

# The Cheapskates Journal March 2015

## From Cath's Desk

Hello Cheapskaters!

Welcome to MOO month, the month where instead of buying, we make our own.

We can MOO food, treats, cleaning products, toiletries, household supplies, gifts, cards, beauty products - just about anything you use you can make, at home, for less! There are long, long lists of things you can MOO.

I love being able to make something we need or want, to cross that item off my shopping list and keep more money in my purse.

When we make our own we don't just save money. We take back control over what we buy, what we use, what we eat, how much we spend. We decide what we have in our lives. We learn new skills and maintain the skills we have.

More importantly we show the world that we're not brainwashed into believing we can't do anything for ourselves because we are Champion Cheapskates and we know how to save money, time and energy when we MOO.

Have a great month and remember to check each day for your new MOO.

## Feature Article

### How Earning Just \$5 a Day Can Make You Wealthy

When you're first starting to develop passive income sources, it's important to have a realistic goal. While we'd all like to earn \$10,000 or more per month, a more modest goal has several advantages. The most important advantage is that your goal is achievable.

With only \$5, you barely have enough to buy coffee at Starbucks. But, you might be surprised how quickly it adds up. Earning just \$5 per day will make you over \$1,800 in a year!

It's entirely reasonable to create that level of cash flow with only a week's worth of work.

Consider these strategies to make it happen:

Take the time to brainstorm. Spend some time creating a list of ideas that could generate \$5 a day. Consider everything you know about that might be valuable to someone else.

- For example, you could create a video on how to change the oil in a car. The video could be posted on YouTube and other video hosting sites and you could make money from those that have an affiliate program.

- You could also include Amazon.com affiliate links for the supplies needed to complete an oil change.

- Do you make the best chili? You could sell your chili recipe or create a website of chili recipes and sell advertising space. You might include an affiliate link to a crock-pot.

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Pick one of the better ideas. Most ideas will take about 20 hours to implement, which is about 3 hours a day for a week. That's plenty of time to build a website, post a few videos, and do some marketing.

- It's difficult to predict what will and won't work. Avoid spending too much time on any single idea.

Maintain your focus. The biggest challenge you'll probably encounter when trying to generate income online is becoming distracted. Shut down your email. Turn off your phone. Avoid using your web browser for anything except work.

- Try setting a timer. Putting a time limit on an activity makes it easier to stay focused.

Complete the project. After you're done with your first project, move on to the next. Continue adding project ideas to your list. Attempt to add one new idea each week.

Repeat. Now that you know the process, keep repeating it. It's that simple. Many of the projects will fail to earn \$5 per day. However, you'll find that some of the projects will earn much more than that.

- From time to time, revisit completed projects and see if any adjustments are needed. Sometimes a little tweak can make a big difference.

- The rule of thumb is to try and create 30 projects. After completing those, you can spend the 1st of the month perfecting the first project, the 2nd of the month on the second project, and so on. Drop the projects that aren't working and initiate a few more from your list.

Over the course of a year, 50 projects would equal \$250 per day. That's over \$90,000 per year. And you can continue to work on more projects!

You know you can make \$5 a day. A small goal like that is believable and achievable. A simple idea that's well-implemented can create a large cash flow over time.

## A Thoughtful Moment

### Life is Like a Garbage Truck

One day I hopped in a taxi and we took off for the airport. We were driving in the right lane when suddenly a black car jumped out of a parking space right in front of us.

My taxi driver slammed on his breaks, skidded, and missed the other car by just inches! The driver of the other car whipped his head around and started yelling at us. My taxi driver just smiled and waved at the guy. And I mean, he was really friendly.

So I asked, 'Why did you just do that? This guy almost ruined your car and sent us to the hospital!' This is when my taxi driver taught me what I now call, 'The Law of the Garbage Truck.'

He explained that many people are like garbage trucks.

They run around full of garbage, full of frustration, full of anger, and full of disappointment. As their garbage piles up, they need a place to dump it and sometimes they'll dump it on you.

Don't take it personally. Just smile, wave, wish them well and move on.

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Don't take their garbage and spread it to other people at work, at home or on the streets.

The bottom line is that successful people do not let garbage trucks take over their day.

*Contributed by Hazel B.*

## Taming the Grocery Monster Part 3 – Grow Your Own Grub

This is my very favourite way to keep our food budget down.

I grow as much as I can of the food we eat. I don't grow a lot of potatoes, onions or carrots - they are all slow growing, take up a lot of space and are the three staples of our vegetable diet. I grow some of each every year, mainly because home grown is better, but they are the three vegetables I buy regularly.

Most other veggies are grown in my very small backyard garden. This past summer I've grown tomatoes (15 plants), capsicum (6 plants), eggplant (5 plants), cucumbers (3 vines), bush beans (12 plants), sweet basil (6 plants), parsley, mint, rosemary, lettuce (6 at a time on a two week rotation), pumpkins (2 vines and there are now 15 pumpkins growing in the backyard!).

I've just planted broccoli, cabbage, cauliflower, zucchini, bok choy, silverbeet, spring onions, and sugar snap peas.

I've left a bed for parsnips and turnips. They like cooler weather and it's still a little warm here to plant them. I'll also keep planting lettuce - it grows all year round here, just slowing down a little in winter.

There are also lemon, lime, orange, grapefruit, mandarin and apple trees to provide fruit for us.

Growing all this food not only keeps the grocery bill down, it doesn't take very long at all. I spend less than two hours a week pottering in the garden, and that's spread over the entire week. Just a few minutes a day to water, pull a weed or two as they appear (so much easier to do this than to devote a day to weeding), planting new seeds or seedlings and harvesting the fruits of my labour.

Growing your own grub isn't hard. It isn't time consuming. It isn't costly.

With the interest in organic foods, the popularity of the backyard veggie patch is seeing a revival, but with a modern twist. Gardens are no longer long patches of dirt with rows of plants.

Instead they are tubs and pots, bags and hanging baskets, wall mounted, vertical cages, boxes and raised beds. They are interesting and cheap. But most importantly they work.

Why would you want to grow your own grub?

**1. To save money.** For example I picked a pumpkin last Sunday and used a portion for our dinner. Pumpkin in Coles was \$3 a kilo last week. The pumpkin I picked weighed in at 4.267kg. It would have cost me \$12.80 to buy. There are another 15 pumpkins growing in the garden. Just that one pumpkin has already paid for the seedlings with change. The rest are basically free food, and if I sell some of them they will be making a profit.

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The tomatoes are the same. So far this summer we've enjoyed fresh tomatoes whenever we've wanted them. I've also made a batch of chutney and three batches of tomato relish. There are also 15 bags of pasta sauce in the freezer. All made with tomatoes from the garden. The saving? Well the seeds cost \$4.70 and tomatoes have been expensive so again, the cost has been covered and we're now enjoying free food.

Cucumbers this summer haven't done as well as in past years but I still have 6 jars of bread and butter cucumbers in the pantry and we've enjoyed them fresh in salads and in tzatziki for the last three months. Again free food - and I noticed they were 90 cents each yesterday.

**2. To enjoy truly organic vegetables and fruits for a fraction of the cost at the greengrocer.** Organic produce is very expensive, at least three times the price of regular fruit and veg. Growing your own organic food will save you a fortune and you will know that it really is organic. Use compost and worm tea as fertiliser and your garden will thrive, and for free - you won't be buying expensive fertilisers.

**3. Exercise.** Growing your own food is great exercise without you actually thinking of exercise. It's also a great activity for the whole family to enjoy together. You'll be stretching, bending, and using muscles you didn't know you had. You'll be breathing in fresh air and getting a good dose of sunshine to boost Vitamin D. You'll be able to ditch the gym and stop buying expensive vitamins, another saving for you.

March isn't really the time when most people are thinking of starting a garden, but it is the perfect time to plan and plant a winter veggie garden. It's also the perfect time to plan for your spring and summer garden, read and learn about growing your own food and to get started on building up beds or collecting pots and starting a compost heap and worm farm so you are ready to get started at the end of winter.

## 4 Types of Insurance You May Need (And 3 You Don't)

While insurance can seem like a waste of money, there are certain types of insurance that are important. After all, how many times has your house been struck by an earthquake or a catastrophic fire? It just doesn't happen very often, but sometimes it does. While it's rare that you actually get any benefit from paying those hefty insurance premiums, you only need one accident to make them worthwhile.

On the other hand, there are several types of policies that don't make a lot of sense for most of us.

Insurance you might want to consider purchasing:

**Homeowner's or Renter's Insurance.** If you own a house, your investment in your home and possessions is worth protecting. If you have a mortgage, you're probably legally obligated to carry insurance. Renter's insurance is very inexpensive since it only covers your belongings and not the building itself, that's your landlord's responsibility.

If you have car insurance, your insurance company will often offer homeowner's or renter's insurance at a discount for bundling policies. It's worth asking about.

**Life Insurance.** Think about carrying a life insurance policy if anyone else is dependent on your income. Even if you don't have a family of your own, it would be considerate to have enough

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insurance to cover your funeral costs. Check your superannuation policy - often there will be a basic life insurance policy attached.

**Health Insurance.** It's nice to be able to see a doctor any time and get hospital treatment any time you're sick or injured. While we are fortunate enough to have free health care (at the moment anyway) having even basic hospital cover gives you the peace of mind in the case of a major medical emergency. Most of us cannot afford the huge bills from hospitals or prolonged medical treatment and often the waiting times for treatment in a public hospital as a public patient can be years, often exacerbating the original medical problem.

The most advantageous policy will depend upon your current health and age. There are many options to match your budget and needs. Basic hospital cover will give you peace of mind and the option to choose your doctors and specialists and allowing you to be treated as a private patient, slashing waiting times.

**Income Insurance.** If you are self-employed, will you have any income if you're unable to work? It's possible to receive social security payments, but that can take a while and it certainly won't cover the rent, mortgage or other bills.

Typically income insurance restores a percentage of your income, typically 50-80%, depending on the policy. Most policies will pay for a set time, depending on the policy. As long as you have income insurance, your financial situation doesn't have to change dramatically if you're unable to work.

Income insurance isn't cheap, but if you are self-employed and don't have a fully funded emergency fund it is something to consider.

Carrying all these insurance policies can be expensive. You may be able to offset some of the cost by avoiding other types of insurance you're unlikely to need.

Types of policies you might want to consider avoiding:

**Credit Insurance.** This is designed to pay your credit card bills upon your death or disability. It may pay all of your balances or a portion of them. This insurance is expensive and often unnecessary.

If you have life insurance and disability insurance, you'll be fine. Credit card balances are unsecured debt anyway. That's the risk the credit card companies take.

**Pet Insurance.** Most experts suggest setting aside a few hundred dollars each year for pet care. Careful examination of several policies shows that few pet insurance policies will pay out more than the cost of the premiums.

**Child Life Insurance.** The whole point of life insurance is to provide for dependents. Your children are unlikely to have any. Put the funds toward a savings plan instead. If anything unexpected happens, you'll still have money available.

Insurance is a necessary part of a secure financial situation. It may seem like a regular waste of money since you may never see a payout, but that's not true. Insurance is a cost-effective means of hedging risk. If you ever need it, you'll be glad you have it.

Medical Tourism: Finding the Best Hospitals

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With the ever-rising cost of medical and dental care in Australia, more people are choosing to seek medical and dental care in other countries. *There are many countries with comparable quality healthcare at a fraction of the cost, which is why many individuals are becoming medical tourists.*

Le combined a family holiday to the United States with a side trip to Mexico for dental work, saving over \$3,000 on the price quoted by her dentist in Sydney and enjoying family time too. The money she saved covered the children's air fares and accommodation costs, making the holiday they'd dreamed of and her dental work possible.

India, Costa Rica, Mexico and Thailand are considered to have medical care on par with that of Australia, but at a cost of 60-90% lower. And many of these doctors are better trained and more experienced than some of the doctors in the Australia.

Consider these key points when searching for a hospital:

Look for a hospital that's accredited. There are international accreditation programs like Joint Commission International (JCI) and the Clinical Care Program Certification. A hospital having these stamps of approval will let you know that the facility is top-notch.

JCI is a non-profit organization that researches and rates hospitals worldwide. Hospitals must pass a rigorous audit process in order to gain the accreditation.

Check with your health insurance provider, they may well offer a package that covers you for medical and dental procedures carried out overseas. They will have a list of health professionals and hospitals they have approved, ensuring you get the best possible care and attention.

There are also travel agencies that specialise in medical tourism. They can arrange a package that includes flights, accommodation, doctors, hospital and a care team for the recovery period after your treatment, giving you peace of mind that you will be getting first class medical treatment.

Check out the medical subspecialties at the hospital. You might find that the best hospital for hip replacement surgery isn't the best hospital for a cosmetic procedure. Check to see if the physicians are board certified. It's perfectly acceptable to ask for the resume of any doctor that will be part of your treatment.

Examine the hospital's standards. Check the news for any stories surrounding your potential hospital. Has there been a recent outbreak of infection or disease? Have they received awards for the quality of care they provide? Do the reviews suggest the hospital is safe and comfortable?

Ask for the common statistics used to determine the quality of a hospital, such as mortality rate, nurse-to-patient ratio, and frequency of Staph infection. Sometimes, hospitals will publish this information online. In other cases, you'll have to request it.

Investigate the language situation. Does the staff in the hospital speak your native language? Do they provide interpreters or do you need to provide your own? Also consider your medical records. Will they need to be translated?

Communication is a key part of any relationship, including the one with your medical team. Many international hospitals have an international patient department set up to handle these issues.

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Estimate the expected costs. Are the projected costs in line with what you budgeted? When are you required to start making payments? How much will the payments be? Will your insurance cover any of the costs? Will your insurance cover your transportation back to the states if there are complications?

Discover partnerships with any U.S. hospitals. Many overseas hospitals have relationships with hospitals in the United States. This can be a good sign that the hospital has high standards.

Research the hospital's reputation among the local residents. You can find this information with a little legwork. It's difficult to fool the local population, as they know the staff and hear all the stories.

Find out the location of the hospital relative to where you're staying. Many foreign locations lack good transportation, which might be an issue if you'll be living on the other side of the city while receiving treatment.

If you're going to be physically uncomfortable, location and traveling issues are definitely worth considering.

The cost of transportation might also be relevant.

Medical tourism is becoming more and more popular. This is likely to continue for as long as medical costs continue to rise in Australia. Before you decide if becoming a medical tourist is for you take the time to *investigate the many medical tourism companies that provide support for those traveling overseas for medical care.*

If you're looking for an international hospital, these tips will get you off to a great start.

## The High Cost of Clutter

Everyone knows clutter looks untidy and can make your own look small and unloved. But are you aware of the high cost associated with having too many possessions? Not only is clutter visually distracting, it can contribute to feelings of depression and anxiety which can increase your healthcare costs. In addition to the initial purchase cost, clutter can lead to increased costs to store and care for items you don't really use or need. Clutter causes things to become lost, costing you even more money because you have to go and buy replacements.

It's also easy to fall into the trap of keeping the possessions of loved ones that have passed on; this is emotion based clutter. Perhaps you hang onto things long past their usefulness because you're afraid of wasting a resource; this is fear based clutter. Regardless of the reasons why you accumulate extra possessions, eliminating clutter can reduce costs and improve your health and increase your savings.

Use these strategies to pare down your possessions and grow your savings:

For every new item that you buy, get rid of two. Do you really need 10 red t-shirts? Avoid buying duplicates. For each new item that you buy, donate, sell, or give away at least two. This keeps your wardrobes, shelves and cupboards clear and organized.

Make a list and stick to it to avoid impulse buys. Avoid temptation and buy only what you need by making a list before you go shopping.

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Store items in a location close to where they are used. Save time and energy by investing in storage solutions that allow you to quickly find and put away items.

Set aside a regular time to declutter your spaces. Break up your cleaning into manageable chunks of time so the process isn't so overwhelming. Start with a cupboard or set of drawers and work your way up to a whole room and then your entire home.

Participate in an annual garage sale and invest the proceeds to boost your savings. Garage sales can be a profitable way to earn extra funds to pay for a holiday with cash or to build your savings. Host one once or twice a year to keep your home, garage and yard clutter free.

A picture is worth a thousand words. Do you have possessions you never use but can't stand to part with for sentimental reasons? Why not preserve them forever with a photograph, and then sell or donate the item?

The clutter in your home and life didn't appear overnight so it's not going to disappear overnight either. It will take time and effort to get rid of it. Chip away at it regularly, stick to the guidelines and before you know it you'll be clutter free.

## Dear Cath

**Q.** Hi, I have tried the MOO yogurt recipe a couple of times but after 12 hours it is still runny. I am using skim milk powder and two tablespoons natural yogurt and using the Easiyo yogurt maker. Does anyone have any suggestions as to what I could do differently? Thanks. *Karen*

**A.** It's the skim milk powder. You need to use full cream milk powder if you want a thick MOO yoghurt. Commercial "low fat" yoghurts have thickeners added to make them "thick and creamy".

**Q.** I am a reasonably new Member and have noticed MOO mentioned in Recipes etc. so what is MOO. It would probably be a good idea to have the Answer in Brackets after the MOO so as to help other New Members. *Rose*

**A.** Rose MOO is the acronym for Make Our Own. Simple isn't it? As Cheapskates just about everything we make is a MOO of some kind, it's not really practical to put it in brackets after the title of everything. MOO is explained throughout the website and is often explained in detail in the newsletter.

**Q.** Does you know how to make buttermilk without resorting to buying this? *Annette*

**A.** Making buttermilk is easy. Simply take a cup of milk less 1 teaspoon. Add 1 teaspoon of lemon juice or vinegar and stir. Leave for a few minutes before using. I use this version of buttermilk in pancakes and pikelets and it works a treat every time.

## On the Menu

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## Tuna Tempters

Tuna is often regarded as salmon's poor cousin, but it shouldn't be. It has a depth of flavour and texture that salmon doesn't have, lending itself to so many recipes.

Here are some of my favourites.

### Tuna Melts

If you're not a tuna lover the Tuna Melts are sure to change your mind.

#### Ingredients:

400g tin tuna in spring water, drained  
3 tbsp mayonnaise  
1 tbsp mustard  
1 tbsp salsa  
2-3 drops hot sauce  
3 slices cheese  
6 slices bread  
Butter

#### Method:

Combine the flaked tuna, mayo, mustard, salsa and sauce. Mix well. Butter one side of each slice of bread. Put them together, buttered sides in. Put a slice of cheese on each sandwich. Divide the tuna mixture evenly between the sandwiches, spreading it right to the edges. Heat a frying pan over a medium heat or a sandwich press. Cook the sandwiches buttered sides out until bread is golden and the cheese has melted. Cut sandwiches on the diagonal to serve.

### Tuna and Tomato Pasta

#### Ingredients:

2 tbsp olive oil  
3 cloves garlic, crushed  
1/2 teaspoon chilli flakes  
800g can diced tomatoes  
400g can tuna in oil, not drained  
1/2 cup pitted and chopped Kalamata olives  
Pinch dried oregano  
500 cooked, hot pasta  
1/4 cup finely grated Parmesan

#### Method:

In a large, heavy-bottomed pot over medium-high heat, heat the oil, garlic and chilli flakes. When the garlic turns golden, stir in the tomatoes, tuna, olives and oregano. Simmer, partially covered, for 10 minutes. Add the sauce to the pasta and toss well. Sprinkle with the cheese and toss again. Serves 6.

### Slow Cooker Tuna Casserole

#### Method:

400g can tuna, drained and flaked

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1 can cream of celery soup  
4 hard-boiled eggs, chopped  
1 cup diced celery  
1/2 cup mayonnaise  
1/4 teaspoon pepper  
1-1/2 cups crushed potato chips

## Method:

Grease the inside of the slow cooker. Set aside 1/4 cup of the crushed potato chips. Combine the remaining ingredients in the slow cooker. Top with the remaining chips. Cover and cook on a low setting for 5 to 8 hours.

## Tuna Vegetable Alfredo

### Ingredients:

3 cups noodles, uncooked  
2 cups broccoli florets  
1 red capsicum, cut into strips  
1-1/2 cups Alfredo sauce\*  
1/2 tsp dill  
400g can of tuna in spring water, drained

### How to Make It:

Cook the pasta according to the package directions adding the broccoli and capsicum the last 5 minutes of the cooking time. Drain well and return to the pan. Pour the Alfredo sauce into the pot, add the dill and stir to combine.

Fold in the tuna. Cook the mixture for 5 minutes or until heated through.

\*Use a jar of sauce for convenience or make your own.

## Curried Rice with Tuna Almond Crunch

This is one of my favourite camping recipes. Whenever I cook it over the campfire it becomes a favourite with everyone who gets to taste it. If you are making it at home simply swap your cooktop for the campfire.

### Ingredients:

6 cups cooked rice  
1/2 cup sultanas  
180g can tuna, drained  
1 tbsp butter  
2 tsp curry powder  
1 hard-boiled egg, finely chopped  
1/2 cup water  
1/4 cup slivered almonds  
Salt and pepper to taste

### Campfire Method:

In a cast iron Dutch oven on a grate over slow coals on a campfire, add the cooked rice, sultanas, tuna, butter, curry powder, water and the chopped egg. Stir to combine, cover Dutch oven, and cook over slow coals for 10 to 15 minutes, stirring from time to time and adding more butter as desired.

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## Stove Top Method:

Combine the cooked rice, sultanas, tuna, butter, curry powder, water and chopped egg in a large, heavy based saucepan. Cook over a medium-low heat for 10 minutes, stirring constantly. Add more butter if the rice begins to stick to the bottom of the pot.

Before serving, stir in the almonds and spoon into large bowls.

Salt and pepper and serve immediately.

## Quotes of Note

The first to apologize is the bravest,  
The first to forgive is the strongest,  
The first to forget is the happiest.

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When you`re wrapped up in yourself  
You make a very small package.

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We talk so much about leaving a better planet to our kids,  
that we forget about leaving better kids to our planet.

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Good people do not need laws to tell them to act responsibly,  
while bad people will find a way around the laws.

~~Plato (427-347 B.C.)~~

~~~~~

Pretty words are not always true  
And true words are not always pretty.

~~~~~

If you always do what you did  
you'll always get what you got.

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It is not the greatness of our troubles  
as is the littleness of our spirit,  
which makes us complain.

~~Hudson Taylor~~

~~~~~

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## Cheapskates Tip Store

### Huge Furniture Savings

Recently my husband and I built a new home and I desperately need to set up our office to run our business but didn't have any cash left for furniture. I searched Gumtree for cheap furniture, I found some told the hubby and he said unless it's free I'm not looking at it, so I opened my mind and searched free things on gumtree. I have decked out the office with exactly the look I was after with a free desk which looks brand new and second hand shelves which have minor wear, all for free. Now I have the office I want I have spotted lots of other free furniture items to furnish the rest of our home!!!

*Contributed by Alicia Dobson*

### Catalogue Warning

This is more of a warning to not be influenced by catalogues and in store price tickets. Like most people I like to shop around and check the junk mail for things that are on sale. A few months ago I went to Bunnings and checked out the prices on some garden things I need and took a photo on my phone for future reference. Six weeks later the next catalogue arrived and one of the items I was looking at was featured for the SAME price as I had noted weeks earlier. This got me thinking, I looked through all the pages and did not find anything that specified "sale" or "discount" etc. anywhere. My next trip to Bunnings had me searching price tickets for these words. And even though they have plenty of big, bright yellow, eye-catching price tickets, not one had any claim of a discount. I called the enquiry line for my state and asked if they do have sales but was told they have "everyday low prices" and "feature promotional items" according to the season. So watch out, just because it's in a catalogue or has a BIG yellow sign does not mean it's on sale!

*Contributed by Jenna Kennedy*

### Lights in an Emergency

During the recent fires here in the Adelaide Hills, we had to evacuate. I have a granny flat attached to my daughter's house. My son-in-law stayed and saved the house, the water tanks, the storage shed and his 15 sheep. Lots of trees, fences and pasture was burned. As the electricity went off on the Saturday morning he needed light for at night. I use a small string 20 bulb LED Christmas lights as a nightlight, mostly for my dog. We live on a property, so no streetlights around. I have these lights all over the house for when we have a power failure. So at night he had about 20 strings all over the house and that was fantastic. Not strong enough to read by but very safe. The power was off from Saturday morning until Wednesday night. These little strings of lights last a couple of years on just 2AA batteries so very cheap to run and much safer than candles.

*Contributed by Joanne Kegel*

### Deep Freezer Storage

Chest freezers are great for storage but hard to keep organised. I purchased a number of green shopping bags. I purchased mine from Coles in different colours for \$1 each. Each bag is loaded with different foods. For example one bag beans frozen from the garden. Meat in another. Chicken in another and so on. This makes getting to what I want easier as I just lift each bag out using the handles. Colour coded bags can make it easier to identify each product. Also easier for cleaning as the freezer does not have to be empty, just take out the bags, cover with an old blanket to stop food defrosting and wipe out.

*Contributed by Carmelo Cutroni*

*Editor's note:* This is how I organise my chest freezer. I use red bags for red meat, yellow bags for chicken, green bags for vegetables, orange bags for fruit and blue bags for baked goods. The bags

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are labelled too, to make identifying the contents easy for anyone who doesn't know my colour code. You can read more about how I use bags to organize the freezer here: [Organize Your Freezer with these Freezer Labels](#). *Cath.*

## Chemical Free Fire Starter

We have a wood burning stove that keeps us warm amongst other things. When we need to get a fire going we use orange peel along with some kindling in the stove. When we eat whole oranges we place the fresh peel on the fire box and let it dry out. This has the dual purpose of making fire starters and making the room smell like biscuits baking as the peel dries. Once the peel is dry we put it in an old Dutch oven and when it's needed we pull out a small amount and place it in amongst the kindling to get the fire going and it works, brilliantly. This is great during the winter when oranges are cheap and plentiful.

*Contributed by Naomi Silver*

## Baking Blind

**Approximate \$ Savings:** \$5.00 plus baking time

Save yourself the hassle of buying and using beans etc. for baking blind. Select your baking dish, grease the bottom as well as the inside and drape pastry over the bottom, put in oven. The pastry will shape to required shape draped over bottom of the dish, cook for 5mins as it cooks quicker, take out and put pastry into baking dish, it will fit easily, bake 10 mins as per normally.

*Contributed by Margaret Owens*

## No Need for Freezer Diving

Being 5.5 and just as round I do not like freezer diving in my chest freezer, so I attacked it with whiteboard pens with the contents of my freezer, and the amounts, so my shopping list of what I haven't got is on my freezer lid, if I don't want visitors to see it I put a cloth over it

*Contributed by Rosemarie Wheeler*

## Caneston Wash Replacement

I have discovered that Pine O Clean is an excellent replacement for Caneston, which I used to measure in each and every load. It is 99.85% germ free! Plus it softens my clothes and if you select a liked fragrance it doubles as a beautiful freshener.

*Contributed by Annette Parlato*

## Easy Kettle Cleaning

To easily remove the brown staining in your kettle simply add 1tbsp of citric acid into your full jug and then boil. Once boiled tip the water out and your jug will be as new.

*Contributed by Leigha Griffin*

## Jot Down Medication Reminder

If you have to take daily medication in tablet form and sometimes forget if you have taken it or not - try this instead of spending money on an individual plastic 7 day reminder container from the chemist etc. It's simple, effective and cheap. You only need a marking pen and simply initial the letter of each day in front of the tablet pressed into the foil in the tray. Example M T W Th F S S. I can write more than 7 days' worth on my tray (25) of tablets which means - I also save time.

*Contributed by Isabelle Gay*

# The Cheapskates Journal March 2015

## Pack Your Emergency Black Box

We all at some stage in our lives have to get out of our home in a hurry and emergency. After all the bush fires over the last couple of years and living in an area that could put me at risk made me think when you see all the people who lose everything. I bought a large plastic tub, one that was different to all the other ones I had; it just so happened to be black (my black box). I put all my old photos, CD of photos, birth certificates and all the little things that I could not replace, our lives in a box, hoping to never have to use it. We had a bushfire start within 1km of our home and all I had to do was grab my black box and go. No stress - just one box, kids and pets and gone in 5 minutes. We never know when we may need to go, whether its fire, flood, storms, everyone should have their treasures in a box and be able to leave quickly. For \$10 for peace of mind don't leave it till next summer, do it now and be ready.

*Contributed by Francine Friend*

## Taking Away the Need to Buy Containers

One of my daughter's friends uses a LOT of take-a-way. I get her to save the plastic containers for me and use them to freeze items - soups, left-overs, "portion" size fish, meat, chicken etc. The containers can be used several times and pack neatly into the freezer.

*Contributed by Bernadette Baranett*

## The Cheapskates Club

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