- Limit the use of your oven during hot parts of the day – cook outside, use the stovetop, crockpot, or eat cool dishes.
- Use lighter linens for bedding.

In the winter, you can lower your thermostat to 18 -20 degrees to save some energy. You'll find that this temperature can be quite comfortable if you find other ways to bundle up. There are several things you can do in winter to stay warm:

- Use thermal curtains on windows that help to trap heat and keep you warm.
- Add flannelette sheets and down comforters to your beds to stay warm at night.
- Wear socks and slippers on your feet.
- Add insulation film to windows to lose less heat.
- Block drafts with weather stripping.
- Place a rolled up towel across the bottom of doors to prevent draughts.

Windows

Many people lose huge amounts of energy through old windows. One way you can help to save energy is to replace old windows with new double-glazed windows. They will help to trap the warmth in your home in winter and keep the heat out in summer.

While new windows can be a pricey update to your home and a major renovation, over time they'll pay for themselves in energy costs. You'll want to get several estimates and check references before hiring someone to do this work.

Utility Companies

Many utility companies now offer the option of green energy. Research your area and look for companies that offer energy that's also sustainable. It may cost a bit more, but it will be more sustainable.



Home Design

If you're in the market for a new home, you should consider sustainable planning. Choosing the direction in which your home faces, the types of landscaping that you put in place, as well as the placement of windows can make a big impact on energy use.

Make sure that the home you're building is as efficient as possible with double-glazed windows, insulated walls and energy efficient heating and cooling systems. You may also want to consider adding solar panels to supplement other energy use.

Ask the Experts

Just about every home has areas where energy is wasted. It's a good idea to have professionals come and inspect your house to determine where energy is being lost. Many companies have popped up in urban areas to help with this process.

A consultant will inspect your home and find out where you have problems with insulation. They'll also make suggestions for ways you can limit your energy use. This is helpful for determining the specific needs of your family and your home, but it will cost around \$400, not cheap.

Some power companies offer energy audits that are more reasonably priced, around \$70. Contact your power company or check the website to see if this is a service they offer.

Before you employ a consultant to do an energy audit for you, do one yourself. It will give you an idea of just how energy efficient your home is and what areas you need to improve.

Cheapskates Tip Store

Shower Glass Magic

Approximate \$ Savings: \$50 per year

I have seen people buy every shower cleaning product on the market and they still spend twenty minutes trying to get their shower sparkling. I spend less than five minutes and the shower and glass is gleaming. I rinse the shower with hot water and then sprinkle a scoop or two of Fab or Surf washing powder over the wet surfaces. Using a face washer or micro fibre cloth rub, not scrub, over the surfaces. The powder instantly cuts through the grime especially on the glass. To finish just rinse off with hot water. The glass always looks as if you have spent ten minutes polishing it. This is the only thing I buy the washing powder for.

Contributed by Marie Hinkley

\$60 Free Groceries for Coles Survey

Approximate \$ Savings: \$60

If you shop at Coles, even just for a few things and have a Flybys card, make sure you fill in a tell Coles survey! Head to www.tellcoles.com.au and fill in the survey about your store visit (takes around 5 minutes.) At the end of the survey pick the 1,000 flybys points option. If you were to do this once a month for a year you would have 12,000 flybys points which can be converted to \$60 Flybys dollars, can be used on shopping at Coles, Target, Kmart etc. And that's just for the survey!



Contributed by Erin Edwards

Website: <http://www.tellcoles.com.au>

Don't Lose all your Heat

Approximate \$ Savings: Any saving helps!

To help with the heating costs quite a few years ago my husband cut up square bits of timber and painted them white to put in the air conditioner vents in the ceiling, because the warm air rises and we didn't want to lose our heat. Our family members saw this and now they do it as well. When we remove the vents we wash them before storage so they're ready for next summer and all we have to do is swap them over.

Contributed by Trish Zuliani

Dog Food Savings

I have two beautiful little Maltese and Maltese cross dogs called Bella and Scruffy. In the past I have spent a fortune on dog food both canned and dry. I now buy 3kg cheap mince, pop it in a very large pot to two, then add any veg that are in the fridge on their last legs. I also visit a local fruit market that has a specials table. This may hold odds and sods of many types of vegetables that may be close to being unusable for 30 or 40 cents for packages containing four or five depending on what is available for example carrots, zucchini, bok choy cauliflower, sweet potato, cabbage, peppers, broccoli home it comes to be put through the food processor. I also put in potato and when it comes to the boil add rice, pasta (several types) lentils. Also add some stock cubes or Vegeta and if the mixture needs thickening I use home brand gravy mix. This makes 20 large plastic containers, like the

ones from the Chinese shop. These are frozen and are washed and reused till they fall apart. We recently had six weeks overseas and our dogs still had food when we got home. We sometimes give them a little chopped lamb heart as a treat on top. Dogs are happy, healthy and not at all overweight and my pocket is also healthier!

Contributed by Marylyn Curry

Grow Your Own and Pull Together with Others

I live in a very remote town in WA with only one shop as well, we have similar problems, I have found that I grow quite a few of my own vegies in an aquaponics system - which also gives me fresh fish (it was a little expensive to set up due to delivery costs, but it's fairly self-sustaining once you get it started). I also talk to a lot of the locals about fresh meat - share fruit/eggs with others in town (the local council has hens, as do the lions club etc.), and sometimes there is fresh meat from the local farms otherwise there are groups that go fishing, drive to other towns or trucks that come up every few weeks to deliver fresh meat so I use these. I also do a lot of my own baking for this reason. It is hard but most people are willing to help and you get to know your community in the process.

Contributed by Jacinta Fawcett

Sick of Wasting Salsa

Approximate \$ Savings: \$ 5 - \$10

Every week I was wasting a nearly full jar of salsa for burritos. I was the only one eating it and would use 1-2 tablespoons from the jar and put



it back in the fridge (for later). Unfortunately by the time later came it was so old that I didn't want to reuse it, so threw it in the bin. I looked everywhere for smaller retail serves but they just were not available. Then I had an idea to make my own smaller retail serves. I took the small snaplock bags (from Aldi) and placed 2-3 spoonsful of salsa from the jar into each bag, until the jar was empty. Then popped them into the freezer. The result is 6 weeks of salsa serves from one jar and no more waste. They defrost quickly and are very convenient. Got to be happy with that.

Contributed by Annette Harrington

Microfibre Cloths Replace Paper Towels

Approximate \$ Savings: \$50 per annum

I've always used paper towels for wiping down around the kitchen because I'm concerned that a Wettex or similar wipe would not be hygienic. I would go through a roll of paper towel a week, at \$1.10-\$1.50 per roll. I bought a pack of 20 microfibre cloths at Bunnings for \$10.40 and now use them instead. I hang a net washing bag in the laundry for the used cloths and rotate them frequently. When I do a general wash I throw the bag into the machine. I now reserve paper towels for food applications and use 1 roll a month, while the microfibre cloths are so effective I rarely need my Miracle Spray.

Contributed by Andrea Hewett

Getting All the Contents from a Container

I cut the bottom off the toothpaste tube and get six extra cleans. Same with shampoo, and cat food (for the one that comes in a sachet). I use the scissors to cut the end off and then use a sharp knife to get the last bit of washing liquid and dish washing liquid. Use a spatula to scrape jars and cans. Anything that comes in a container can be opened and scraped so you can use all the contents, not just the amount the manufacturer wants you to use.

Contributed by Jennifer Pietikainen

Use all the Apple

Approximate \$ Savings: \$20

I was given 3 kilos of organic granny smith apples. I decided to dry apple rings in my dehydrator and make one sheet of fruit leather. As I was preparing them using my peeler, slicer and corer I wondered what I could use the peels and cores for rather than just the compost so I made apple jelly, adding a couple of the very small apples and remnants of those affected by codling moth. I cooked the fruit bits with a few cups of water until they were mush. I then strained it through an old boiled pillow case, measured the juice and for each cup added 200 grams of sugar. To this I added the juice of 2 lemons and boiled until it reached gel stage. The result was four large jars of beautiful, clear, deep pink jelly which is delicious on bread. The left over mush was fed to the chickens. Not a thing was wasted!

Contributed by Carol Woolcock



Collecting and Saving Seeds from Your Garden

Cabbage, lettuce, basil etc. all go to seed if you leave them long enough in the ground. When the seed pods are ready, the seeds inside are black tiny dots. Get a plastic bag and put it over the plant and shake it vigorously. You will have many hundreds of seeds which you can keep and plant for years to come. When you have finished harvesting lettuce and cabbage leave them and they will grow tall and have seed pods on the top. You can leave a couple of pods on the plant and pick the other flowers off. It is when you leave the purple flowers on that they go into a seed pod and the seeds develop. If you don't get all the seeds from the pods in the first day, leave for a day or two and redo the shaking of the plant into the plastic bag again. Once you've collected your seeds keep them in an air tight container and label.

Contributed by Lynette Jakovich

MOO a Simple Seedling Hot House

Use bulk meat trays as mini hot houses to help seeds germinate. Poke some drainage holes in the bottom then fill with seed raising mix and add your seeds. Then use pegs to attach another meat tray to the top, making sure you have some side ventilation holes so you don't cook them, though!

Contributed by Sharima Atkinson

Cheaper Subscription TV

We have had a satellite contract for many years and enjoy the alternative to bland TV - however, the price crept up and up to \$90 per month, while our provider was offering new members extraordinary deals - I rang and had the fee cut to \$50 per month - that lasted only three months - so rang again and it seems that as a senior I am entitled to \$55 per month - loss of a few channels but still saving me money

Contributed by Lorraine Costigan



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The Cheapskates Journal is the monthly ezine produced by The Cheapskates Club for its members. This ezine is produced 12 times a year by The Cheapskates Club.

Membership enquiries should be directed to The Cheapskates Club, info@cheapskates.com.au or to PO Box 5077 Studfield Vic 3152.

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