

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

January 2017

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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

Jan 2017

From Cath's Desk

Hello Cheapskaters,

Welcome to the January Journal and to 2017!

A brand new year, full of promise, just waiting for you.

I was given a beautiful new diary for Christmas. It was the perfect gift, I just love stationery and I love, love, love diaries. I've been using diaries to keep track of important dates and events, appointments, what I need to do, where I need to go and just about everything else since I was in high school.

This diary is so pretty, full of blank pages just waiting for me to fill them up.

As I was adding dates and events and names, getting organised for the year ahead, I was thinking about how busy the year ahead already was - and at that time it hadn't even started!

Wowsers! It was time to stop and really think about what I wanted to add to those pages. When we started living the Cheapskates way we made the decision to ditch the things that weren't important to us so we would have the money to spend on the things that were.

My time is important to me. Time for family. Time for home. Time for friends. Time for gardening. Time for cardmaking. Time for me.

I started going through the pages I'd filled in, checking to see that every appointment, event, job was important to me. And I became very brave. If I found something that wasn't important, I ditched it. Out it went, from my diary and my life.

And suddenly I had more time, for all the things that are important to me, and for all the things that may become important to me in 2017.

If you are like me and have a lot of things already on your plate for the new year, take some time. Step back, think about what you put in your diary, or on your calendar or into your life and de-clutter the unimportant stuff.

We live the Cheapskates way so we can enjoy the things that are important to us and we ditch the unimportant, and that's not just financially. It's household items, acquaintances that bring us down, ugly thoughts and feelings.

Make it your new year's resolution to concentrate on the good things in your life, the things that make you smile and keep you and your family happy and secure and de-clutter the rest.

May 2017 to be the best year of your life so far.

Feature Article: A Handmade Christmas Challenge

Who doesn't love to receive a handmade gift, made especially for them? And I love to give homemade gifts, especially if they are consumable or useful. They are enjoyed while they last and when they've been eaten, drunk or used there's nothing left to clutter up the house, nothing to dust or polish or store or find a spot for - the perfect gift.

With that in mind, and seeing as Christmas is only 11 short months away, it's time for a handmade Christmas challenge.

If you are going to make the gifts you give this year, you need to start now. Those eleven months will fly by and before you know it, it will be the first of December and you'll be thinking you need to get a wriggle on, then it will be Christmas Eve and you'll be at the shops, frantically searching for a gift, any gift, to put under the Christmas tree.

If you want to have a handmade Christmas start right now, today, the first of July.

Start with planning.

Make a list of everyone you will be giving a handmade gift too.

Next to their name make a note of just what you'd like to give them.

Then, and this is the important part, list those names in order, starting with the ones that have the most complicated and time consuming gifts next to them.

For example, if you are going to crochet a lap rug for Great Auntie Mable, you need to start it now. Lap rugs take a little time so you can't whip it up two days before Christmas. But if you are going to give Cousin Charlie a box of homemade Russian Caramels, then you don't want to be making them in August, they are a last minute gift, on the list for Christmas Eve.

As you choose the types of handmade gifts you are going to give, remember your craft or cooking skills. It's probably not wise to try and crochet a bedspread if you've never crocheted before. Instead you could trim a matching set of bath towels or pretty hankies or even crochet a couple of dish cloths to match a pretty tea towel you've trimmed with a crochet edge.

Here are some ideas for handmade gifts:

Recipe cards

A family recipe book

Mini photo albums - theme them around a special occasion i.e. family Christmas, weddings, new baby, graduation, 21st birthdays etc.

Bath salts

Handmade soaps

Trimmed face washers with matching hand towels and handmade soaps

Trimmed kitchen towels

A hamper of MOO cleaning products and a handmade dish cloth

Covered coat hangers - either knitted, crocheted or sewn

Quilted, knitted or crocheted pot holders

Quilted place mat set

Quilted coasters

Crocheted coasters

Decoupage placemats

Decoupage coasters

Sets of personalised address labels

Sets of personalised kitchen labels

Craft kits - knitting, crochet, card making, scrapbooking, cooking

Seeds

Seed storers

Seedlings

Decorated pot plants

Cleaning kits

Laundry kits

MOO body scrubs

MOO moisturisers

T-shirt shopping bags

A set of re-usable veggie bags with labels

A set of plant markers for the garden

A tea cup pincushion	A set of sock covered terracotta pots planted with herbs
Lined baskets - for knitting, sewing, hankies, bread etc.	Pretty hanging baskets and a packet of seeds
Scented ironing water	Pretty seed packets (perfect for the gardener who seed saves)
Scented sachets	Pretty aprons
Shoe sachets	Garden aprons
Make-up purses	Hand-painted dustpan and brush sets
Dough ornaments	Handmade doyleys (crocheted, knitted or embroidered)
Embroidered cushion covers	Photo frames
Monogramed hankies	Home management binder
Monogramed towels	Personalised bill paying system in a pretty binder
Monogramed face washers	Sets of personalised stationery
Crocheted floor pillows	Sets of handmade greeting cards
Knitted dishcloths	Hand knitted socks
Crocheted dishcloths	Hand knitted scarf
Flavoured vinegars	Hand knitted beanie
Homemade sauces	Hand knitted gloves or mittens
Jams	Covered notebooks
Lemon butter	Personal first aid kits
Homemade pickles	Decorated canisters for kitchen, bathroom or laundry
Homemade chutney	Lingerie bags for laundry or travelling
Homemade Christmas puddings or cakes	The list could go on and on and on.
Pomanders	Throughout the year I'll be posting handmade gift ideas as the Tip of the Day on a Monday, so
Bird feeders	

you'll get at least a weekly reminder of this challenge.

Don't forget to check into Handmade Christmas Central right here in the Member's Centre too; you'll find new ideas and instructions appearing regularly.

And lastly, check in regularly to the Handmade Christmas forum. You'll be able to ask questions, make suggestions and of course share your ideas (with pictures if you want to!).

A Thoughtful Moment: I Believe.....

I believe-

That we don't have to change friends if we understand that friends change.

I believe-

That no matter how good a friend is, they're going to hurt you every once in a

while and, you must forgive them for that.

I believe-

That true friendship continues to grow, even over the longest distance.

Same goes for true love.

I believe-

That you can do something in an instant that will give you heartache for life.

I believe-

That it's taking me a long time to become the person I want to be.

I believe-

That you should always leave loved ones with loving words. It may be the last time you see them

I believe-

That you can keep going long after you can't.

I believe-

That we are responsible for what we do, no matter how we feel.

I believe-

That either you control your attitude or it controls you.

I believe-

That regardless of how hot and steamy a relationship is at first, the passion fades and there

had better be something else to take its place.

I believe-

That heroes are the people who do what has to be done when it needs to be done,

regardless of the consequences.

I believe-

That money is a lousy way of keeping score.

I believe-

That my best friend and I can do anything or nothing and have the best time!

I believe-

That sometimes the people you expect to kick you when you're down, will be the ones to help you get back up.

I believe-

That sometimes when I'm angry I have the right to be angry, but that doesn't give me the right to be cruel.

I believe-

That just because someone doesn't love you the way you want them to doesn't mean they don't love you with all they have.

I believe-

That maturity has more to do with what types of experiences you've had and what you've

learned from them and less to do with how many birthdays you've celebrated.

I believe-

That it isn't always enough to be forgiven by others.

Sometimes you have to learn to forgive yourself.

I believe-

That no matter how bad your heart is broken the world doesn't stop for your grief.

I believe-

That our background and circumstances may have influenced

who we are, but we are responsible for who we become.

I believe-

That just because two people argue, it doesn't mean they don't love each other, And just

because they don't argue, it doesn't mean they do.

I believe-

That you shouldn't be so eager to find out a secret. It could change your life forever.

I believe-

That two people can look at the exact same thing and see something totally different.

I believe-

That your life can be changed in a matter of hours by people who don't even know you.

I believe-

That even when you think you have no more to give, when a

friend cries out to you - you will find the strength to help.

I believe-

That credentials on the wall do not make you a decent human being.

I believe-

That the people you care about most in life are the essence of life.

How to Recognise Elder Financial Abuse

Q: I'm worried about my grandfather who is living with my uncle. I suspect my uncle is taking advantage of my grandfather's money. What are the signs of elder financial abuse?

A: Sadly, elder financial abuse is becoming more common, and even more distressing, it's usually family members or close friends who are the perpetrators of this crime against our most vulnerable.

It's not always easy to spot the abuse, so it's important to be aware of these common signs:

1. Taking money. One of the most common signs of elder financial abuse is the perpetrator simply taking and using money from the accounts. You may notice unusual withdrawals, transfers and cheques from your grandfather's accounts. This can include bank accounts, savings, investments, superannuation and other accounts. Your grandfather may not understand or know about the withdrawals or cheques. Your uncle may even be cashing out the accounts.

2. Forced (or even forged) signatures on documents. Your uncle may be forcing your grandfather to sign over property deeds or make a new will. He may also try to get your grandfather to sign a power of attorney, so your uncle can take control of your grandfather's finances. If you suspect this is the case, you need to get legal advice immediately.

3. Unpaid bills and disconnection notices. A pile of unpaid bills can be a sign that your uncle is using your grandfather's money for himself instead of paying the bills. Your grandfather may not even be aware of the unpaid bills. Your uncle could be lying to your grandfather about paying the bills, while he is actually spending the money on other things.

4. Account statements with address changes. If your grandfather hasn't moved, then the account statements shouldn't have different addresses. Your uncle may change the addresses to receive the statements elsewhere. This makes it easier to control the finances and cover his tracks.

If you suspect that your grandfather may be the victim of elder financial abuse, then it's important to get help. You may need to contact the police and get a solicitor involved, at the very least you and your uncle need to have a serious conversation about what you suspect. At best, you'll discover everything is fine, at worst you'll find your fears are true. Either way you'll be able to ensure that your Grandfather is

properly taken care of and kept financially secure.

Household Budgeting Basics

The new year is the ideal time to review and revamp your household spending plan or to create one if you don't yet have it.

It may seem like a drudge chore, but I can guarantee you'll get excited when you see your spending for the year all laid out in front of you. You'll feel satisfied knowing where your money will be going. You'll be challenged to trim some of those expenses you didn't realise were quite so high. You'll grin from ear to ear when you see how much you'll be able to save this year just by having a written, detailed spending plan.

Creating a household spending plan will help you to stay on track and make sure you have enough money each month to pay your bills, build some savings and have money for anything extra that may come up.

Here are some household budgeting basics to help you get started.

Use the computer to create a spreadsheet that will hold all of your information (use Excel to create our basic spending plan, but I also back it up with a paper copy in an old-fashioned ledger book I bought from the newsagent years ago).

You'll need to include your income, your monthly expenses, yearly expenses and room for anything else that may come up. These would include vehicle repairs, school costs, going out to the movies, and other things along those lines.

1. Income

The first thing on your spreadsheet would be your income. You'll want to include everything you may have such as pay, secondary income,

child support, Centrelink payments, bonuses and other forms that may only come once a year like tax refunds or gifts.

2. Monthly Expenses

Monthly expenses are the next thing to add to your spreadsheet. These would include mortgage/rent, credit card payments, utility payments, loan payments and anything else that comes up every month. You'll want to have monthly amounts and due dates so you can place these under your income where it comes in each month.

3. Yearly Expenses

Yearly expenses may be a bit of a challenge to include, but it's a good idea to do it. This will help you avoid the stress of coming up with the money when they come due each year. This will mean you'll need to create a spreadsheet for each month for the entire year so you can include these types of expenses. They could be car insurance, registration, council rates, membership fees etc.

4. Extras

Extras are hard to budget for which is why you should try to plan on them each month. Putting money into an emergency savings account will help you to have the money when the time comes. It's nearly impossible to plan for vehicle repairs or emergencies, so an emergency account will help to ease the burden when these types of things come up. You can plan on maintenance to your vehicle or yearly check-ups with your doctor, but there are times when even these things don't help, so planning ahead will help.

5. Holidays

Planning a holiday is hard to do but when you do your budget right you'll be able to include this in your month to month budget. Your savings account will help with this plan as well. You'll be able to see where you have a little extra money and you'll have the ability to stick

some money back so you can take a holiday when you're ready to take one.

These are just broad suggestions, you can create a much more detailed spending plan once you've made up a basic one, and then you'll really know exactly where your money is going and how much you can put to a Payment Push or Emergency Fund or regular savings.

Creating a household spending plan will help you to spend your money wisely and you won't forget a thing. It's nearly impossible to remember everything you need to pay each month so creating a spreadsheet with all of your expenses and extra things you want will help you to maintain your budget so you can make everything happen easily.

You'll have the ability to see the big picture which will help you to see what you can do to increase your income and lower your expenses so you have more money in your bank account at the end of the month.

Paying Off Debt in the New Year - Make 2017 the Year You Ditch Your Debt!

Having debt is like carrying a huge boulder on your shoulders. Each time you finance another purchase or swipe your credit card, you're adding weight to that boulder. If you're not careful, that weight will eventually crush you.

Let 2017 be the year you shift that boulder from your shoulders so you can live debt free, cashed up and laughing in the realm of financial freedom.

You can pay down your debt this year, whether your debt amounts to \$3,000 or even \$30,000. The single most effective way to do so is by

creating an income stream and dedicating all of its earnings towards paying down your debt.

Yes, you may need to temporarily add quite a few hours to your workweek, and your social life may take a temporary setback, but one year of long hours can lead to a life free of the many burdens of debt. Can you imagine what it would be like not having to make debt payments? Your pay would be yours to do with as you please!

Getting a Part-Time Job

If you have the ability to get a moderate to well-paying part time job, go for it! If you're able to land a 20-hour per week part time gig paying just \$12 per hour, that's over \$1,000 each month. Granted, you'll inevitably need to pay taxes on this income, but even so, you're able to keep about \$945 in your pocket by the end of each month.

Over the course of a year, you'll be able to devote over \$11,300 to your debt. Surely that'll remove a heavy boulder from your shoulders! And if your spouse is willing to get a part time job with the same pay, you'll be able to pay off your debt in the following amounts (and this is a conservative estimate).

Total debt paid off with two additional part time incomes:

Month 1:	\$ 1,890
Month 3:	\$ 5,680
Month 6:	\$11,340
Month 9:	\$17,010
Month 12:	\$22,680

How drastically would your life change if you were able to pay off over \$20,000 worth of debt in just one year? Better yet, if you choose to

keep the job even after you're finished paying off debt, you'll be able to build a hefty savings account to protect yourself from ever needing to borrow money from lenders in the future.

Capitalizing on Your Hobby

Everyone has a hobby. Unless your hobby is habitual shopping (and remember what I say: shopping is not a recreational activity), chances are you'll be able to capitalise on indulging in your hobby. You can flip furniture, sell knitted items, profit with sporting gear or even sell your homegrown vegetables.

If you're talented in repainting furniture, buy or scrounge used furniture off Gumtree, garage/yard sales, or a local op shop. Then sand the piece, prime it, paint it with two coats of glossy white paint, apply a protective coat, change the hardware and then list it back on Gumtree for sale.

If you purchased the piece for \$25, spent an extra \$20 on supplies and are able to flip it for \$150, you've made a \$105 profit with just a few hours of work! When you become accustomed to the process, you may be able to flip three pieces of furniture a week and end up with a nice \$1,260 profit. Not bad for indulging in a hobby you enjoy!

While you may not be the Picasso of cabinet refurbishing, you may have another hobby. Below are seven common hobbies that are easy to capitalize on.

- Knitting/sewing
- Cooking/baking
- Cardmaking/papercraft/scrapbooking
- Painting
- Flipping collectibles
- Writing

- Party planning

There's no need to downsize, or even adjust your lifestyle in order to pay off your debt.

You've worked hard to build everything you currently have; why give it up now? Getting a part time job or effectively monetizing your hobby will allow you to pay down your debt considerably this year so you can start living the debt-free life you deserve!

15 Ways to Have a Great Valentine's Day the Cheapskates Way

It would be nice to spend indiscriminately, especially on a holiday like Valentine's Day. But not everyone has the necessary financial situation to go on a spending spree. The good news is: you can have a great Valentine's Day without spending a lot of money! Retailers want you to spend your money, but there's no reason to buy into their hype. Love can't be bought.

"Love doesn't require money."

Try these inexpensive Valentine's Day ideas:

1. Eat dinner at home, but go out for drinks and dessert. Forget the reservations and the high cost of a meal on the town. Cook a delicious, romantic meal at home. Head over to a nice coffee shop for dessert.

2. Find a flower option besides roses. Roses cost a small fortune on Valentine's Day. Find another flower your significant other loves. Many women don't like roses, ask about her favourite flower.

3. Go through the DVDs or look for a few romantic movies on Netflix or Stan and stay on the couch. It's easy to find a list of romantic movies. You don't even have to get dressed up.

The popcorn is less expensive at home, too. You can even talk during the movie without getting the evil eye.

4. Go to a hotel in lieu of a trip. Save on traveling expenses and visit a local hotel for the night. Consider finding one with a tub for two.

5. Have an indoor picnic. Clear out a space on the lounge room floor and have your picnic inside. Anything is possible.

6. Look for free or inexpensive entertainment. You can find quality entertainment on the cheap. Museums, local theatre companies, art galleries and food and wine tastings can all be both entertaining and inexpensive.

7. Use a coupon. A coupon might not go over well on a first or second date but if you've been together for a while, that awkwardness no longer exists. Both parties realise the saved money could be spent on something else to enjoy together.

8. Deliver your own flowers. The florist is more expensive than the supermarket or the green grocer. Deliver them yourself and enjoy the smile you receive - it's much more romantic than having a stranger dump a bouquet and leave.

9. Choose a different date. Valentine's Day might officially fall on February 14th, but why not consider celebrating the following day. Restaurants, flowers, and cards are all significantly less expensive. You can avoid the crowds, too.

10. Write a love letter. Everyone has a sheet of paper and a pen. Take a few minutes and put your romantic thoughts down on paper. It's free, and you'll score big points.

11. Give each other a massage. Pick the music and the massage oils. Light a few candles and turn on some music. Let your fingers do the talking.

12. Make your own card. There's no law that states you have to support Hallmark by purchasing a card that costs \$8.99. They usually end up in the recycling anyway. Make a card this year, it will be remembered forever.

13. Go out for breakfast. It's the most important meal of the day, and the least expensive. Why not go out for breakfast instead of dinner this year? Lunch is another option.

14. Make a gift. Make a scrapbook. Create a CD of his or her favourite songs. It's the thought that counts.

15. Set a budget and brainstorm. Sit down together and determine how much you're willing to spend. See how many ideas you can list that stay within the budget constraint.

A fun and memorable Valentine's Day can be enjoyed on a budget. Make a list of inexpensive ideas that will thrill your significant other. Avoid letting financial challenges ruin your holiday.

Love doesn't require money.

Dear Cath

Q. I have lost my mother's recipe for strawberry flummery, so was wondering if you know of one. Please. Thanks, Sandra.

A. Sandra I have two recipes for you. One is a traditional flummery, the other a modern take on this old fashioned favourite. I hope one of them is similar to your mother's recipe.

Strawberry Flummery

Ingredients:

2-1/2 cups strawberries and/or other berries, such as raspberries, blueberries and blackberries, divided

2 cups water plus 3 tablespoons extra

1 cup caster sugar

3 tbsp corn flour

1 cup cream

Method.

Set aside 1/2 cup whole berries for garnish. In a saucepan, combine remaining 2 cups berries, 2 cups water and sugar in a saucepan. Bring to a boil, reduce heat and simmer 5 minutes. In a small bowl, mix corn flour and 3 tablespoons water to a smooth paste; stir into cooked mixture. Cook, stirring, until mixture thickens and sauce is clear, about 3 minutes. Cool to room temperature. Whip cream until stiff. Fold into fruit. Transfer to a serving bowl. Garnish with whole strawberries, cover and refrigerate until ready to serve.

Four by Two Dessert

This dessert is so quick and easy and it's always a hit. The blackberries give it a refreshingly different tang, just perfect for a hot summer night.

Dissolve 2 port wine jellies in 2 cups boiling water. Let cool. Add 2 cups cream, making a light pink mixture. Add 2 cans drained blackberries. Pour into serving dish and let set in fridge.

On the Menu - Make-Ahead Mason Jar Salads

If you like to take your lunch to work or pack school lunches, these make-ahead mason jar salads are just the thing. Spend half an hour once a week to put together a week's worth of lunches. And yes, they will keep in the fridge for up to a week.

You can use mason jars or, if you don't have any, recycle large pasta sauce jars. Just be sure you tighten the lid properly when you seal them to keep your salads fresh. Bon appetit!

Tex Mex Mason Jar Salad

Ingredients:

- 1 cup balsamic or cilantro vinaigrette dressing
- 2 avocados, diced
- Juice from 1 lime
- 400g can black beans, drained and rinsed
- 300g can corn, drained and rinsed
- 1 small red onion, chopped
- 1 punnet grape tomatoes
- 500g box spinach
- 5 quart size mason jars

Method:

1. Toss the avocado pieces in the lime juice to help prevent browning from oxidation.
2. Divide the ingredients into 5 portions and add to the quart-size mason jars in the order listed.
3. Seal tightly with mason jar lid and refrigerate up to 1 week.
4. When ready to serve, shake up all the ingredients and eat it out of the jar, or toss all ingredients together in large bowl and serve.

Caprese Spinach Mason Jar Salad

Ingredients:

- 1-½ cups balsamic vinaigrette
- 2 cups mozzarella cubes
- 1 punnet grape or cherry tomatoes
- 2 cups wholemeal small shell pasta, cooked
- 500g baby spinach, washed
- 5 quart size mason jars

Method:

1. Divide the ingredients into 5 portions and add to the quart-size mason jars in the order listed.
2. Seal tightly with mason jar lid and refrigerate up to 1 week.
3. When ready to serve, shake up all the ingredients and eat it out of the jar, or toss all ingredients together in large bowl and serve.

Apple-Walnut Mason Jar Salad

Ingredients:

- 1 cup balsamic vinaigrette dressing
- 2 granny smith apples, cored and sliced
- Juice from 1 lemon
- 2 celery stalks, chopped

1-½ cups chopped walnuts
500g mixed baby salad greens

5 quart size mason jars

Method:

1. Toss the apple slices in the lemon juice to help prevent browning from oxidation.
2. Divide the ingredients into 5 portions and add to the quart-size mason jars in the order listed.
3. Seal tightly with mason jar lid and refrigerate up to 1 week.
4. When ready to serve, shake up all the ingredients and eat it out of the jar, or toss all ingredients together in large bowl and serve.

Cobb Mason Jar Salad

Ingredients:

1 cup Ranch dressing
2 cups cooked/grilled chicken breast
1 punnet grape or cherry tomatoes
4 eggs, hard-boiled
4 slices bacon, cooked and crumbled
250g shredded Iceberg lettuce
Blue cheese crumbles, optional
5 quart size mason jars

Method:

1. Divide the ingredients into 5 portions and add to the quart-size mason jar in the order listed.

2. Seal tightly with mason jar lid and refrigerate up to 1 week.

3. When ready to serve, shake up all the ingredients and eat it out of the jar, or toss all ingredients

together in large bowl and serve.

Tropical Chicken Mason Jar Salad

Ingredients:

1 cup sweet vinaigrette, i.e. raspberry vinaigrette

1 small red onion, finely chopped

2 avocados, diced

Juice from 1 lime

2 mangos, seeded and diced (or 800g can pineapple chunks, well drained)

2 cups cooked/grilled chicken breast

500g mixed baby salad greens

Feta cheese crumbles, optional

5 quart size mason jars

Method:

1. Toss the avocado pieces in the lime juice to help prevent browning from oxidation.

2. Divide the ingredients into 5 portions and add to the quart-size mason jar in the order listed.

3. Seal tightly with mason jar lid and refrigerate up to 1 week.

4. When ready to serve, shake up all the ingredients and eat it out of the jar, or toss all ingredients

together in large bowl and serve.

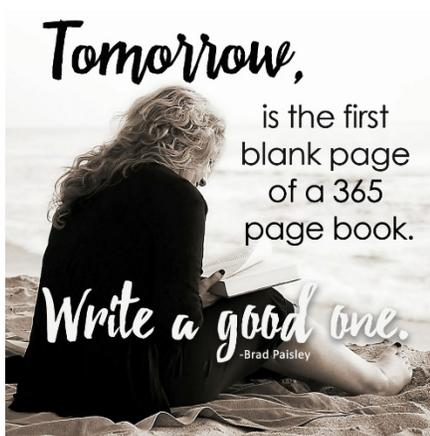
Cheapskates Tip Store

Keeping Pets Pest Free on a Cheapskates Budget

If you have quite a few animals, this can be pricey. Just with the dogs alone in our house it costs \$34. We have two small dogs that use a 1 ml tube and a large dog that uses a 4ml tube. The small ones are \$63 for 6 and the large one \$79 for 6 on eBay. Now I only buy the large 4ml tube and with a 2ml syringe and needle from the chemist, draw up the 1 ml dose. I am a nurse so it is second nature, but if you are unsure, get one to show you. Now it only costs me \$18 a month. That is half price for exactly the same treatment. I also buy the worm tablets on eBay in bulk. We love our dogs and would not skimp on their protection, but this just makes it cheaper.

Contributed by Judith Robertson

Quote of Note



Advertising Your Business for FREE

My friend has recently started her housekeeping business while she looks for a full-time job. With very little funds she cannot spend money on newspaper ads, I suggested she join local community groups/ buy swap sale groups and overnight she joined 42 of her local groups via Facebook, she posts her business online once a week and has been very successful in gaining clients, her audience is now in the hundreds and on her first day she was booked for two jobs!!! Now two weeks later she has put on hold her plans of looking for full time work as the housekeeping jobs provide her with flexibility and a near full time wage!!! All without spending a cent.

Contributed by K. Venn

Country Living Not Necessarily Expensive

Living in a country town doesn't always mean paying a small fortune for your fruit and vegetables, which are often older and of a lesser quality than what you would find in a big supermarket chain or green grocer.

We live in a small town of about 800 people, which is a 3 1/2 - 4 hour return trip to the nearest city of Hobart. We used to travel once or twice a month to do a big grocery shop at Woolworths or Coles, then buy things in between at our local corner store (we like to support the locals too). Then we found a brilliant little deli/grocer in Hobart, that you can email your order too and they will pack it up for you for nothing!

We then contacted a freight company who delivers to our area, costing us \$4 for a large poly box (we usually get 1 box per week). Not only do we save time doing the shopping, we also save money (fruit/veg prices are half that of what we pay here plus the petrol savings), and we have access to a whole range of fruit and vegetables/deli items/bakery goods/health foods etc. that are fresh, fresh, fresh and delivered straight to our front door!

Since we have started doing this there have been even more green grocers offering this service. As long as there is a freight company delivering to your area, you can do it too!

Contributed by Bianca

Lunchbox Practice

My husband loves the instant flavoured coffees but they get quite expensive - the bottles of instant flavoured coffee tell you to use 3 heaped teaspoons per cup - but that makes it a very expensive coffee - we discovered if you add 1 normal sized teaspoon of the flavoured coffee to 1 teaspoon of regular instant coffee you get a

lovely full flavoured coffee with the extra flavouring - This stretches the bottle of flavoured instant coffee 300%.

Contributed by Lisa Johnson

Know the Pilot for Cheap Flights

Sign up to "I know the Pilot", they will send you a notification as soon as an airline has sales. There is also an app you can download so you don't miss a flight. Two weeks ago I bought a flight from Perth to Queensland \$49!!!

Contributed by Jessica Dunn

Free Patty Pans

Many of us buy or receive the shortbread or butter biscuits that come in the tin. The biscuits sit in paper patty pans. Keep the patty pans to use for your next batch of cupcakes or even for art and craft activities. At 4 cents per patty pan this is a saving of 80 cents per tin of biscuits.

Contributed by Fiona Holloway

Recovering Stained Plastic Containers

I love free things...so here goes. Sometimes plastic containers get stained with tomato based sauces. All you have to do is put the item out for a day in strong sunlight. Just rinse first and wash as usual, after the stain has disappeared like magic!

Contributed by Heather Schlusemeyer

Tear up a Tea Bag for a Neat Mending Trick

The paper from a new tea bag is a great temporary fix for a broken nail. Cut out a piece of tea bag. Apply nail polish to the area and smooth the paper over it to cover the break. Then apply more nail polish over the top. Once dry, trim any excess paper away.

Contributed by Melinda Roberts via Facebook

Things to do with Rhubarb

This is a fantastic way to use up your rhubarb and make a nice rhubarb cider.

Rhubarb Cider

Ingredients:

20 cups water

4-1/2 cups chopped, uncooked rhubarb

4 cups sugar

2 tbsp apple cider vinegar

juice of one lemon

Method:

Place all ingredients in a large container, cover with cloth, leave for 2 days, then strain and bottle. You can drink straight away or leave for a few days. Place in refrigerator, pour into a glass - you can add lemonade, soda water, ice, vodka etc. Depending on the colour of your rhubarb the more pink in colour your drink. It's easy, quick and no cooking.

Contributed by Judy Fisk, 19th December 2016

Editor's note: This is a slightly sweeter version of Rhubarb Champagne, a lovely and refreshing

summer drink I make when the rhubarb just won't stop growing. *Cath*

Grow Your Own Lavender

Please don't buy lavender as you can easily take cuttings from an established plant and grow new plants. It's as simple as taking a cutting, removing most of the foliage and all of the flowers if there are any, and planting. I've heard of using honey on the stem to encourage root growth and covering the cutting with a large soft drink bottle with the bottom cut off which enables less water evaporation, keeping the soil moist. There are many other plants you can grow for free such as spring onions - just plant the root and approximately 1cm of the white; succulents - you just need a leaf and place on top of the soil and roots will grow; mint - this grows easily from a piece or if already in the garden lay a piece down in the soil, cover with more soil and roots will establish, you can then remove this section and plant somewhere in the garden. So many plants can be propagated easily, you never need to buy seedlings again. Good luck with the garden.

Contributed by Michelle Parsons

Lunchbox Practice

To assist your child for their first day of preschool or school try packing their lunchbox for them everyday a few weeks beforehand and guide them on how to open, close and pack their container back into their bags. This will give them a giant boost to self-esteem, confidence and self-help skills when they finally arrive at their place of learning. Take them with you when purchasing their lunch boxes and drink bottles and let them choose the easiest ones for them to handle.

Contributed by Julie, Ingleburn

Gaining Sturdier Seedlings

When planting out seedlings such as beetroot and lettuce break the top portion of the leaves from the top of the plant. This enables the roots to adjust to the soil and has less effort for feeding the leaves which have been taken off.

Contributed by Judy Whiteman

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

Membership enquiries should be directed to The Cheapskates Club, or to PO Box 5077 Studfield Vic 3152.

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