

The Cheapskates Journal February 2016

From Cath's Desk

Hello Cheapskaters,

Welcome to a new Cheapskates Journal and a brand new month of Cheapskating.

February is No Spending Month and I've been following along with how you're doing through the Member's Forum. I'm so proud of everyone, even with some unexpected events you're all staying aware of No Spending and sticking to it as best you can. I can't wait to see how you finish up the month and how much you'll have saved.

How are you finding the new timing of the Journal? I'll admit to my OCD tendencies not liking starting a new Journal in the middle of the month - it just seems wrong to me, especially after 15 years of publishing on the first of the month. I know that your loving getting my meal plan before the start of the month though - thanks for the positive feedback, it is appreciated.

Being a little OCD can be a good thing, it usually is. But sometimes what we know and repeat over and over can be a bad thing, especially when it comes to bad spending habits. This month's Journal is all about developing good spending, saving and budgeting habits and breaking those habits that cost us money for good.

I've posted a slide show with a worksheet that outlines how you can save \$4,000 (or more) in a year - and do it painlessly too. It will help you break those bad habits that are costing you money and you'll be richer at the end of the year - who wouldn't like that?

Have a great month everyone (and enjoy ditching those bad habits).

HAPPY CHEAPSKATING
Cath

Feature Article: 5 Easy Steps to Save \$4,000 in a Year

Saving money can seem like the impossible dream, especially if you are on a tight budget. It can be done!

[Watch the slideshow](#) for 5 things you can do every day that will save you money - and lots of it!

When you've finished the slideshow, download the worksheet and get started saving today.

A Thoughtful Moment: Shake off Your Problems

A man's favourite donkey falls into a deep precipice; he can't pull it out no matter how hard he tries; he therefore decides to bury it alive.

The Cheapskates Journal February 2016

Soil is poured onto the donkey from above. The donkey feels the load, shakes it off, and steps on it; more soil is poured.

It shakes it off and steps up; the more the load was poured, the higher it rose; by noon, the donkey was grazing in green pastures.

Moral of the story: after much shaking off (of problems) and stepping up (learning from them), one will graze in GREEN PASTURES.

Jam and Jelly Making Basics

Jams and jellies are among the most popular preserved foods. Not only are they delicious, they can also be used in many ways and are the perfect way to preserve large quantities of fruit. Getting them right may take some practice, but it's well worth the effort.

Equipment

Making jams and jellies doesn't require much equipment. Here's what you'll need.

- Saucepan – You'll cook the fruit in an appropriately sized saucepan. Make sure the pan is large enough to allow for boiling and stirring without spillage. There are specialty jam and jelly pans, but they are expensive and not necessary. A large saucepan or stockpot will do the job perfectly for you.
- Jelly bag or cheesecloth – If you're making jelly out of firm fruits you'll need some way to strain out the juice. If you choose to use cheesecloth, use at least two layers. Jelly bags may be purchased where you buy your canning supplies or made out of muslin or unbleached calico.
- Jars – Jars that can withstand high temperatures (for sterilising and to handle the boiling hot jam) and lids with sound seals are essential. You can use preserving jars or re-use jam jars you already have.
- Preserving Pan – Since jams and jellies are high in acid, they may be bottled using a water bath canner.

Ingredients

The ingredients you'll use for your jam or jelly vary by recipe, but there are certain basic ingredients that you should know about.

- Fruit – Fruit is what gives jams and jellies their flavor and color. Some of the most popular fruits to use include grapes, strawberries and apples. Certain vegetables may also be used, such as rhubarb and peppers.
- Pectin – Pectin is essential for gel formation. Most jam and jelly recipes call for added pectin. Some firm fruits, such as berries, apricots and peaches, contain enough natural pectin for jam and jelly making. However, adding pectin can increase the yield and flavour.

The Cheapskates Journal February 2016

· Acid – Acid is also instrumental in gel formation. Most fruits contain sufficient acid for making jam or jelly, but some may require the addition of lemon juice or citric acid. I add a tablespoon of lemon juice per kilo of fruit to my jam and it works every time.

· Sugar – Sugar gives jams and jellies their sweet flavour, but it also serves two other important purposes. It aids in gelling and it acts as a preservative. The sugar binds with the liquid, helping prevent the growth of microorganisms that can cause spoiling and food poisoning. Low-sugar jams require the addition of gelatin for proper thickening and should be refrigerated and used within 4 weeks instead of canned.

The Basics of Preparation

If you're new to making jams and jellies, it's easiest to follow a recipe with step-by-step instructions but there are some basic steps you should know before you get started. Here's a brief overview.

1. Prepare the fruit. All fruits should be washed first. Soft fruits and berries should be crushed, while firm fruits should be cut into small pieces. Peels and cores are removed when making jam, but may be left intact for jelly. Some fruits require added water, and lemon juice may be added for tartness.
2. Cook. When making jelly, the fruit is simmered until soft, then strained through the cheesecloth or jelly bag. Sugar and pectin are added according to the recipe's instructions, and the mixture brought to a boil. The steps for jam are essentially the same, except straining is not required. Cooking times vary by fruit.
3. Skim off the foam. Once cooking is complete, the mixture is removed from heat and the foam quickly skimmed off.
4. Fill containers and process. The mixture should be poured into hot jars or containers immediately. Fill them no higher than $\frac{1}{4}$ inch from the top. Wipe off the rims, put the lids in place and process in the boiling water bath for 6 minutes if you are using that method. Otherwise put the hot jam or jelly into the jars, seal, tighten the lids and leave them to seal themselves.

Before You Lose Your Purse - Read This!

Your purse isn't just a convenient place to store money and your driver's license. It can also be filled with credit cards, debit cards, family photos and other important information. Before you lose your purse and face the difficulty of replacing the items, you may want to take these steps.

Take a proactive approach to protecting your wallet:

1. Make a list of everything in your purse. By creating a list, it will be easier to replace the missing items if something happens to your wallet.

It's important to write down everything, even the pet photos, so you'll know what you might want to replace later.

The Cheapskates Journal February 2016

Consider making more than one copy of the list. Keep a version somewhere safe out of your home as an extra precaution. The list will need to be easily accessed, so keeping an extra copy at home will help you too.

2. Write down account numbers and phone numbers. Credit cards and debit cards often have toll free phone numbers on the back that can help you. But if these numbers are in your missing wallet, they aren't much help.

By writing down the phone numbers and account numbers, it will be much easier and quicker to prevent fraudulent charges and order replacement cards.

Even better, make copies of all of your cards. If you have access to a copy machine, you may want to make copies of all of the cards in your wallet.

By reducing the amount of personal information you carry in your wallet, you'll make it more difficult for thieves to steal your identity.

3. Make copies of your pictures. The pictures in your wallet can be just as valuable as the cards and money. The memories and messages they represent are difficult to replace.

4. Avoid attaching your keys to your purse Keep your keys separate from your wallet. If one gets lost, at least the other one will be safe. This will make replacing everything a simpler process.

5. Keep your PIN numbers and passwords out of your purse. From your email account to your social media profiles, you have multiple passwords to remember. Although it's not easy to memorize or keep track of all of the passwords you need, you don't want to carry them in your purse. Keep them in a separate, safe place.

If your purse disappears, and your PIN numbers or passwords are in there, thieves will have easy access to your accounts.

Also, by leaving your PIN number within easy access to thieves, your bank might not even cover the fraudulent charges that were made with PIN numbers.

You may not be able to stop every instance of your purse getting lost or stolen. However, you can be prepared for the possibility and take steps to reduce the negative impact if it happens.

Know the Shelf Life of Your Preserved Foods

Bottling, canning, drying, vacuum packing and freezing foods allows them to remain tasty and fresh for extended periods of time. Unfortunately, they will not last forever. Since you're not using the preservatives and advanced techniques used in preserving store-bought foods, you can't expect foods you've preserved at home to retain their taste and freshness as long as they do.

Knowing the shelf life of each item you preserve will help you plan accordingly. Here's a quick overview.

The Cheapskates Journal February 2016

Bottled/Canned Foods

As long as you store them in a cool, dry place, bottled (or canned) foods will be safe to eat for anywhere from several months to over a year. Light may cause colour change and nutrient loss, so store items in glass jars in a dark place.

In general, most bottled or canned foods that are stored properly should be consumed within a year. However, foods that are low in acid such as tomatoes may not last quite as long. Foods that are especially high in acid will keep for up to 18 months, and canned fruit juice may be stored for up to 3 years.

Dried Foods

When it comes to the storage of dried foods, there are four factors that can significantly affect shelf life. These are temperature, moisture, oxygen and light. The lower the levels of these four things, the longer you can expect your dried foods to last.

Under optimal conditions, dried fruits will keep for up to a year. Dried vegetables will last about 6 months. Dried meats will keep for around 6 months as well if they are refrigerated. Keep in mind, however, that opening containers of dried foods exposes them to oxygen and shortens their shelf life. You can extend the shelf life of dried foods with oxygen absorbers - little parcels you put into the container with the food before sealing. They can be bought online or from specialty preserving shops, but they are quite expensive and if you rotate your bottling not necessary. If you are planning on storing your bottled or canned produce for more than 12 months, they may be worth considering.

Frozen Foods

Freezing foods greatly extends their useful life. In fact, as long as your freezer is kept at or below zero degrees Fahrenheit, the foods in it will remain safe to eat indefinitely. But the quality of any food will decrease when frozen for an extended period of time. It may undergo changes in flavour, colour, texture and nutritional value. So even with frozen foods, shelf life is still important.

Meats are among the most commonly frozen foods. Depending on type, they will retain their quality for anywhere from a couple of months to a year. Roasts, steaks, pork, whole poultry and wild game are among those that keep the longest. Chicken and turkey pieces will retain their quality for up to 9 months. Ground or sliced meats do not keep as long as those that are left intact or cut into large pieces and should be used within 4 months. Fatty and lean fish should be used within 3 and 6 months respectively. Sausage, bacon and organ meats should be consumed within 2 months.

Shelf life for frozen fruits and vegetables varies by type. In general, vegetables will keep for up to a year, and fruits for up to 6 months. Exceptions include capsicums and tomatoes, which should be used within 4 months, and melons, which are good for up to a year.

Top Tips for Saving for a House Deposit

Are you trying to save for a deposit on your dream house? A bigger deposit can make it easier to obtain a loan and will obviously reduce your monthly mortgage payments. You'll have more equity in the property straight away too.

If you're trying to save for a deposit, consider these strategies:

The Cheapskates Journal February 2016

1. Set a deposit goal. It's easier to save if you have a clear goal for your deposit. Look at houses in your price range and talk to real estate agents to get an estimate of how much money you're looking at to buy your home. A minimum of 20% of the cost is a good goal. If you can wait and save more - even just another 5%, you'll save thousands in interest and time and own your property sooner.

2. Use traditional savings accounts. A traditional savings account at a bank has both advantages and disadvantages.

- One of the benefits is being able to withdraw and use your money quickly. Another advantage is that there aren't any fees for withdrawing the savings. You have instant access to the account and can use it.

- The downsides of traditional savings accounts are the possibility of monthly fees and low interest rates, so your money doesn't earn much.

3. Try the \$5 note savings plan. The \$5 note savings plan is a simple process to reach your deposit savings goal more quickly.

- In addition to your regular savings routine, this plan involves saving a \$5 note every time you get one from a bank, friend or store. If you get a \$5 note or multiple \$5 notes as change, then you save them. Deposit them on a regularly to earn interest.

4. Take advantage of automatic savings transfers. It's easy to forget to add money to your savings accounts. If you're worried this will happen to you, set up automatic transfers from your pay to your savings account.

- You can choose the amount and frequency of the automatic transfers.

- One of the advantages of this strategy is that you can choose an amount you wouldn't really miss from your pay. What you never see, you can't spend, either. Your savings will grow automatically.

5. Apply for the First Home Owner Grant (FHOG). This is a national scheme for first home buyers. Under the scheme, a one-off grant is payable to first home owners that satisfy all the eligibility criteria. Check for state funded schemes too and apply for them if you qualify. Find out more here:

<http://www.firsthome.gov.au/>

Frugal Living Tip of the Month: Save on Gifts!

How much can you save? \$50 or more a month!

Making It Work:

Gifts don't have to destroy your monthly budget. When you plan ahead and shop in advance, you can find unique, satisfying gifts while still staying within your budget.

Adding to your present box regularly will save you a lot of money

Consider these tips for finding frugal gifts:

The Cheapskates Journal February 2016

1. Re-gifting

This is the right time of year to think about re-gifting - right after Christmas! Do you have a beautiful necklace you received as a gift, but it's not your style? Did your cousin give you a dress that is too big? Put that wonderful present to good use by giving it to someone else who would enjoy it. It's important to keep track of who gave you the original present because you don't want to re-gift it to the same person!

2. Plan months in advance

One of the key ways to save money on gifts is to plan ahead.

Create a calendar of your family's birthdays, anniversaries and other celebrations. This will enable you to plan ahead, create handmade gifts, shop during the sales, and find the perfect gift.

3. Shop at op shops and thrift stores

Your recipients don't have to know where you purchased the gifts. Discover unique presents at thrift stores, resale shops, and similar establishments.

4. Consider gifts of your time or talents

Do you enjoy babysitting? Can you repaint an entire room in one day? If you have unique talents or simply want to give the gift of your time, then you can save money and make the recipient happy.

5. Consider online swap groups and give-away groups

Join a Facebook swap group. Or perhaps your city has an online group that gives away free items or swaps them? They can make perfect gifts.

6. Make your gifts

Handmade items cost big dollars at specialty gift shops and markets. They're even expensive at your local Church or school fete so don't feel guilty about giving a handmade gift. Gifts of baking, sewing, crochet, knitting, pottery etc. are all budget friendly and usually easy to make. Those with green thumbs can create beautiful gifts for next to nothing by taking cuttings from their gardens or collecting seeds and growing plants.

If you are a knitter or can crochet you can make dish cloths or decorate face washers, hand towels, pillow cases, serviettes - let your imagination run wild.

Frugal gifts can help you trim your budget and save money. You can still give wonderful presents without spending a fortune.

On the Menu: Budget Family Favourites

Every family has favourite dishes.

It may be something simple like baked beans on toast. It may be something rather spectacular like Seafood Chowder. In our family the favourite meals are all simple, old fashioned and very budget friendly.

This month I'm sharing a meatloaf, a variation on potato bake and some truly morish biscuits, just right for school lunchboxes, morning tea or an after school snack.

The Cheapskates Journal February 2016

Grandma's Meatloaf

This meatloaf is a great comfort food. It began with Grandma's recipe, then it became one of our favourites with the addition of seasonings and sweet chilli sauce on top for a little zing. A great foundation for a comfort meal.

Ingredients:

500g mince
2 eggs
1 cup rolled oats
1 small onion, diced
1 small green pepper, chopped fine
1/2 teaspoon black pepper
1/2 teaspoon chilli powder
1/2 teaspoon garlic salt
1/2 cup sweet chilli sauce

Method:

Pre-heat oven to 180 degrees Celsius.
Grease a 8cm x 20cm loaf tin. Line the base with baking paper.
In mixing bowl combine all ingredients, except sweet chilli sauce.
Press mixture into loaf pan.
Top with chilli sauce and cover with foil.
Bake for 35 minutes.
Remove foil, and continue cooking for an additional 10 minutes.
Let rest 10 minutes before turning out to slice.
Serves 4.

Cheesy Scalloped Potatoes

These gooey, yummy cheesy potatoes are the perfect side for any dinner but they go very well with Grandma's Meatloaf. Easily dressed up for a meal or served just as they are for a satisfying side.
Serves: 6

Ingredients:

3 large potatoes, peeled
1 small onion, thinly sliced
2 tbsp dried parsley
2 cups grated cheese
1/3 cup grated Parmesan cheese
1/2 cup diced bacon, cooked
600ml cream
1 tsp salt
1/2 tsp pepper

Method:

Preheat your oven to 180 degrees Celsius. Oil the base and sides of a casserole dish.
Next layer a third of the peeled potatoes, parsley and onions on the bottom. Sprinkle with 1/2 cup of cheese and salt and pepper.

The Cheapskates Journal February 2016

Create 2 more layers using the onions, potatoes, parsley and cheese as you did in the last step. Pour the cream over the layers and sprinkle with remaining cheese and crumbled bacon. Sprinkle the Parmesan cheese on top and cover with foil. Cook for about 30 minutes and then remove the foil and continue baking for another 15 minutes until nicely browned and bubbly and potato is cooked through.

Oat and Fruit Biscuits

These biscuits taste just like grandma used to make. Sometimes I use sultanas or cranberries or even mixed fruit, and sometimes I use chocolate chips, either way they are delicious.

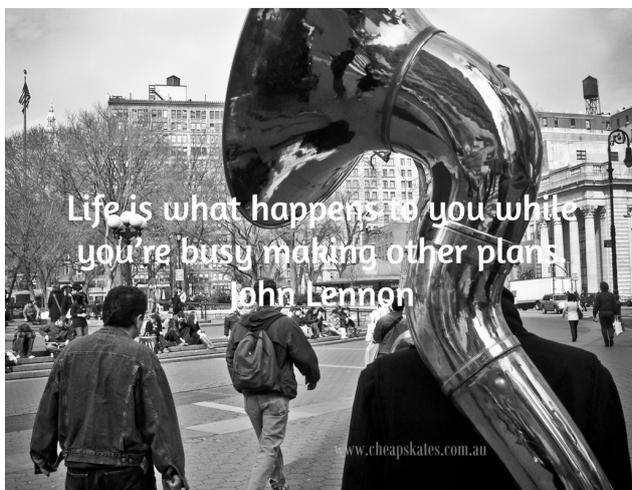
Ingredients:

3/4 cup butter, softened
1 cup brown sugar
1/2 cup white sugar
2 eggs
1 teaspoon vanilla
1/2 teaspoon bicarb soda
1 teaspoon salt
3 teaspoons mixed spice
3 cups rolled oats
1-1/2 cups plain flour
1 cup sultanas, raisins, mixed fruit or chocolate chips or a combination of these ingredients

Method:

Preheat oven to 180 degrees Celsius.
Mix butter, sugars, eggs and vanilla until light and creamy.
Add all dry ingredients and mix well.
Add dried fruit or chocolate chips if desired, mix well.
Drop from a teaspoon onto a baking paper lined biscuit sheet.
Bake for 8-10 minutes. Let rest 1 minute then transfer to a rack to cool.
Makes 3 dozen.

Quote of Note



The Cheapskates Journal February 2016

Cheapskates Tip Store

Scrubbing with Plastic Citrus Bags

My friend bought three pomelos from Costco in a green plastic mesh bag. The plastic is quite stiff, and when the label is taken off, it can be rolled up to make a very good coarse scourer which does not scratch.

I have also cut similar orange bags into strips and crocheted them with nylon twine to make similar scourers. These last a great deal longer than purchased scourers, and the nylon does not rot easily. They can easily be bleached to keep them germ free.

Brilliant for scouring the coffee stain off the white inside of the coffee mug!

Contributed by Adele Main

Keeping your Front Loader Mould Free

Put on a pair of rubber gloves. Then place an old towel on the floor in front of the washing machine door and place a bowl with a cup of White King in it. Have an old toothbrush handy. Then take 4 sheets of paper towel, fold them in half and then across lengthways until it looks like a long sausage. Dip it into the White King in the bowl and squeeze out some of it so it is not dripping but still saturated in the White King. Carefully stuff it in between the rubber grooves and continue the same right the whole 360-degree circumference of the rubber grooves of the machine. Leave it there for several hours and then remove the sheets of paper towel into the bowl and using your toothbrush and some dishwashing detergent and vinegar gently scrub away any mouldy residue. Rinse with water. Do this until there is no visible mould. It may take a little patience. Every time you have completed a wash cycle be sure to take a dry microfibre cloth, roll it up and stuff it into the rubber cavity where the water builds up and leave it there for a couple of hours. Always leave the door open and you will never have a problem again. It's the only way. And I had tried everything!

Contributed by Sophie Burness

Using up the Last of the Lettuce

Did you know lettuce can be fried and served as a side dish (think baby spinach, rocket as well as traditional cos and hydroponic mixed lettuces) with a dash of vinegar and pinch of salt? Great for the bags of lettuce getting a little aged in the fridge drawer - obviously nothing that has gone slimy but great for the bits toward the end of the salad bag or if you grow your own a good way to finish up the last of the leaves. I also sprinkle the mixed leaves as a topping on MOO pizza night. Just like berries, apparently the darker the leaf the more nutrients it contains.

Contributed by Angie Fimmano

Save on Dryer Sheets \$\$\$

I recently came across this SUPER simple tip ..works great and saves you A LOT of \$\$\$\$!!

You'll need.....

A container with an airtight lid (I use a 2L food storage bowl w/screw on lid)

4-6 dish sponges (I use cheap ones in packs of 5)

2 cups fabric softener (any brand/scent - cheapest and nicest smelling you can find)

The Cheapskates Journal February 2016

4-5 cups water

Gently stir fabric softener and water together in container

Cut sponges into 3 strips across the shortest side ..add sponges to softener/water mix and put on lid to leave soak.

To Use: squeeze out 1 sponge strip and put it in the dryer with your load of wet clothes ..when clothes are dry, put the sponge back into the container of mix.

Results: EXACTLY the same as using the expensive dryer sheets that get thrown away!!!!

Cost: Coles Lavender fabric softeners concentrate \$0.76, Coles brand sponges 5 pack \$1.87, plastic screw lid container \$2.00.

Keeps your clothes smelling fresh without the expense. Refill container as needed ..but that won't be very often at all ...MAYBE twice a year or less!!!

NOTE: If you use a smaller containerjust adjust mix to fill it with a ratio of 1 cup of softener to 2 cups of water (a little extra water doesn't hurt).

Contributed by Tracy New

Cheap Alternative to Packing Cells

Packing cells (small zippered pouches to pack items within a suitcase or large bag) are such a great idea to organise your packing. However the cost really adds up, especially if you're buying a set for each and are lighter too - perfect for travelling light or with carry-on luggage only. Use smaller sizes to organise toiletries and other small items & larger ones to organise clothing, shoes etc. We've used them on several long trips & wouldn't use anything else. Savings of up to \$50 per person.

Contributed by Rebecca Clay

When there's No Cream in the Fridge

Quite often I go to make a quiche and I haven't any cream or the cream that has been opened a day or two ago has gone off. So I decided to use about 1/4 cup of milk and 2 tablespoons of butter in my quiche and it was one of the yummiest yet. So I no longer buy cream but use the milk which is always in the fridge and some butter always in supply. I only use what I need. A saving of no waste and \$3.00 for cream.

Contributed by Carol Heagney

Emergency Fund Pays Down Home Loan

As a way of setting up an emergency fund and helping to pay our home off quicker I set up our home loan with a redraw facility. A set amount gets taken from my pay each fortnight and paid into our home loan as an extra payment. I have built up the three months' income for in the event we are both out of work and at the same time paid extra off our mortgage. This gives me the comfort of knowing that I have money at my fingertips in an emergency and at the same time I am paying the home loan off quicker.

Contributed by Felicity Georgiou

The Cheapskates Journal February 2016

Weed Control in Paths and Pavers

We have large areas of deco (decomposed granite) and pavers in our yard and weeds are constantly popping up in the deco and between the paver cracks. I have used Once A Year Path Weeder with great success, but, after looking at the active ingredients, I found it was a type of salt. Instead of buying and mixing up the Once A Year Path Weeder, (not cheap and a lot of work mixing it and lugging it in a watering can), I bought a 15kg bag of pool salt. I then tipped portions into a large ice-cream container and sprinkled by the handful it over the areas to be kept weed free. Some I watered in with a hose and other parts I left it sitting dry on top for the rain to deal with - all areas treated have been weed free for two months - which is excellent for the wet season in NQ. DO NOT USE IN AREAS WHERE YOU HAVE, OR WILL WANT PLANTS GROWING.

Contributed by Rhonda Williams

Editor's note: This will work if you are desperate and really fighting a losing battle with weeds in paths BUT I'd use it sparingly. Salt is not something you want to add a lot of to your soil. I use undiluted white vinegar or boiling water from the kettle with good results.

Compost Soup

I live in a unit with a small courtyard and a number of pots with my veggies in. I do not have room for a compost bin, so I collect all my veggie peeling for the week and store in the refrigerator in a small plastic bucket with a lid. Once a week I make a soup with this, when cool I use the Wizz Stick to chop everything up (can use the food processor). I then pour the soup over the soil and water in it. No waste and my plants are thriving.

Contributed by Anna Thompson

MOO Bread Flour

Baker's flour for making bread is double the cost of plain flour, so to make your own add 1 teaspoon of gluten flour from the health food store to each cup of Homebrand plain flour. Makes lovely springy bread very cheaply.

Contributed by Carmelo Cutroni

Cheap Note Pads

It's the new year and most of us have a new diary, what to do with the old one. Toss it out never. How many pages have nothing on them or only one side? I tear out all the pages and put all the usable ones in a bulldog clip or two, instant note pad. One by the phone and one by the computer. I can then efficiently reuse or recycle the cover and wire spiral, no waste and little landfill.

Contributed by Suzanne McEwen

Cleaning the Compost Pail

Before putting compost scraps in your pail (before you toss them into the big compost bin), put some shredded newspaper at the bottom. It stops compost from sticking, absorbs some of the juices and smells and helps to balance out the composition of your compost.

Contributed by Cynthia Tay

The Cheapskates Journal February 2016

The Cheapskates Club

Founder and editor: Cath Armstrong

PO Box 5077 Studfield Vic 3152

www.cheapskatesclub.net

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.

Copying or reproduction by any means electronic or otherwise other than for members' personal use is strictly prohibited without written permission from the publisher.

All letters, tips and other materials and correspondence submitted to The Cheapskates Club become the property of The Cheapskates Club and all rights thereto including copyrights. Submitters grant the exclusive right to use and/or reproduce the materials in any manner and for any purpose. All information published is taken from the most reliable sources possible and given as information only. All specific financial, legal, tax or accounting situations should be referred to appropriate legal or accounting professionals.

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

©2016 The Cheapskates Club