

# The Cheapskates Journal August 2012

From Cath's Desk

Hello Cheapskaters,

And a very happy birthday to you all! Yes, it's our birthday month. It's hard to see where the time has gone, not just since last August, but since that day back in 1995 when I was stunned to see a mum, just like me, getting TV time because she was living the way we were. It wasn't so unusual to me by then, we'd been living the Cheapskates way for a few years and it had become the norm.

So to see the host of the show making such a fuss over things like buying in bulk and openly using generic products, happily dressing the children (and herself) in hand-me-downs had me quite taken aback. I had been doing all those things and more to save what little money we had at the time, and to just plain survive.

What it did do, apart from shocking me for a few minutes, was make me realize that we were the odd ones out. It was then that I knew people were desperate for knowledge, especially the knowledge of how to live better on less. And so I started Cheapskates.

Through the Cheapskates Club I aim to show you just how simple it is to live life debt free, that you don't need to be wearing sackcloth and eating just mince and beans, with one 40 watt globe in the light fitting, to save money and actually enjoy your life.

There are adjustments to be made, to attitudes, thinking and habits. But once they are made I know you'll never, ever want to go back to your old lifestyle.

Living life without debt, having the security of an Emergency Fund and a Peace of Mind account, takes away the stresses of modern life.

And doesn't everyone want to live life stress free, debt free, cashed up and laughing?

Have a wonderful month everyone, and check back here regularly because we'll be celebrating with special gifts just for you all month long!

*Happy Cheapskating,*

*Cath*

**The Bartering System: How to Save Loads of Money by Exchanging Services**

# The Cheapskates Journal August 2012

One of the reasons we live the Cheapskates way is to save money. But the only way to save money is to not spend it. If we don't spend money, how do we get the goods and services we need to survive? We barter for them of course!

The exchange of services and/or goods in exchange for equal services and/or goods is the age-old system known as bartering. In other words, bartering is simply exchanging goods and services for other goods and services in lieu of money. And bartering is a great way to get the things you need or want for free.

With the state of disarray that the economy is currently in these days, many individuals are finding themselves going back to the bartering philosophy.

There's no right or wrong way to engage in bartering, as long as everyone involved in the trade is satisfied with what they give and receive.

Exchanging goods and services for equal and like goods and services is an excellent way to save money. If you have a skill, talent or something else people want or need you have your bartering tool.

## Who is Suited to Barter?

Bartering isn't just for families, or seniors. In fact if you're a young single then bartering is the ideal way you can live well within your means and save more of your cash for the future.

There is a bevy of ways that young people can exchange goods and services without ever having to put their hand in their pockets.

## Basic Activities of Daily Life

If you are fortunate enough to have a roommate to share expenses with after graduating from university or leaving home, bartering is a wonderful way to help each other through tough economic times. Perhaps your roommate doesn't have a car and you find yourself driving him or her everywhere. Aside from obviously splitting the cost of petrol, in exchange for the added wear and tear on the car, you can exchange a service such as cooking or cleaning. This will offer you the benefit of more time and more time almost always equates to more money.

## Renting

If you don't have a roommate, try to find a place to live where you can rent a room or perhaps a bungalow or even a granny flat in someone's home. An elderly woman may be in need of services such as lawn mowing or gardening. If this is the case, you may rightfully ask for a steep discount on the rent in exchange for services rendered. If this woman has to pay a gardener, she can offset the cost by offering you a discount of the same and equal value off your monthly rent.

# The Cheapskates Journal August 2012

## Share Your Talents and Abilities

If you are handy with tools or happen to be an expert cook, you will be amazed at the many opportunities to exchange your services for services that you may need. There is never a shortage of the need for a handy person's skills. People would rather offer a student a home cooked meal in exchange for some minor repairs than to call a handy person who will charge them twice as much. If you know how to cook, you have a lifetime skill that will serve you well. Imagine how much money you will save cooking for a neighbour if you simply ask them to pay for the food in bulk and allow you to take the extra in exchange for food shopping and cooking for them. You will be doing their food shopping and cooking in exchange for the cost of food for yourself.

These are only a few ways younger folk can use bartering to save loads of money by exchanging services.

Bartering is also a great way for families to have the things they want. Perhaps you remember the television mini-series *The Darling Buds of May*. In this program (and in the novel of the same name) Pop Larking doesn't have a regular job, he provides for his family by bartering - whatever he has, and sometimes things he doesn't yet have but will acquire on the way through the bartering process. He comes under the scrutiny of the Taxation Department because he can look after his family, put his children through boarding school and even afford an overseas holiday, and yet he's never put in a tax return!

While I don't suggest you take bartering to those extremes, it is a wonderful way to improve your standard of living without the need for money.

For example I have a neighbour who has wonderful orange and lemon trees, always full of fruit. I barter jars of the marmalade and cordial I make in return for being able to pick the fruit from the tree. Free fruit in return for enough jams and cordials to see them through the season. I get the free fruit, it doesn't drop on the ground and rot and my neighbour enjoys his jars of orange marmalade and bottles of 50:50 cordial.

Perhaps you're a handyman and can barter household repairs for mechanical repairs or gardening or even homecooking, dressmaking, painting or whatever you need.

Bartering is such a big business these days that there are even organizations just for arranging barterers. You don't need to join one of these organizations, unless of course you'd like to. You can simply keep your bartering a casual exchange between friends.

Bartering is also good for business, especially small business. It keeps cash where it needs to be, while still giving you the services and goods you need to run your business.

Bartering is in essence paperless. There is no trail of invoices, statements, payments and receipts. I get the oranges and lemons and pass over the marmalade and cordial. Deal done. Or so it would seem. By not paying each other in cash for the work done (jam and cordial making and fruit growing) the tax we would have paid on our taxable income stays in our pocket, which is a good thing. Except for the fact that it's illegal.

# The Cheapskates Journal August 2012

You need to be aware however that bartering is considered by the ATO to be taxable income.

It seems odd that something as open, up front and mutually beneficial as a barter can be considered black market trading, but that's the official view of the ATO.

Consider these options for successful bartering:

**1. Understand bartering.** Bartering is an age-old method of economical exchange, and it's making a comeback as people find ways to trade goods and services. This economic practice has survived since the beginning of society for good reason.

- Look up bartering strategies, tips, and techniques that will help you save money and get a great deal.

**2. Use a middleman.** Hiring a middleman will help ensure that all involved parties are satisfied with the barter. A middleman will act as an unbiased party, ensuring that the terms of the trade are followed through completely and that you're both happy with the exchange.

- You can use a mutual friend as a middleman, but typically working with someone completely unbiased is the best course of action.

**3. Reach through your network.** There are people throughout your work and social circles that might benefit from bartering with you. For example, your best friend's spouse may be a tax specialist that would be willing to do your taxes in exchange for your specialty, or your dentist may do your preventative care in exchange for housecleaning or yard work.

- Think of everyone you know and the types of things they may need or may be willing to barter. Reach out to your entire network to find bartering agreements you can engage in to save money and benefit yourself at the same time.

**4. Research a pricing structure.** Be aware of what services are worth so you are fair in the trades that you attempt to initiate. Exchanging a service that would normally cost one price for a service that generally retails for twice that may not result in two happy parties.

- The main goal for every bartering agreement is to end up with two completely satisfied parties that feel like they benefited from the trade.

**5. Find out what they want.** If you're not sure what to offer in trade, simply ask the other person what they would like or need. There is likely something you'll be able to offer them!

**6. Keep records for taxes.** Keeping a paper trail is an important part of doing business, even when you're not exchanging money for goods or services.

- Ensure that everything is properly documented when keeping tax records for your bartering services.

# The Cheapskates Journal August 2012

Bartering isn't for everyone, but if you have something to offer in exchange for other goods and services, then it can be a valuable way to save money and offer something of yourself to others.

Keep these tips in mind when you're bartering to save money. You'll avoid stress and unnecessary challenges, while making easy trades for goods and services that benefit you and your family.

## A Thoughtful Moment

### How to Stay Young

Try everything twice.

On one woman's tombstone she said she wanted this epitaph:

"Tried everything twice. Loved it both times!"

Keep only cheerful friends.

The grouches pull you down.

(Keep this in mind if you are one of those grouches!)

Keep learning:

Learn more about the computer, crafts, gardening, whatever....

Never let the brain get idle. 'An idle mind is the devil's workshop.'

And the devil's name is Alzheimer's!

Enjoy the simple things.

Laugh often, long and loud.

Laugh until you gasp for breath.

And if you have a friend who makes you laugh,

Spend lots and lots of time with her/him.

The tears happen:

Endure, grieve, and move on.

The only person who is with us our entire life, is ourselves.

Live while you are alive.

Surround yourself with what you love:

Whether it's family, pets, keepsakes, music, plants, hobbies, whatever..

Your home is your refuge.

Cherish your health:

If it is good, preserve it

If it is unstable, improve it

If it is beyond what you can improve, get help.

# The Cheapskates Journal August 2012

Don't take guilt trips.

Take a trip to the mall, even to the next state,  
To a foreign country, but NOT to where the guilt is.

Tell the people you love that you love them, at every opportunity.  
I love you, my special friend.

Forgive now those who made you cry. You might not get a second chance.

*Contributed by GB*

## How to Blanch Vegetables Ready for Freezing

Growing your own vegetables (or being able to buy them cheaply) can save you a lot of money - if you can either use them all up before they go bad or preserve them so they will stay fresh until you can. One way to preserve vegetables so you can use them as fresh, is to freeze them.

Freezing vegetables is the easiest method of preserving, as long as it is done properly, otherwise the food will become freezer burnt and inedible, wasting money, time and energy.

Blanching vegetables before freezing and proper packaging will keep them in tip top condition for months.

Blanching is the simple process of dropping vegetables (and sometimes fruit) into boiling water for two minutes and then removing and immediately plunging into ice water to stop the cooking process.

Blanching keeps the bright colours of vegetables, especially greens, and stops some vegetables from going grey (like asparagus). It is also used to aid peeling fruits and vegetables (like tomatoes and peaches).

To blanch and freeze vegetables:

**Step 1:** Soak the vegetables in a sink full of cold water with 1/2 cup white vinegar added. This will clean the vegetables and if they have come straight from your garden, kill any bugs that may be hiding in them.

**Step 2:** Prepare a large bowl or pot of ice water. I half fill a stock pot with cold water and then add ice cubes to fill it 3/4 full.

Step 3: Bring a large pot of water to the boil. Add salt (the water should taste like sea water, so it needs to be very salty).

# The Cheapskates Journal August 2012

Drop the vegetables, a few at a time, into the pot of water. Don't over-fill it, or it will go off the boil. Boil for two minutes, then remove from the heat immediately.

**Step 4:** Plunge the vegetables straight into the ice water. Allow them to cool completely.

Drain well, until they are dry.

Spread in a single layer on a cookie sheet. Place in the freezer until frozen. This is called flash freezing and allows you to freeze the vegetables without them clumping together.

When the vegetables are frozen, place in ziplock bags, squeezing out excess air, vacuum seal, or store them in air-tight freezer containers.

## How to Decorate Your First Home with Just a Little Money

The onset of television shows focusing on decorating on a pittance and the advent of do-it-yourself projects is an amazing free resource for young people who are decorating their first home. Learning how to design and decorate for less is an easily achieved goal for even the novice decorator.

Decorating your own place, especially for the first time, has its own mix of excitement and worry; excitement in the area of being able to colour your own space and worry about how much will this cost. Perhaps you've decorated your bedroom or helped decorate your childhood home, in which case you're ahead of the game - you have home decorating experience!

If you are just starting out in your first home away from the home of your childhood, don't worry. Decorating does not have to be make it or break it for your bank account.

## A Little Bit of TLC Goes a Long, Long Way

The first thing you want to do after signing that lease is to take a good, old-fashioned inventory of your new space. Perhaps it was filled with furniture when you first saw it and it is now a blank canvas.

1. Take measurements of the room. Make sure to incorporate a simple drawing or notation of where windows are and how tall and wide they are as well as where they are in relation to the space in the room.
2. Lift up older rugs and see if there is wood flooring underneath. Sometimes an older wood floor covered by dirty, dingy carpet will cost you next to nothing to clean up as compared to buying a brand new rug. Of course, check with your landlord. More often than not, a landlord will be more than happy if you are improving the appearance of the apartment.

# The Cheapskates Journal August 2012

3. Invest in a good, sturdy supply of cleaning materials. Make up a batch of Miracle Spray and use it to wash down walls, doors and skirting boards. Use vinegar in water to make those windows shine. Make sure to clean out the refrigerator so that it will run optimally (and don't forget to vacuum off the coils at the back either).

4. Replace all light bulbs with energy saver light bulbs and invest in a few power boards. Shutting off the power at the wall at the end of the night will save you money on your utility bill.

5. Think about your colour schemes and discuss them with your landlord. A simple can of paint can work wonders in any room. The smartest way to decorate a new apartment is to buy two different colours of paint in neutral tones with one darker than the other. For example, a mushroom colour for the bottom half of the wall with a lighter beige on top is a simple, yet elegant way to dress up a room. Or make a dark room look brighter by painting the walls that get natural light a darker shade of the light colour you paint the walls that are in shadow. You'll be amazed at how much lighter and bigger the room will seem. A few cans of paint can go a long, long way in decorating a whole apartment. But ask first - you want your bond back without any issues at the end of your lease.

6. Shop the op shops and garage sales and join Freecycle. You can find pieces of furniture at a garage sale for so much less than buying new. Some cheap sandpaper and a little varnish can make one man's garbage another man's treasure.

7. Do-it-yourself projects are an amazing tool to make some simple furniture for cents on the dollar. By attending one of those home store how-to seminars for free, you can leave with a brand new addition to your new place.

Refurbishing old pieces of furniture bought at a garage sale, attending do-it-yourself workshops for free, and a few cans of paint will take your new place from shabby to chic, on a budget, in no time.

## How to Afford Real Food

The Real Food Challenge is over, for now. It was such a success, in our home and in Members' homes that it will be back.

But a question that popped up over and over during the month was "how can I buy real food and still stick to my grocery budget?"

Real food doesn't have to be expensive. In fact I've found that real food is actually a lot cheaper in the long run and saves us a lot of money.

I discovered long ago that we ate the same, or very similar, meals over and over. And that meant that I bought the same food items over and over - my shopping list usually contained the same items week after week.

# The Cheapskates Journal August 2012

When we switched to a real food diet, we still ate similar meals over and over, and my shopping list, while it contained different items, was usually the same month after month.

The difference was that in buying ingredients, I was buying fewer actual items. The ingredients I do buy serve more than one purpose. And raw ingredients are much, much cheaper than ready-made packaged foods.

Real food is also much more filling. I still make our cakes and biscuits, but where before it was easy to gobble down two (or more) cupcakes, now one is more than enough. The spelt flour, flax seed, sweet potato and other good ingredients make them not only tasty and healthful but satisfying too. We can eat smaller portions and feel full longer.

Because we are eating a much more healthful diet, we are by default healthier. That means we don't have the doctors' visits or chemist bills of other families. It also means we don't have the dental bills either. We all go to the dentist twice a year for our check-ups and apart from some orthodontic work for the kids, we all have good, strong and healthy teeth and gums, something our dentist credits in part to our diet.

And to top it off, because real food is more expensive initially, I am really, really conscious of waste. We don't waste a thing. Meals are planned and prepared to the number of portions required, no leftovers unless they are deliberately intended for another meal. Little bits of leftovers no longer languish in the back of the fridge waiting to go into the soup pot - there are not little bits leftover. The freezer only contains full meals or full serves. We use every bit of our real food and get the full bang for our buck.

If you are struggling to afford real food, follow these steps. They are the same as you follow now, I'm sure, and they will help you stick to your real food grocery budget and enjoy the benefits of a real food diet.

**1. Set a specific budget.** This tip may sound basic, but it is essential. Without a definite grocery budget to stick to you'll never get your spending under control.

- Pick a realistic budget amount that you will adhere to each week or month. If you are just starting out with grocery budgeting, a weekly budget is easier to follow because you can't go too far over budget before you realize you are in trouble.
- Consider using cash. Leave the cards at home, knowing you only have \$80 to spend and no back-up if you go over is a great incentive to stick to your budget.
- Define what will and will not be included in your grocery budget. Will it just be for food or for household items too?
- Keep track of all your expenses on the Grocery Tracking Spreadsheet whether you use cash or not. It is important to see where your money goes.

**2. Plan your meals for the week.** Use the Meal Planner and write up at least the dinners for the week. Knowing what you have planned is half the battle in the dinnertime war. Do some meal prep

# The Cheapskates Journal August 2012

the night before or in the morning so getting dinner on the table isn't an ordeal. It removes the temptation for takeaway and keeps you on budget.

**3. Minimize waste.** Save all uneaten food instead of throwing anything away. See my comments above on minimizing waste.

**4. Know and use what you have on hand especially if it's perishable.** Keep an inventory on your fridge or freezer so different family members can check off items as they use them. It will help you with meal planning but it also lets other members of the household see what they can eat.

**5. Make substitutions or buy ingredients that do "double duty"** to reduce how many things you have to buy.

**6. Maximize "cheap" foods like lentils, beans and pasta.** They are great in soups, stews, sauces, casseroles, rissoles and salads.

**7. Double the recipe and freeze a meal ahead.** When you make a soup or pasta sauce or casserole, double the recipe and freeze the leftovers for when you have one of those days where you just don't have the energy to think about, let alone prepare, dinner.

**8. Skip the soft drinks and cordials.** Drink water instead, or tea and coffee. Leave the juices and soft drinks for special occasions.

**9. Eat less meat and chicken.** While chicken has been a cheap meat, it is about to go up by around 40%, almost doubling the price and putting it into the luxury category. Red meat however is expected to remain an economical choice. Stretch your meat and chicken meals with the addition of beans, rice or rolled oats or by mixing in additional vegetables. Sweet potato is an excellent way to bulk out a sauce or rissoles without changing the taste and you are packing in a whole lot of nutrients too. Either grate it in or steam and mash it before adding.

**10. And lastly, shop in season.** It makes sense that the foods that are in season are the cheapest, and the best quality. Shop at your local market just before closing time for the best deals on fruits and vegetables.

Real food doesn't have to cost a fortune. Remember to buy real ingredients and your real food will come in on (or even under) budget and you'll be eating well and saving more than you ever thought possible.

## Stay Beautiful and Save Money by MOOing Your Beauty Products

Ever dream of creating your own line of beauty products? Or maybe you just haven't found the right line of products for you. Perhaps your budget won't stretch to even the discount store beauty products. Well it may be easier than you think to create your own because most of the ingredients

# The Cheapskates Journal August 2012

that you'll need can be found right in your own kitchen. Some are even ready to use with no preparation.

Intrigued? Read on to find out more about making your own beauty products, just how easy it is and how many of the ingredients you most likely already have.

Let's start with the easy stuff. Four readily available ingredients are bicarbonate soda, honey, lemons and coffee.

## Bicarbonate of Soda

You can use bicarb soda as a hair rinse to rid the hair of build-up from styling products. It also leaves the hair super clean - remember the days when your hair was "squeaky" clean and really squeaked as you ran your fingers over it?

Bicarb also makes an excellent tooth paste, or rather powder. You can use it straight by dipping a damp toothbrush into some bicarb and brushing as you normally would. This method takes a little getting used to, the bicarb doesn't taste quite like the "minty fresh" commercial toothpaste you are probably used to.

Or you can make your own toothpaste using bicarb soda, coconut oil and peppermint oil. This toothpaste is fluoride free, perfect if you don't like to ingest fluoride. To make this toothpaste mix equal parts of bicarb soda with coconut oil. Add a few drops of peppermint oil to taste - if you like very minty toothpaste add more, for a milder minty flavour add 2 - 3 drops and mix well. The peppermint oil is optional - this toothpaste has a very mild coconut flavour which I quite like.

As coconut oil is solid at room temperature this toothpaste will change consistency with the seasons and where you store it. Keep it in a sterilised glass jar with a screw top lid.

To use, take some on a clean teaspoon and spread it onto your dry toothbrush. Brush your teeth and rinse as you usually would.

The bicarb will act as an abrasive and a light stain remover while the coconut oil will be the anti-bacterial, anti-viral and anti-fungal, helping to keep your teeth and mouth healthy.

## Honey

Honey has two great uses, to condition dry or damaged hair and as a facial mask. It works especially well for skin that is apt to breakout, making it ideal for teenagers (boys and girls), especially as it is so gentle and soothing.

## Lemons

Lemons are not just for making lemonade! They are a wonderful beauty aid, and if you have a lemon tree in your garden you have a ready made source for this amazing beauty product.

# The Cheapskates Journal August 2012

Lemons can be used to lighten or add highlights to already light-coloured hair (just rinse in before going out in the sun). In the olden days - before commercial shampoos and conditioners became required for every bathroom, a lemon rinse was a normal part of a woman's hair washing routine. To make your lemon rinse, add the juice of a lemon to a cup of cool water and pour through clean hair, no need to rinse. This rinse brings out the highlights in dark blondes and light brunettes, and will keep blonde hair blonde.

They also work wonders in softening rough, dry skin. After you've rinsed your hair with the lemon juice, sit your elbows in the cups made by juicing the lemon halves. You'll have the softest, whitest elbows around.

## Coffee

While lemons work to make light hair more beautiful, coffee is the ingredient of choice for those with darker hair. Instead of throwing out that cold coffee in the bottom of the dripolator, save it. Pour one cup of cooled, strong espresso onto clean, dry hair, working it in as completely as possible. Leave on for about twenty minutes, then rinse and dry for shiny, glowing hair.

## Mayonnaise

Another item found in the refrigerator that can be used to help manage your hair is ordinary mayo. Mayonnaise can be rubbed into the hair as a conditioner. Use just enough to coat the hair, leave for about an hour and wash out. Your hair will be amazingly soft and shiny. You can also rinse your hair with condensed milk in place of your normal conditioner. The protein in the condensed milk will leave your hair extra shiny too.

## Tomatoes

Unfortunately, certain things can affect the smell and tone of your tresses. (Think swimming pool chlorine.) To get rid of unpleasant odours in your hair, or that slightly greenish tinge that comes from chlorinated water or colouring, use tomatoes. You read that right! Whether sauce, paste or juice, the acidity in tomatoes works wonders to balance pH levels in your hair, bringing back its natural smell and colour.

Now that we've got your locks looking gorgeous, here are a few other items to help with other areas. Some of the easiest products to prepare at home are scrubs, masks and conditioners.

## Avocados

Avocado is a wonderful natural beauty treatment. Simply scoop the avocado out of its peel, mash, and gently apply to your face or around fingernails to soften and nourish skin. To make a mask which works for any skin type, mash up half of the pulp from a peeled avocado along with 1 teaspoon of salt. When you apply the mask, let it stay on your face for about 20 minutes, then rinse off with warm water.

# The Cheapskates Journal August 2012

## Rolled Oats

Make your own facial scrub by mixing together 1 cup of uncooked oats and a teaspoon of sugar. Place a small amount in the palm of your hand, add enough water to make a paste and gently massage into your face and throat (avoiding the eye and mouth area). Rinse off with cool water and pat dry.

So there you have it. See how easy it can be to make your own beauty products at home?

MOOing your beauty products gives you control over what you use. When you make your own skin and hair care products you know exactly what goes into them, and you avoid any nasties, as well as saving money. You'll be so impressed with the results that you may just find, that like you now make fewer visits to the supermarket, you make fewer visits to the beauty supply aisle or counter in the future.

## Making Pasta At Home, It May Not be Cheaper, but it Sure is Better

For years I thought that when it came to pasta my only choice was the dried pasta found in any supermarket or delicatessen. The Leggos brought out their range of fresh pasta, and what a difference they made, to our meals and to my budget!

Comparing dried pasta with fresh is like comparing apples and well, elephants, they are so different. Have you ever had pasta at a restaurant and thought; "Is this what pasta is supposed to be like? It's so tender and light. It's so good!" That's fresh pasta, lighter, more tender and so much more appetizing than dried.

Well you don't have to go to a restaurant every time you want good pasta. You can have the same experience in your own kitchen. All it takes is a little planning ahead, some time and a few simple ingredients and you can create pasta that is far superior to anything you will ever buy in a box.

I can almost feel your panic right now, but you needn't be afraid. Before you run and hide, vowing never to try making your own pasta, let's examine the truth about making pasta at home. Then you can decide for yourself if you want to try your hand at making pasta or continue giving that supermarket or restaurant your money.

## The Benefits

The ingredients used to make pasta are very inexpensive. Some flour and eggs are about all you need to make a fantastic basic pasta. You can tweak the ingredients that you use, adding a little oil or salt, or even spinach or herbs, to make your pasta taste exactly how you like it. Experiment with different flavours and fillings and come up with your own signature pastas, perhaps varieties you will never find in your typical grocery store. And another benefit you may not have thought of is that homemade pasta has a better ability to hold sauce. Yes, sauce does stick better to homemade pasta. I don't know why, but it does.

# The Cheapskates Journal August 2012

## Time is Money

While making your own pasta at home can be less expensive than buying a packet of pasta at the supermarket, there is a time-money trade off to consider. To make simple fettucine or lasagne sheets, it takes about forty-five minutes to create from scratch. The more difficult the pasta creations get and your time can actually creep up to about an hour and a half. While it may be a little cheaper to make your own pasta, it isn't cheap enough to justify spending an hour or more on it. In other words, the cost saving doesn't amount to enough of a reason to make pasta at home, especially the more complicated your pasta becomes. So, make pasta at home for the superior taste and the fun, not the money.

## How Hard Can it Be... Really

Making pasta isn't hard, but it does take time and patience. The most difficult part of making your own pasta is the kneading and the rolling. That is, unless you own a stand-mixer and a pasta rolling machine. With these appliances, making your own pasta becomes a lot easier. If you don't have either of these machines, figure about ten to fifteen minutes for kneading the dough and another fifteen for rolling the dough out until it's thin enough to cut. That process may be alright in the beginning, but once you're hooked on homemade pasta, you'll want to give your hands, arms, shoulders, and back a rest by investing in the right tools.

## Best Bang for Your Buck

Of course, having a pasta machine would make life easier if you plan to make your own pasta at home regularly. When considering which machine to buy, look at accessories for your stand mixer if you have one, rather than buying a stand alone pasta maker. And an electric unit can be used by one person, where a hand operated machine requires two people to work properly. But, you can always go with a good old rolling pin if you decide to stick with the cheapest method, and it will get easier and faster with time.

My mixer has a pasta attachment and I am so grateful for it. It was worth every cent spent on it and has been used almost weekly since I bought it. I use it to make lasagne sheets, fettucine, spaghetti and absolutely love it.

## To Make Pasta Using a Pasta Maker

I use a very basic recipe for my pasta: one egg to one cup of flour. Simple. Easy. Cheap. Here is how I make pasta, step-by-step.

**Step 1.** To the bowl of an electric mixer with a dough hook add one cup of plain flour and one large egg. Mix until the flour comes together to form a dough, and the skin is shiny, about 5 minutes. If the dough is too dry add another egg.

**Step 2.** Place the dough in an oiled bowl, cover with clingwrap and set aside for 30 minutes to rest. This relaxes the gluten in the dough, making it easier to roll and much more tender.

# The Cheapskates Journal August 2012

**Step 3.** Prepare your pasta machine according to the directions for use. Set it to make the type of pasta you want - lasagne, fettucine, spaghetti etc

**Step 4.** After 30 minutes, cut the dough into four pieces. Take one piece of dough and process it through your pasta maker according to the directions.

**Step 5.** Hang the cut pasta to dry for 30 minutes to 1 hour.

## To Make Pasta by Hand

**Step 1.** Add one large egg to one cup of flour. Mix with your hands to form a dough. Turn the dough onto a floured work surface and knead for approximately 10 minutes, until it is smooth, round and shiny. If the dough is too dry, add another egg. Place in an oiled bowl, cover with clingwrap and let it rest for 30 minutes.

**Step 2.** Cut the dough into four pieces. Sprinkle a large work surface with some flour.

**Step 3.** With a heavy rolling pin, roll one piece of the dough into a rectangle, turning it over and around as you roll. Sprinkle more flour on your work surface as necessary, but don't over do it.

**Step 4.** Roll your dough until it is about 2mm thick - it should be almost transparent.

**Step 5.** Using a sharp knife, cut the pasta into spaghetti, lasagne sheets or fettucine.

**Step 6.** Carefully lift your pasta and hang it to dry for 30 minutes to 1 hour. I hang it over a broom handle that is suspended between two chairs, you can use a clothes horse or even coat hangers (make sure you clean them first). This resting lets the pasta come together, so it will cook quickly and evenly.

## To Cook Your Pasta

Fill a large pasta or stockpot with cold water. Add 1 tablespoon of olive oil and 1 teaspoon of salt. Bring to the boil. Carefully add your pasta to the boiling water, making sure to let it come back to the boil and being careful to not overcrowd the pot. Let the pasta simmer for 3 - 5 minutes. Remove from the boiling water and drain. Add a sauce, sprinkle with cheese and serve.

## Pasta Flour or Not?

You can buy pasta flour if you want to. To make white pasta I use regular no name plain flour and can't tell the difference (I have used pasta flour).

I also use Spelt flour to make wholemeal pasta and it is just delicious. Spelt pasta requires a few extra minutes of cooking, it's ready when it is soft but still firm to the bite, or al dente.

If 100% wholemeal or Spelt is too much for you, try half white flour and half wholemeal.

# The Cheapskates Journal August 2012

When you make your own pasta you get a far better end product, there is no doubt about that. It may not be something that you can whip up ten minutes before dinner, but if you make your pasta in the morning it will be ready to cook for dinner. The packaged pasta just doesn't hold a candle.

Sure, making pasta at home may take time and a bit of practice, but once you crank out those first noodles and cook them up, the feeling of satisfaction, not to mention the taste, is well worth the effort.

## Dear Cath

**Q.** I am part of a family who all have different eating needs/wishes. To condense it, we have one vegetarian (hubby), one teenager who craves meat, one 7-y-o who has a growth disorder and needs mega calories to grow but won't eat properly and certainly won't touch veggies without a fight, one pre-teen with a different 'intolerance' each week - it's a middle-child thing, to make sure he doesn't miss out I'm sure - and me, who is closer to 40 these days and needs a lot less carbs/fats and lighter meals with the emphasis on vegies.

I'm finding that I need to do at least two, if not three, separate meals every night so everyone has something that fits their requirements. I don't take the imagined 'intolerances' of the middle child into consideration.

Can you imagine our weekly grocery bill, with so many different requirements and meals? Not to mention I feel like I'm chained to the kitchen. Something needs to give before my sanity does!

I'd love to hear suggestions on how to combine these dietary needs (not including the 'intolerances') without having to prepare so many different dishes each night. *Ilona*

**A.** Everyone eats the veggies you prepare, even the 7yo. If he/she doesn't then they go hungry, don't give them anything else or let them raid the fridge. Kids never, ever starve themselves, believe me! I have a middle son who was the fussiest, pickiest pain of an eater until an older nurse told me to just dish up small amounts of everything and if he didn't eat then OK, but he didn't get milk to drink or fruit or bread or anything else until the next mealtime. It nearly broke my heart for about a week then he started at least trying things. I started with 5 peas, 5 carrot rings, 5 beans, 5 stems of broccoli etc. and gradually increased the quantities. These days he eats like a horse :) As for the calories - has a dietician given you any ideas on how to do this? Extra milk, cheese, wholegrain breads, etc? I would also be looking to boost vegetables to the "super foods" i.e. sweet potato, tomatoes, berries, broccoli, oily fish, etc. - there are lots of them and they are all really common, we just don't eat enough of them.

Once you have the veggies sorted you can perhaps make two or three savouries a week and rotate them for your husband (there are lots of vegetarian recipes in the Recipe File), or even have them as a family meal. Give your little carnivore meat/chicken/fish occasionally to keep him happy.

# The Cheapskates Journal August 2012

You can eat all of those things minus any cheese/milk sauces, etc. but really the best way to control your weight as you age is to watch your portion sizes (a piece of meat or chicken the size of the palm of your hand, 1 serve of vegetables is 1/2 cup, cheese is 30g etc.) and get more physical i.e. vacuum faster, run to the letterbox, stretch as you hang the washing, take over mowing the lawn, wash your windows every week (OK that one is a stretch but it is physical).

**Q.** Is there such a list of ingredients that you use that helps with unexpected guests, unplanned meals etc? Every time I try to cook to a recipe, I find it seems to have a necessary ingredient that I don't have on hand!

**A.** It sounds like you need to change the type of recipes you are looking at. Keeping your pantry, fridge and freezer stocked with basics ensures you can always put a meal on the table. If you find you don't have basics when you are cooking (and basics are just that, basic ingredients such as flours, sugars, fats, flavourings, common herbs and spices etc) then you need to look at what you are cooking and how you are eating.

Keeping the more exotic ingredients in your pantry isn't necessary unless you plan to expand your recipe repertoire to include more exotic and extravagant dishes. These ingredients are often expensive, so think carefully before deciding to try recipes with them listed. Look for other recipes that use them to make it worthwhile buying them. If you can't find any perhaps look for another recipe to try.

You'll find a list of common pantry basics in *Back to Basics: What to Keep in the Pantry* The ingredients on this list will allow you to make thousands of different recipes and all within a reasonable grocery budget.

**Q.** Can drying clothes on the floor on a towel cause a carpet to go threadbare? *Jenny*

**A.** Not ordinarily. It could however cause wool or wool mix carpets to rot **IF** the washing and towel are very wet and take days to dry. The carpet would become wet, soak through to the backing and cause it to rot.

I haven't seen it happen in this situation but I have seen it happen under pot plants, where the water has overflowed under the saucer and not been noticed for a couple of weeks.

The carpet and backing would need to be very wet for a long time though for this to happen.

# The Cheapskates Journal August 2012

## On the Menu

### Recipes from Bridget - How to get 10 serves from one chicken

When Bridget's tip on how to get 10 serves from one chicken appeared in Newsletter 25:12 it created a sensation. Bridget has very kindly shared her recipes showing how she can get 10 serves from just one barbecued chicken.

"Hi Cath,

I was interested to hear that you had a lot of feedback from my 10 serves from one chicken.

I should have given more information - so I have prepared some of my recipes.

Like you I keep my portions of meat small but supplement them with LOTS of veggies.

Since doing this, my husband and myself have seen a significant decrease in our cholesterol levels. We are both in the low 4's and both have HDL (healthy cholesterol) levels greater than LDL (lousy cholesterol). Also, very importantly, our triglycerides are very low - just over 1. Our doctor says we have "dream" cholesterol levels. This was very pleasing to hear as my husband had high cholesterol before starting this "healthy" way of eating.

By reducing our portion sizes of meat and including more veggies we have been able to reduce our overall cholesterol levels significantly. You can see by my recipes that we use a lot of curry - another healthy change to our diet.

Here are the recipes I use to achieve the 10 serves from one chicken, hope you like them.

#### **Chicken vegetable soup (4 serves)**

##### **Ingredients:**

1/4 cooked chopped up chicken (I use the breast part)

Chopped up veggies (anything left over in fridge) e.g. pumpkin; broccoli; carrots; onion; celery; cauliflower; potatoes

1-1/2 litres chicken stock (I use Campbells low salt and freeze the other 1/2 litre for next time.)

4 small handfuls of yellow split peas

1 tsp curry powder (use more if you like it hot)

Dash of turmeric

Couple of shakes of salt and pepper (season to taste)

##### **Method:**

Boil the yellow split peas with 1 litre of the chicken stock for 40 minutes.

Add vegies and chicken and the other 1/2 litre of chicken stock.

Add curry powder and other seasonings and simmer for a further 40 minutes.

This is served with a crusty bread roll and we get 4 generous servings from this.

# The Cheapskates Journal August 2012

## **Chicken Curry (2 serves)**

### **Ingredients:**

1/4 chicken (I use 1 leg)  
small amount of olive oil for frying  
1 onion diced  
1/2 tablespoon curry powder (add more if you like it hot)  
1 tablespoon coconut  
2 tablespoon flour  
1 apple diced  
1 banana diced  
2 teaspoons tom paste  
2 tablespoons chutney (I don't always use this)  
1 teaspoon lemon juice  
1-1/2 cups of chicken stock  
salt and pepper to taste

### **Method:**

Brown onion, curry powder and coconut in oil. Fry 2 minutes to develop and mellow the curry powder flavour.

Add flour, fry 1 minute.

Add all other ingredients and stir until boiling.

Add chicken, return to boiling point, then simmer for about 30 minutes.

Serve with veggies and rice. We get 2 generous servings from this recipe

## **Roast Chicken Dinner (2 serves)**

Slice 1 chicken breast and supplement with lots of veggies. I make a gravy from packet (Maggi Roast Chicken Gravy).

## **Salad Sandwiches (2 serves)**

I use the leg for this and make up two sandwiches with lots of salad (lettuce, tomatoes, red capsicum, grated carrot, beetroot (sometimes), red onion.)

In the summer, when we don't feel like soup I slice the chicken breast and serve with coleslaw; curried rice and a small microwaved potato with grated cheese, sprinkled with a little garlic salt. This only yields 2 serves so in the summer I only get 8 serves from my barbecued chicken.

## **Coleslaw (4+ serves)**

### **Ingredients:**

1/2 red capsicum, diced  
1 green onion, sliced finely  
2 large carrots, grated

# The Cheapskates Journal August 2012

1/4 head cabbage finely shredded  
1/2 cup mayonnaise (I use Praise traditional)  
1/2 teaspoon seasoning salt (I use garlic salt)  
1/4 teaspoon fresh coarse ground black pepper  
1/2 tablespoons sugar  
1/4 teaspoon lemon-pepper seasoning  
1 tablespoon white vinegar

## **Method:**

Prepare vegetables and put in large bowl.  
Add all seasonings and mix well.  
Refrigerate.

## **Curried Rice (4+ serves)**

### **Ingredients:**

4 handfuls of rice, microwaved on high for 12 mins - drained.  
1/4 cup french dressing (Praise - not the low cal one)  
1 teaspoon curry powder  
1/2 red capsicum  
1 spring onion  
dash of tumeric

### **Method:**

Mix curry powder with french dressing and mix with rice while still warm.  
Chop capsicum and spring onion and add to rice mixture.  
Refrigerate for at least 2 hours.  
Fluff up before serving

I forgot to mention that all of the chicken dishes use a cooked chicken (I like the ones from Woolworths - beautiful flavour).

Enjoy!

*Bridget*

## **Quotes of Note**

Do not go where the path may lead.  
Go instead where there is no path and leave a trail.  
~~Ralph Waldo Emerson~~

# The Cheapskates Journal August 2012

~~~~~

Never work just for money or for power.  
They won't save your soul or help you sleep at night.  
~~Marian Wright Edelman~~

~~~~~

If you want to feel rich,  
just count the things you have that money can't buy  
~~Unknown source~~

~~~~~

Money is only a tool.  
It will take you wherever you wish,  
but it will not replace you as the driver.  
~~Ayn Rand~~

~~~~~

You have not lived a perfect day,  
even though you have earned your money,  
unless you have done something  
for someone who will never be able to repay you.  
~~Ruth Smeltzer~~

~~~~~

Only when the last tree has died  
and the last river been poisoned  
and the last fish been caught  
will we realise we cannot eat money.  
~~Cree Indian Proverb~~

~~~~~

## **The 2012 Saving Revolution**

The 2012 Saving Revolution continues to move forward in leaps and bounds. Everyday Cheapskaters are getting closer and closer to their goals of financial freedom.

# The Cheapskates Journal August 2012

This is a yearlong program that will give you financial peace of mind. Each week you'll receive a Saving Revolution email, with tasks and challenges for you to complete, all designed to give you back control of your finances.

Our revolution is growing every day, with five groups of revolutionists actively getting their finances under control.

The 30 lessons and weekly challenges completed to date are:

- Lesson 1: Your Past, Present and Future Financial Life
- Lesson 2: Sort, File, Toss, Organize
- Lesson 3: Where Does It All Go? Keeping Track of Your Money; Tracking Your Grocery Money
- Lesson 4: A Workable Home Office
- Lesson 5: Creating a Financial Filing System
- Lesson 6: Pay Your Bills On Time, Every Time
- Lesson 7: Start Creating Your Spending Plan
- Lesson 8: Pantry, Fridge & Freezer Inventories and Creating a Perpetual Shopping List
- Lesson 9: Creating a Workable Meal Plan
- Lesson 10: Reduce Your Expenses
- Lesson 11: Finding the Hidden Money-making Opportunities
- Lesson 12: Making Friends with Your Spending Plan
- Lesson 13: Banking!
- Lesson 14: 10 Reasons You're Broke and How to Solve the Problems
- Lesson 15: Banish Debt
- Lesson 16: Money Secret No. 1 - Scrape the Bottom of the Barrel
- Lesson 17: Money Secret No. 1 - UWMD
- Lesson 18: Money Secret No. 3 - Saving for Emergencies
- Lesson 19: Raising a Richie Rich (or Teaching Kids about Money)
- Lesson 20: Raising a Richie Rich (or Teaching Kids about Money) Part 2
- Lesson 21: To Bulk or Not to Bulk - That is the Question!
- Lesson 22: Stockpile - a supply stored for future use
- Lesson 23: Pick Up the Phone
- Lesson 24: Shop Smart, Buy Smart
- Lesson 25: Surviving Unemployment
- Lesson 26: Are You a Compulsive Spender?
- Lesson 27: Revisiting Your Goals and Priorities
- Lesson 28: Protect Your Identity
- Lesson 29: Are You a Thrifty Thelma or an Extravagant Enid?
- Lesson 30: Looking to the Future

# The Cheapskates Journal August 2012

## Cheapskates Tip Store

### Save Your Carpet from Cat Claws

My cat used to wake me up at all hours of the night, scratching at the brand new carpet in my rental unit because she wanted to go outside. I noticed that she wouldn't go near the scratching post that I found outside my neighbour's house, but she did use the neighbour's coir doormat to sharpen her claws. I went to Kmart and purchased a coir mat for around \$5 - she loves it! No more scratching the carpet, I don't wake up when she's scratching as the coir mat is nice and quiet, and she adores the coir.

- Contributed by Annaliese Bishop

### Banish Foot Odour!

**Approximate \$ Savings:** \$100+

After using Radox Hand Sanitizer to rid my hands of the smell of garlic and onions, I had a brain wave and suggested my husband wipe his feet with the sanitizer to rid himself of foot odour because he wears thick socks and heavy boots all the time so his feet, socks and boots smell quite horrid. And it works so well he only has to apply it once every month after a shower. No more soaking socks, no more trying all sorts of chemicals to rid the boots of the foot odour - this saves me at least \$100 or so over six months not to mention the huge saving in time (washing and cleaning) and it is so much more pleasant (no embarrassment when taking shoes off at the doctors etc.) So simple, so easy, so cheap and such a time saver.

- Contributed by Peggy Huntly

### Decreasing Your Credit Card Limit to Force Debt Reduction Discipline

If you're struggling to pay off your credit card, one way you can effectively 'force' yourself to reduce the debt is to reduce your credit limit every time you pay some off. NAB allows you to do this through Internet Banking, the other banks are probably in a similar boat. Every time I pay off \$100, I decrease my credit card limit by \$100 so that I cannot add to my debt. I've brought a \$7,000 credit card down to \$3,600 in seven months by doing this; I encourage everyone to do the same.

- Contributed by Bels Alexis

### The 50 Box Cashed Up Habit

Total of my 50 box came to \$100.50. I also started a gold coin box and have \$120 in it. I have been saving all my coins for a long time. In one bottle goes all 5c, 10c and 20c pieces. 50c in another bottle and gold in another. It just so happens that the trial for saving 50c started after I had banked the first collection for the year. I cash it in every 3 months and stick it in a Christmas account. I always manage to have a nice little nest egg for post-Christmas sales, when I start buying gifts for the next festive season.

- Contributed by Kathy

# The Cheapskates Journal August 2012

## **An Old Fashioned Whistling Kettle**

As every day is busy, I would often put on my stovetop kettle and find I had let it boil dry. This both wasted electricity and damaged the kettle. My husband recently bought a good quality whistling kettle during the mid-year sales. It cost a bit, as it is a Le Crueset brand. But the upside is it is extremely well made and should last for many years. It has a loud, muscular whistle that I can hear even if I am in the garden or at the clothesline. Problem solved! I remember as a child growing up in the country many households had a whistling kettle. They are not so easy to find these days, but well worth the search. I say, bring back the whistle! Love the Cheapskates website.

- *Contributed by Lorraine Yeomans*

## **MOO Knitting Needles**

**Approximate \$ Savings: \$5**

I wanted to knit a scarf, one of those twisty spiral types. The problem was I didn't have any knitting needles. I searched the house up and down but no luck. All I found anywhere near like a needle was a chop stick. MMM well all I had to do was sharpen the ends I thought.. I got a pencil sharpener and wow there was my set of knitting needles.. I smoothed the points with a nail file and began knitting. Amazing what the mother of invention can come up with.... :-)

- *Contributed by Linda Stapleton*

## **Extra Water Available for Veggie or Flower Planting**

**Approximate \$ Savings: \$150.00**

We use our very clean drinkable bore water for all our water use so starting up the water pump is costly whether we use diesel or electricity to fill our tanks and another pump is used to then water our vegetable and other gardens - which are all watered at the same time. I save the pads used under meat trays and dry them out. Then when planting seedlings or seeds, I sprinkle their dried contents in the soil. These act as moisture holders, making more water and (nutrients, providing I dont rinse the pad out first)being made available to the plant and even extends the time between watering. This is particularly useful in my vege garden as it requires more water than most of our gardens.

- *Contributed by Cheryl Hill*

## **Quick and Easy Oats for Breakfast**

**Approximate \$ Savings: \$5 week**

For winter porridge, I prefer to use whole oats rather than quick oats (as they are lower GI), but find that they always boil over in the microwave so I have to watch them constantly. However, I inadvertently discovered that if I give the whole oats a short burst in the food processor before storing (not enough to make them into quick oats, but enough to get some fine particles) they never boil over in the microwave any more. I can happily pop a bowl in the microwave - even with milk -

# The Cheapskates Journal August 2012

and walk away until they are done. For me, this is the difference between using oats because they are cheap and bought cereal because it is convenient.

- Contributed by Megan Hooper

## Insulate Your Windows and Save

Cut bubble wrap to fit the glass on your windows. Wet the back of bubble wrap (on the plain side) and stick to the inside of your windows. The bubbles on the wrap will be on the inside of the glass. Immediately your windows are insulated from cold and heat and to certain extent noise. It stops the fogging and wet windows in winter and blocks the heat in the summer. You need to really wet the inside of the top of the bubble wrap to make it stick. We are leaving ours on the glass doors over winter, it is so cosy and keeps a lot of extra heat in. In the summer it keeps the heat out. We have cut our heating and cooling costs by half! You can remove the bubble wrap each day and redo it at night but we leave ours on most days. It is like having double glazed windows. We even put bubble wrap on windows that have curtains and blinds. Try a small window first it is fantastic

- Contributed by Joy Sloane

## The Answer Is Right Under Your Nose!

**Approximate \$ Savings:** 120-\$300 each time

My Maytag fridge started forming ice in the bottom of fridge, I knew this could not be right in a frost free fridge! Asked the man of the house as to what it might be - not sure - but the fridge was working ok so I was very hesitant to call a repairman knowing full well it cost at least \$120 plus whatever to rectify. I decided to search the Internet for an answer and hey presto it worked. I just typed in the brand of fridge and the exact problem I was having! I found the exact steps to solve the problem (a blocked drainage pipe). I asked the man of the house to read through and could he do it - no problem. Over the weekend we followed the advice and wallah fridge is repaired and no cost at all! I bought a smart TV from the shops demo range (at a reduced cost) but after getting it home and sorted it was it this weird demo loop that kept cropping up as you watched TV - again I got the iPad out and used same system: typed in brand and what the problem was and again the solution was there - just had to follow some steps to put it back into factory mode and good to go. The answers are all under our noses on the computers we use everyday, in some instances there is YouTube footage to show how to do the steps and the savings can be infinite. I also learnt how to rescale my coffee machine using citric acid (\$2 tin) from YouTube instead of paying \$20 a bottle for commercial descaler that has a one time use.

- Contributed by Anita Borgiani

## Removing Tar from the Car

**Approximate \$ Savings:** Up to \$28 depending on brand

Driving through roadwork recently, my white car was sprayed with tar - the whole length of my car on one side to the top of my windows. I was sure this was going to cost me an arm and a leg to get it all off. A friend suggested I try WD40 (engine degreaser and useful for a multitude of other things)

# The Cheapskates Journal August 2012

and I did. The spray of tar came off very easily just by spraying it on, doing a section at a time and wiping with a soft cloth. Keep using cleaner parts of the cloth because it does leave a brown mark as you finish. Once all completed, I then washed the car with my usual car shampoo. The WD40 worked a remarkable treat for little effort and it left the car with a lovely shine, without affecting the paintwork. I had priced tar removing agents and by using WD40, I saved up to \$28 and still ended up with 1/2 can of WD40 for other jobs around the house. I was quite astonished at the result by using a product I would never have thought of. I will test this out with the cheapie shop degreasers and if they work, an even bigger saving will be had.

- *Contributed by Ellen Davis*

**Editor's note:** WD40 has been credited with literally hundreds of miracle uses. Please use caution when using it (or any other product) for something other than what it was designed for, as the results may not always be to your liking. *Cath*

## Healthy Snack Lover

**Approximate \$ Savings:** Compared to popcorn at \$9.72 per serve, 1 serve of MOO edemame works out to be 32c, or \$5 at a restaurant

I am a huge fan of healthy snack foods; however purchasing them premade can be expensive. One thing I have fallen in love with is the Japanese snack Edamame (soybeans)... it costs about \$5 a serve in restaurants and is way healthier than buttered popcorn but with the same "I have eaten" feel. If you go to the Asian grocery store it is very cheap, costing approximately \$1.28 a kg (4 serves in the one bag at my local store). You simply boil them for 3 minutes, add some salt and eat or store them away. You can reheat them in the microwave later or eat them cold. Wrapped up in foil and put in your bag they are great for at the movies.

- *Contributed by Tarin Smith*

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# The Cheapskates Journal August 2012

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