



# THE CHEAPSKATES JOURNAL

Bright ideas to save you money



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## THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

**September 2012**

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The Cheapskates Club -  
Showing you how to live life debt free, cashed up and laughing!  
If you want to win the Battle of the Bills and are serious about saving money, and living life debt free, cashed up and laughing then this is the place to be.

## The Cheapskates Journal

Brought to you by: The Cheapskates Club  
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Sep 2012

# SEPTEMBER 2012

From Cath's Desk

Hello Cheapskaters,

Spring is sprung (and isn't it about time too). This may be controversial but you have no idea just how happy I am when it gets to 6pm and it's still light, I can't wait for the longer days of summer and those lovely summer evenings. I'm just itching to get back to spending more time outdoors than in.

We've had some lovely sunny days this week, and of course I took full advantage of them to get the veggie beds weeded and turned over. And to wash the windows! Oh my, were those windows dirty when the sun shone on them. The sun was out and the spring cleaning bug hit. As I did the housework this week I cleaned the windows, inside and out, and now they are positively gleaming.

With that in mind, this month's Journal is devoted to spring cleaning - on a budget, quickly and easily, using MOO cleaning products. It's time to shake off the dreary dust of winter and fling open the windows and doors to let the freshness of spring in.

As you login over the next three months you'll notice changes happening. We have outgrown our website and while I am very attached to it, it is time to move on. It's been patched and repaired until we just can't do any more. I'll be sad to see it go, it's been a very good website. But our new home is pure luxury and I know you'll enjoy it too.

Have a lovely September everyone, and please bear with us as we make the move to our new website.

*Happy Cheapskating,  
Cath*

## Picking Great Produce

We all know that fruits and vegetables are essential parts of a healthy, real food diet. The vitamins and nutrients from them help make the body stronger and can boost the immune system. Each fruit and vegetable has its own natural properties that are beneficial. For instance, a tomato has antioxidant properties that help cleanse the body of toxins and free radicals. It is great for preventing cancer too.

If you can't grow your own produce, you have to buy it. But if you have to buy them, how do you pick a great fruit and vegetables?

You can easily find fruits and vegetables in the supermarket or your local greengrocer and they look lovely. Uniform size and shape, all the apples look the same and the pumpkins are all unblemished. The pineapples look beautiful stacked up, but how do you choose the good ones from the bad ones? Read on for some great tips that will help you pick perfect produce every time.

### Fruits

**Oranges:** Good oranges are firm, heavy and have a smooth texture. Do not buy oranges that are lightweight, dull, spongy, and have a rough texture.



**Peaches:** Good peaches are firm and plump. It should be white or yellow in colour with a red blush. Do not buy peaches that are very cushiony or shrivelled.

**Grapes:** Good grapes are tender, plump, firmly attached to the stems and have a slight amber blush (green grapes). Bad grapes are brown in colour, have a wrinkled surface and brittle stems.

**Apricots:** Good apricots have a uniform golden colour and they are firm. Do not buy apricots that have a pale yellow or greenish colour. Bad apricots can be very soft or very hard.

**Cherry:** Good cherries have new looking stems and a smooth and shiny surface. Bad cherries have dried steams and dull surfaces.

**Cantaloupe:** Good cantaloupes have a delicate aroma, yellowish skin and a thick texture on the rind. Do not buy cantaloupes with a sweet and pungent aroma as well as those with a soft rind.

**Watermelon:** Good watermelons are symmetrical in shape and have a cream-colored underside. Do not buy watermelons with cushiony spots.

## Vegetables

**Broccoli:** Good broccoli is firm, have closed florets and have a deep green colour. Do not buy broccoli that are yellow in colour, with open florets and water-soaked spots.

**Asparagus:** Good asparagus have closed tips and straight green stalks. Bad asparagus have open tips and the stalks are curved.

**Capsicum:** Good capsicum has bright and glossy skin. They are firm and thick while bad capsicums have soft spots and shrivelled surfaces.

**Carrots:** Good carrots are firm and have a bright orange colour. Bad carrots have a rough texture, soft and have green roots.

**Tomato:** Good tomatoes are plump, smooth and have a rich red colour. Bad tomatoes look shrivelled and have blemishes.

Now that you know how to choose good produce, you will spend your money wisely. Don't rush choosing good produce, take your time and make sure you buy the best, it will be worth it.

## A Thoughtful Moment

### 7 Secrets of Success

I found the answers in my room.

Roof said "Aim high."

Fan said "Be cool."

Clock said "Every minute is precious."

Mirror said "Reflect before you act."

Window said "See the world."

Calendar said "Be up-to-date."

Door said "Push hard to achieve your goals."

# Saving Story

## Putting the Lessons Learned to Use Saving My Family Money

I am a fairly new Cheapskater and am enjoying learning all I can about how to save money. I know I waste money at the supermarket and since I've been getting your newsletters and reading your new book I'm learning new things all the time. I still have lots to learn and things to do like my menu planning which will help me out a lot as I am lost when it comes to wondering "what's for dinner"?

Recently, my husband and I discussed the need for a new dining table and chairs. We found a really nice table and 6 chairs for \$549.00 but then noticed that there was an exact model on sale for \$79.00 (table only).

It had a few marks on it but not too bad there was also two matching chairs for \$19.95 each, also with a few marks. We asked the salesperson how much the extra chairs would cost and found out they were on sale as well for \$59 each. I thought about it and decided I didn't mind a table that was already marked a bit. I do a lot of sewing and craft and with the kids well, the pressure of keeping it perfect would be off.

So we took the cheaper table and chairs, ordered the four extra chairs we needed and saved ourselves nearly \$200 and I am a very happy Cheapskater!!

I could write several more paragraphs but I won't. You have opened my eyes to so much and I thank you.

*Lisa Pottle*

## 3 Unusual Ways to Preserve Food

Preserving food has been around for centuries. While, of course, there are the methods of bottling (sometimes referred to as canning in the US and Canada) and freezing, other lesser known methods are just as effective and easy to do at home.

Preserving food for future use can be a safe, healthy and money-saving endeavour. It makes sense to preserve excess produce from your garden, or that you have been given or bought cheaply, and preserving the more expensive foods like meat, poultry and fish and summer fruits such as peaches and apricots when they are cheapest lets you enjoy them when they are more expensive.

Here are three ways to preserve foods without bottling or freezing:

### Sun-drying or Dehydrating

Sun drying foods such as tomatoes, apricots, figs or plums (they become prunes) can be a healthy and effective way to preserve them. It's also the simplest method of preserving food. Dried fruit is expensive to buy. When you dry your own, especially if you harness the power of the sun, then you can afford to enjoy luxuries such as dried apricots or mango or pawpaw, and you can add dried apple to your morning cereal and not worry about the expense. Dried banana slices become banana chips, a tasty addition to lunch boxes and trail mix.

If you've never dried fruit before, start with tomatoes, or figs if you are fortunate enough to have a fig tree (or know someone who does). Growing your own tomatoes and/or figs is an easy, healthy and frugal way get your sun-drying underway. Once your garden or fig tree has produced enough fruit, follow these steps to sun-dry them:

- Begin by selecting your desired fruit, remove seeds and stems and any bruised or marked pieces.
- Build a block with either bricks, pavers or stones to create a base platform for to sun dry the fruit.
- Home and garden stores sell screening made especially for the purpose of sun drying food, but it is a little expensive. You can use a very, very fine insect screening, which is available by the metre from any hardware shop. Purchase or make two: one for the top of your block platform, place your chosen fruit on it, and then place the other on top creating a safety screen to keep insects and other animals out of the fruit. I use bread tags to tie the edges together, clothes pegs will work too.
- Lay your fruit on the screen, in full sun, for at least six hours a day.
- Bring the fruit inside the screen indoors every day so that moisture from night air cannot wilt the process.
- Leave your fruit out in the sun to dry for several days, this should be sufficient to dry it properly. It really depends on how hot and dry it is (this just doesn't work

in humid weather) and how dry you want your fruit to be. I find for tomatoes, three to four days of very hot, dry weather, in full sun, is enough to get them to the semi-dried, still slightly soft stage.

Fruits and vegetables that take sun-drying well include apricots, peaches, grapes, plums, zucchini and eggplant.

## Smoking Meats

Smoking is an age-old method of preserving meats and in a tasty fashion as well. Smoked meats can be a tasty change from traditional barbecue foods. Before beginning the endeavor of smoking meats, it is important to follow a few tips and tricks for the best outcome.

- Before beginning decide on the type of smoker you are going to use. You can make a trip to your local home and garden or hardware store where you can purchase a very nice smoker at a reasonable price and you will find that they have ease of use as well. Or you can be a Cheapskate and MOO one (click here for simple instructions to make a smoker).
- Next, choose what type of meat you would like to smoke. Typically, the leaner the meat, the better the results. I regularly smoke whole chickens, chicken fillets and silverside to make lunch and sandwich meats. You can smoke pork to make your own hams and bacon too. And if you have a fisherman in the family, you can do your own smoked trout and salmon.

- Wash, dry, and slice the meat according to your tastes and place it in your smoker. Anywhere from 20 minutes to 1 hour for chicken and fish, and 6 to 24 hours for meats and pork in a smoker will yield tasty results.

## Salt curing

Salt curing is another way of preserving foods. Salt curing simply means to create a mixture of salt and water known as brine. You can cure several foods with salt and in days gone by it was a very popular way of preserving food before refrigeration.

- Vegetables such as cauliflower, cabbage, carrots, and eggplant can all be salt cured by slicing and dicing them and placing them in the salt-water combination. Leaving the vegetables for approximately two weeks will create a salt-cured result. Other methods of preserving vegetables utilize either white or red wine vinegar and is known as the more familiar pickling.
- Meats can also be cured by rubbing salt all over it, leaving it to cure for several weeks.

Preserving food is often seen as time consuming, and something the modern cook just can't accomplish at home. That's not true, any one can successfully preserve food in their own home, and save money, time and energy.

If you haven't tried preserving before, make some pickles or dry some tomatoes. Smoke a chicken fillet and enjoy it on a crusty roll spread with MOO cream cheese and crisp lettuce and

you'll wonder why you never tried preserving before.

As you plan your veggie garden for the summer, plan on having enough produce to preserve.

You won't regret it.

## Keeping It Clean in Under 15 Minutes a Day

When spring cleaning is done, it's nice to be able to just stand back and look at a shiny, spotless house. Wouldn't it be great if it would just magically stay that way until next spring? Unfortunately, it doesn't quite work that way in the real world.

Since we're so busy during the week, most of us end up spending a big chunk of our weekends on house cleaning. That cuts into time when we would much rather be relaxing and spending time with family and friends. But if you tackle a little bit each day, you won't be overwhelmed when the weekend comes. It's entirely possible to keep your house clean in 15 minutes a day or less.

## Before You Start

If you want to minimize your cleaning time, it's important to keep things neat as you go. If you let things pile up, you could spend more than 15 minutes just putting things back where they belong. So make sure everyone in the house is picking up after himself. Put dirty clothes in the hamper as soon as they're taken off, have the kids put their toys away when they've finished

playing with them, and toss the junk mail before you bring it in. That way you'll be able to devote the entire 15 minutes each day to cleaning.

If you're truly committed to getting your cleaning done in 15 minutes per day, set a timer. When your 15 minutes is up, stop cleaning, even if you haven't accomplished as much as you had hoped. You can go back and do it if you finish up early another day. If not, there's rarely anything that can't wait until next week.

## Making a Schedule

In order for this to work, you'll need to come up with a game plan. If you just dive in head first, you'll end up forgetting things or running out of time before you get anything done. So sit down and make a list of what you will do in your allotted time each day.

One way to do this is to break things down by type of chore. Here's a sample schedule:

- Monday: Dust in all rooms
- Tuesday: Vacuum upstairs
- Wednesday: Vacuum downstairs
- Thursday: Clean kitchen counters and mop kitchen floor
- Friday: Clean master bathroom
- Saturday: Clean guest bathroom

Another option is to divide the chores up by room. This is the way I clean our home. I do all the cleaning in a single room or type of room

one day, and focus on another room the next. I only clean Monday – Friday, if everyone else can have the weekend off, so can I. For example:

- Monday: Kitchen/family/lounge
- Tuesday: Master bedroom/Ensuite
- Wednesday: Tom's room/Bathroom
- Thursday: AJ's room
- Friday: Hannah's room

These are just examples – you might find that a different system works better for you. For example, if you have a large home, you might need to make a 2-week schedule in order to fit everything into 15 minutes a day. And once you get started, you might find that you need to make adjustments. But if you start with a clean house, you'll find that it's easy to keep it that way if you commit a small amount of time each day.

## Spring Cleaning Your Medicine Cabinet

During spring cleaning, we're eager to dig into the cupboards and get rid of stuff that's just taking up valuable space. But all too often, we forget about one of the most cluttered spaces in the house: the medicine cabinet.

Medicine cabinets are prone to clutter and disorganization. Some of us are on lots of medications, and it's just hard to keep track of it all. And for those who rarely take medicine, it's easy for the cabinet to fill up with barely-used bottles and boxes.

## Here are some tips for getting your medicine cabinet nice and tidy.

**•Step away from the rubbish bin.** Before you get started, it's important to know that medications should not be thrown directly in the trash. Many should not be flushed down the toilet either, because they can contaminate the water supply. Put all the drugs you're getting rid of in a box or bag and take them to a pharmacy that offers a take-back program. If you can't find one, pour the pills into a sealable plastic bag with kitty litter or coffee grounds before putting them in the rubbish.

**•Start by throwing out anything that's expired.** Expired medicines have most likely lost their potency, and some may even become toxic after the expiration date. Even if it looks fine or has never been opened, get rid of it. This also applies to items that have been removed from their original packaging or have illegible expiration dates.

**•Weed out items that will expire soon.** If you know you won't use something before it expires, there's no reason to keep it. Over-the-counter drugs may be given to someone else who will use them quickly, but prescription drugs should be tossed.

**•Dispose of partial rounds of antibiotics.** When the doctor gives you antibiotics, it's crucial to take the entire prescription to eradicate the infection and help prevent resistant strains of bacteria from developing. But if you've failed to do so or had to switch antibiotics in the middle of a course, you may have half full bottles or packets of them in your medicine cabinet. These should always be

thrown out. Antibiotics lose potency quickly, and partial courses are usually ineffective even at full potency.

**•Consolidate duplicate items.** Partial boxes of band aids and other non-perishable supplies can be consolidated to save space. If you have several open containers of the same drug in the same dosage, you could put them together as well. Just make sure that you put them in the container with the closest expiration date.

When you have finished throwing out old and unneeded medications, it's time to restock the essentials. Make sure you have plenty of first aid supplies, such as band aids, gauze and antibiotic ointment. Other staples include:

- Emergency medications such as asthma inhalers and allergy medicines
- Over-the-counter pain relievers
- Any medication you take on a regular basis
- Sunscreen
- Aloe (for sunburn and other burns)
- Heating/cooling packs

Now that you have more space, you can organize your medicine cabinet so that you can find things quickly when you need them. And more importantly, you won't have to worry as much about accidentally taking something that could harm you.

# Organizing a Spring Clean Up Day

Just the mere mention of organizing a spring clean up day is enough to make family members scurry for the hills. However, it doesn't have to be that way. Organizing a spring clean up day can be fun and accomplishing all at the same time. It can also be rewarding once the task is complete.

After winter it's a good idea to spend a day cleaning and tidying, and purging, in the house and garden. Keeping your home in tip top shape with regular maintenance will save you time and money. Fixing problems as soon as they occur means they don't turn into major, and very costly, disasters. A regular spring clean up gives you the opportunity to find and fix them early.

Before beginning, however, choose a day well enough in advance so that everyone knows that they must be present and accounted for and so there will be no conflict (or excuses) in scheduling. Check the calendar and make sure everyone is available - no sport, family or club commitments. With those things covered, there are no excuses - everyone can be involved.

## Pick a Day

Gather your family members and let them know that somewhere down the road you will be organizing a spring-clean up day; however, if you have teenagers or young adults still at home, it is important to get their input as to which day works for them as well. Dictating a day will not be conducive to the cooperative environment that is required for the task at

hand. Allowing family members to have a say in the matter from the outset is key to keeping this a positive experience.

Decide whether you are going to concentrate on spring cleaning inside, or doing a spring tidy-up of the garden and yard. Working on one area at a time makes the job a little less daunting, especially for your "volunteers".

## Materials and Supplies

Once you have set a date, make a list of supplies that you will need to accomplish your spring clean up day such as:

- Plenty of garbage bags
- Rubber gloves
- Plenty of microfibre cloths and rags to use as cleaning, dusting and polishing cloths
- Cleaning supplies such as Miracle Spray, buckets and sponges
- Gardening tools such as rakes and shovels
- A plan for dealing with any rubbish - straight to the tip or into the compost/recycle bin/op shop bin etc

## Designate

Gather again as a family and let everyone know that you will be working together as a team. Designate specific jobs to specific individuals so that spring clean up will take half the time. If there are individuals who cannot agree on who gets what task, make it simple; put the tasks on

a piece of paper in a jar and have everyone pick. Even the youngest family members can help with simple chores, so don't forget to give them a job or two to do.

## Celebrate

After you have gathered your family and agreed upon a chosen date and have collected your cleaning supplies and materials as well as designated chores and responsibilities to each party, the next step is to gather your family again and decide upon a celebration time and place.

In my experience clean-up day goes much more smoothly if my "volunteers" know there is a reward at the end. In our house it's usually pizza (ordered and delivered!) for tea, and that suits me just fine, I get a night off. It could be dinner out or a picnic or movie night - what you choose will depend on your finances and your family. But make it a treat, something to look forward to, and don't forget that everyone will be tired after all their hard work so try and keep it simple and stress free.

Before and during the spring clean up experience make sure to mention and focus on the end result, which is the celebration that you have all agreed upon after the clean up is done.

Whatever you choose, make sure to keep positive and keep focused on the end result – a fabulous spring clean up and a fun reward at the end.

## Dear Cath

**Q.** I need 4 eggs for a cake recipe but only have 3. What can I use to replace an egg? Are you able to help, please? *Koula*

**A.** Koula there are lots of different pantry items you can use to replace eggs in baking. For instance 2 tablespoons cornflour is the equivalent of one egg. You could also use arrowroot or soy flour, or if it's for a cake one small banana can replace one egg. Print off our How To... sheet How to Make Homemade Egg Substitute, it has some great substitutes on it.

**Q.** Hi Cath, I have just reactivated my cheapskates membership after purchasing your latest book 'Eat well save more'. We are loving the recipes but I do have a question I would like to ask. On page 100 you have a recipe for 'Shake and Bake' where the first ingredient is 20 wheat biscuits. Do you mean wheat-bix style biscuits or vita wheat/ jatz style? Thanks for all the great info! *Daniel*

**A.** Welcome back Daniel. Unfortunately the ABC has a rather out-dated and extremely annoying editorial policy that restricts the use of brand names. "Wheat biscuits" refers to the breakfast cereal - Weet-Bix, Vita-Brits etc although in our house we just have plain old generic wheat biscuits.

You can save the crumbs from your cereal and cracker packets and add them to your crumbs for Shake'n'Bake rather than using up perfectly good breakfast cereal. I have a Tupperware container in the pantry and I empty the crumbs from the rices, weet-bix, all bran, rolled oats, crackers etc into it.

When I need crumbs for Shake'n'Bake, a pie crust or slice base I use those first, nothing goes to waste.

**Q.** How to use MOO Washing Powder in a front loader, is it placed in drawer or thrown in with the wash. Many thanks, *Anna*

**A.** You use your Cheapskates Washing Powder exactly the same way as you would a bought powder. Find out what the manual for your machine recommends and follow the instructions. Cheapskates Washing Powder doesn't bubble up like commercial powders, making it a good choice for HE and front loading washing machines.

**Q.** I recently downloaded a recipe for cleaning sinks - I think it only had detergent and a powder - but not sure which powder. It does a great job and I'd like to make some more! *Shirley*

**A.** You're looking for the instructions for MOO Soft Scrub. It is good isn't it?

MOO it by blending some bicarb soda with a little dishwashing liquid to make a soft paste, about the consistency of a firm icing. Use this paste to clean everything from the bath to stained coffee cups, even the kitchen sink.

Apply with a damp cloth, rub the stain gently, and rinse well with clean water. Bicarb Soda is an excellent scouring powder as it is very fine and doesn't scratch.

## On the Menu

### Celebrating Spring

On the menu this month are four light but very tasty recipes, just perfect for the beginning of spring. All use fresh produce, making them a healthy change from the heavy, calorie laden comfort food of winter.

### Almond Crusted Chicken Cutlets with Apple Lime Sauce

#### Ingredients:

2 skinless chicken breast fillets, cut in half

2 tbsp flour

1 egg

2 tsp soy sauce

1/2 tsp black pepper

3/4 cup finely ground almonds

3/4 cup crushed cornflake crumbs

1 tbsp olive oil

1/2 cup apple juice

2 limes, juiced

2 tsp cornflour

1/4 cup honey



**Method:**

Place chicken breasts between two sheets of waxed paper and flatten with mallet to 2cm thickness. Dip these chicken cutlets in flour and shake off excess, then set aside. Combine egg, soy sauce, and pepper in a shallow dish and set aside. Combine ground almonds and corn flake crumbs in another shallow dish. Coat chicken alternately once in egg mixture and almond mixture, pressing down so coating sticks. In a frying pan on medium heat, brown chicken on both sides in oil until chicken is no longer pink and juices run clear. Remove chicken from skillet and set aside. Combine apple juice, lime juice and cornflour in a bowl, then pour into hot frying pan, mix and add honey. Cook and stir until bubbly and sauce is thickened. Serve chicken cutlets with hot sauce poured over.

## Pumpkin Corn Chowder

**Ingredients:**

3 tbsp extra virgin olive oil

2 leeks, cleaned and sliced

3 garlic cloves, crushed

2 medium green capsicum, diced

1kg sweet potato, peeled, and cut into 2cm pieces

1/2 tsp marjoram

2 bay leaves

1/4 tsp salt

1/4 tsp ground black pepper

1 1/4 cups fresh or frozen corn kernels

6 cups vegetable stock

**Method:**

Put olive oil in a large soup pot or Dutch oven over medium heat. Add the leeks and cook until tender, about 4 or 5 minutes, stirring often. Add the garlic and cook for 1 minute more, stirring constantly. Reduce the heat to medium-low, then stir in the green peppers, and cook until the peppers begin to soften, about 7 or 8 minutes. Now add the rest of the ingredients, turn the heat to low and simmer until the pumpkin is tender, about 20 to 30 minutes. Make sure the soup doesn't boil, just slowly simmers. Remove the bay leaves and serve hot.

## Tomato Basil Garden Tart

**Ingredients:**

1 sheet shortcrust pastry, thawed

1/2 cup finely grated tasty cheese

1/2 cup cottage cheese (or ricotta)

10 to 15 fresh basil leaves

1 tsp black pepper

1/4 tsp salt

4 large ripe tomatoes, halved, seeds removed, and sliced thinly

**Method:**

Preheat oven to 180 degrees Celsius. Place pastry in a flan tin, pulling extra crust up the sides of the tart pan; trim off any extra. In a

small bowl, put half the grated cheese and all the cottage cheese, the black pepper and salt, and stir to blend. Finely chop the basil leaves and add to the cheese mixture, stir to combine. Spread half of the cheese-basil mixture over the bottom of the pie crust in tart pan, top with half the tomato slices, arranging evenly. Spread remaining cheese-basil mixture on top of tomatoes, and top with remaining tomatoes, again arranged evenly. Bake in preheated oven for 20 to 25 minutes. Remove the tart from the oven and sprinkle the remaining cheese evenly over the top, then return to oven and bake another 5 to 10 minutes or until cheese is melted and golden brown all over and crust is baked thoroughly. Remove and let cool slightly before serving.

## Moist Zucchini Nut Bread

### Ingredients:

1 1/2 cups plain wholemeal flour

1 1/2 tsp baking powder

1/4 tsp bicarb soda

1 tsp cinnamon

2 egg whites, slightly beaten

1 1/2 cups grated zucchini

3/4 cups raw sugar

3 tbsp olive oil

1 tsp finely shredded lemon peel

1/4 cup chopped walnuts

### Method:

Preheat oven to 180 degrees Celsius. Grease and line a loaf tin. In large mixing bowl, add the flour, baking powder, bicarb soda and cinnamon and stir to combine well. In a separate medium bowl, add the egg whites, zucchini, sugar, oil, and lemon peel. Add the zucchini mixture to the flour mixture, stirring just until combined, and then stir in walnuts. Pour batter into greased loaf pan. Bake in preheated oven for 45 to 50 minutes or until wooden toothpick inserted in centre comes out clean. Remove and let cool slightly, then tip out of loaf pan to continue cooling.

## Quotes of Note

I came across this quote and read it. Then re-read. And re-read it again. It took a while for the wisdom to sink in. While you may not be interested in baseball, or sports in general, the wisdom in these words can still be applied to the way you live your life.

"Too often we get distracted by what is outside our control. You can't do anything about yesterday. The door to the past has been shut and the key thrown away. You can do nothing about tomorrow. It is yet to come.

However, tomorrow is in large part determined by what you do today. So make today a masterpiece. You have control over that.

This rule is even more important in life than basketball. You have to apply yourself each day to become a little better. By applying yourself to the task of becoming a little better each and every day over a period of time, you will become a lot better. Only then will you be able to approach being the best you can be.

It begins by trying to make each day count and knowing you can never make up for a lost day. If a player appeared to be taking it easy in practice, I told him, "Don't think you can make up for it by working twice as hard tomorrow. If you have it within your power to work twice as hard, why aren't you doing it now?"

If you sincerely try to do your best to make each day a masterpiece, angels can do no better."

*John Wooden,*

*Wooden: A Lifetime of Observations and Reflections on and Off the Court*

## Cheapskates Tip Store

### Save Money, Hear Better!

**Approximate \$ Savings:** \$29 a year

Some people are more likely to regularly have excess ear wax, due to differences in ear canal shape and the hairs within. My daughter is only five years old but has already been hospitalized more than once due to severe ear infections that have resulted from a build up of ear wax which can cause extreme pain (due to the pressure build up between ear drum and wax) and require a course of antibiotics.

To prevent both pain and infection, I regularly check her ears and apply an ear wax remover - typically they have names like Clean Ear or Clear Ears. These drops cost approximately \$10 for 10ml, which amounts to \$1 per ml.

I have recently moved to a new area and have a new doctor. When I filled him in on my child's medical history he mentioned that a substitute for expensive ear drops is to use a few drops of olive oil then cover with a cotton ball (as with all ear drops). If desired you can add a bit of spearmint oil or similar so you don't smell like food.

When I returned home I checked the ingredients on my bottle of ear drops and discovered that the two main ingredients were both oils. When my ear drops ran out I filled a syringe with olive oil and now use that at nights instead. I do not add any other oils, as I apply the drops when my child is asleep and ensure she showers in the morning so that the softened wax heats up and comes out (and eliminates smell).

I already had 5 litres of olive oil which I had bought for \$19, which equates to 3.8c per 10ml (or .0038c per ml). Even if you added 2ml spearmint oil at \$5.15 for 10ml (posted from eBay) this will still only amount to \$1.07 for 10ml of solution. If you get through three bottles in a year that is a saving of \$29.88 using just olive oil or \$26.79 with spearmint oil added.

- Contributed by Alice Howson

## Playing Cheapskates Lotto

I loved to play Lotto, Keno and Powerball, but that was getting expensive, even just buying the smallest tickets. Now I do it at home, by putting \$5 rather than the money I would have paid out into a jar. I pick numbers for the draw and then check "my ticket" against the numbers drawn. If I pick half or more of the numbers drawn then I get a payment from the jar, \$2.50 for half, the full amount of the jar for all



numbers (jackpot!!). After 5 weeks if there has been no winning ticket the "jackpot" goes into the savings account for my holiday or next big purchase. I get to spend the "winnings" on something fun and save money.

- Contributed by Annette Butcher

## Be Prepared Because You Just Never Know

In a way this tip is to give a warning about what can and does happen to everyday people, so while it will cost something, it won't be anywhere near as much as what it could be if you are completely un-prepared. Thought it'd never happen to you? Thought you'd have forever to save up for what you've been dreaming of? Thought you could keep putting it off (whatever 'it' is)? and do it next week/month or year? What if you suddenly got really sick or worse ...it can, and does happen to 'you', or in my case, me!

By dumb luck I'd ticked the box on my super plan to include death and total disability insurance. I got very sick and am now not able to go back to work, or even drive a car. By having the death and total disability insurance component on my super I received a cash payout and now at least don't have to worry about my immediate financial future - although it doesn't totally equate monetarily with me working in a job until 65, it certainly takes the stress and pressure off when you have a mortgage and a family to look after.

The moral of this story is make sure you organise life insurance, or death and total disability insurance, or income protection insurance at a time when you're fit and healthy, so that if the worst case scenario ever

eventuates, you know that you'll be OK financially. You can then worry about more important things like spending time with loved ones and focussing on healing. If you take the insurance as part of your super plan, there is no up front cost - the insurance company takes the component for death and total disability out of your weekly, monthly, or yearly contributions - making it very cost effective and at the same time giving you peace of mind should the unimaginable occur.

- Contributed by Carolyn Pimentel

## Kids and Cost Cutting

**Approximate \$ Savings:** \$100 per year per child per task

I have implemented a cost saving exercise at home. I have my children involved in one thing that they can do each day that will save money. Even if it saves just 10 cents per day it works out to \$36.50 per year per child. Once the task becomes part of their routine I then introduce another job for them to save money therefore doubling the savings. Depending on the children the 10 cents can go into a jar each time they do it and they can see the money being saved or some kids are happy with a reward like a sticker. Jobs are relevant to the kids age and the family's needs. Jobs can include checking that all lights are switched off, making sure windows and doors are closed when running heating, checking that computers are switched off or using Internet for the T.V. guide instead of buying expensive magazines.

- Contributed by Fiona Holloway

## For a Less Expensive Card Buy a Pad

Recently in Spotlight (on sale) they had "Paper Stack" paper pads used for paper craft. I bought a pad with 48 pages - 24 different designs, 20cmx20cm size. Some have glitter paper and there were many different styles available. When I couldn't find an appropriate card for a friend's birthday, I wrote a note on the back of a page and folded it up (guess you could origami it too, if you know how!) then posted it. The pad cost \$10 for 48 pages - this is around 21c per page - so add the price of an envelope and a stamp for local mail (say 75c on top of paper), I have a lovely personal card for under a dollar mailed. I send a fair bit overseas so will be using this (and learning origami) from now on. There were pads with A3 size pages too, and smaller ones so you could mix and match to suit.

I usually send a photo of our children in Santa hats as Christmas cards, so may attach these to Aussie themed paper for overseas. At (even the more expensive digital printers) 30c a photo and 21c a page, it is different and something to be treasured after Christmas or any other memorable or special occasion.

I am also tempted to frame some in small painted frames from the op shop for the toilet wall and laminate some for place settings at the table or to protect furniture when displaying vases etc. Also could print on the back of them on the computer and make lovely different invitations for any event. - *Contributed by Michelle Pratt*

## Always Ready Super Glue

**Approximate \$ Savings:** \$2 - \$5

To keep super glue from drying out and lasting longer keep it in the fridge.

- *Contributed by Eve Lymnidis*

## MOO Summer Cereals

For summer cereal, I took an ingredients list from packets of expensive toasted muesli and have taught myself to make it at home. The key tricks I have learnt are:

- sesame seeds are the secret to the shop-bought taste
- don't use butter like some chefs' recipes, use canola oil (less saturated fats)
- use a heavy based non-stick oven proof casserole dish to make it in as it avoids hot-spots which will burn the muesli
- make a reasonable quantity so that it is at least several cm deep in the dish for the same reason
- make it in the oven, not under the grill like some recipes suggest; it is ready before you think - only let it get a touch of colour, or it will burn.
- use up any cereals, nuts and dried fruits languishing at the back of the pantry - once it is toasted in, no-one will be the wiser!

- *Contributed by Megan Hooper*

## Easy Homemade Stocks

**Approximate \$ Savings:** \$500 per year



This tip is probably not original but I was thrilled to put it into practice. I stopped buying tetra packs or powder sachets of stock/bouillon. I don't let any meat or vegetable go to waste - I turn un-useable leftovers into stock for soups and casseroles. I started with roast chicken leftover bones and the bits you don't use (neck, heart etc.). After every roast chicken meal, I use any remaining cooked chicken for another meal and then cook up the bones etc. in a big pot with miscellaneous leftover vegetables, simmering in water for 3 hours. I cool it, strain it, and "voila", I have chicken stock to freeze in portions to use as needed, and it tastes better than store-bought. Other meats or leftover vegetables work just as well. For beef stock, I add in two cups of water when I have a roast beef in the slow-cooker and then I have two cups of beef stock to use or freeze afterwards. I won't go back to store-bought stocks. I save at least \$500 per year (here in Canada) and have peace of mind knowing exactly what goes into the stocks (no MSG, extra salt, or other hidden extras).

*- Contributed by Josephine McNeilly*

## Forget the Credit Card Rewards and Really Save

**Approximate \$ Savings:** \$300 per fortnight

I have always used the woollies card for shopping, making sure I paid in full fortnightly so as not to attract interest, and recently got the Olds card for that very reason. I found for some reason I've been spending more and more time at the shops having things to get that weren't necessary. We decided to try shopping at Aldi instead, and with a plan and I only spent \$228 for the fortnight. With a trip to green grocers for fruit and veggies, I'm set for

the fortnight. We made a plan, we took a great breath and we went for it! No more useless shopping just to be indulgent. With this much saving every fortnight, we can take a huge \$7,200 either off the mortgage, or plan a huge holiday. We are looking for even more ways to save, and we still use and follow the tips each week from cheapskates.

*- Contributed by Cheryl Hughes*

## Fire Lighters

**Approximate \$ Savings:** \$20 per month

I got tired of spending \$4 per week on traditional fire lighters. Instead I decided to make my own. Here's how!! Tear newspaper into thin strips. Add water to cover [I use my kitchen sink]. Take a handful of squeezed newspaper strips, remove most of the water just by squeezing it. Mould into ice cube trays [to retain shape]. Leave for 24 hours. To remove fire lighters, place tray upside down and tap quite hard. This removes them easily. Leave outside in a covered place [outdoor setting table is good]. Leave until dry [may take a few days if it's cold], voilà! To help them burn more easily, I lit a tea light candle and carefully placed a few drops of the melted wax on top of each one!!! Now that I know how to make them, I'll make them during the summer months so by the time winter comes around again I'll have a steady supply on hand!!! A good use for newspaper which usually ends up in the recycling bin!!!

*- Contributed by Judith Wood*



## Matching Curtains and Doonas for a Fraction of the Cost

I have my two boys aged 5 and 12 in the same bedroom. My eldest boy wasn't too happy with the Bob the builder curtains which were in his room, so I was trying to choose a theme which would appeal to both boys. They came up with an army camo theme and we then searched the internet for curtains (\$125) and doonas to match (\$60) Our local Kmart had blue camo print doonas for \$10 ea. I purchased 4, 2 of which were used as doona covers and the other two were used for curtains. All I had to do was sew two lines of straight stitch to make a rod pocket curtain and sew the opening down for the hemline. This saved me at least \$140 and was only about a 1/2 hours work. Boys are happy and so is Mum.

- Contributed by Caroline Deguara

## Ipod Learning

I have four children, three of whom are in primary school. Two of them have Ipod Touch units. Homework time can be very busy and I have been trying to reinforce the basics such as times tables etc. Trying to give each child the adequate time to go over learning with flashcards etc can be difficult. I decided that surely in this technological age, these expensive Ipods can do some work for me! I looked in the App stores and found some great FREE apps that teach the basics like times tables etc that are age appropriate and fun! Now the kids sit at the table with me and while I am hearing my youngest do his reader, the older two are doing times tables quizzes on their Ipods. Normally week days are Ipod free days in our house but for learning games at homework time we make an exception, a win for the kids and a win for me!

- Contributed by Brydie Green

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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.

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