

# The Cheapskates Journal August 2015

From Cath's Desk

Hello Cheapskaters,

Welcome to another edition of The Cheapskates Journal.

I've been writing and putting this monthly newsletter together for 14 years. Fourteen years of sharing easy ways you can save money, time and energy every day. Fourteen years of sorting and checking recipes. Fourteen years of checking, editing and uploading your hints and tips. Fourteen years of making new friends.

But this month isn't just the anniversary of the Cheapskates Club.

It marks 21 years since Disaster Struck and our world turned completely upside down and inside out in just three days. It marks 21 years of us living the Cheapskates way, of stretching every dollar until it screams and begs for mercy. Twenty-one years of menu planning, shopping lists, buying in bulk, cooking from scratch, MOOing, growing our own food,

It marks twenty-one years of us controlling our finances and not the other way around.

This month is a celebration of our decision to ditch debt and start saving so we can live life debt free, cashed up and laughing.

When your debt seems overwhelming, when you don't know where to start or what to do, remember I've been in your shoes. I understand the frustration, the fear, the anger, the confusion and the desperation.

If we could pay off a mortgage and credit card debt and still raise our family the way we wanted to on one very irregular income you can too, but you must really want to because it's not easy. It will require commitment and sacrifice and determination. It will require creativity and dedication. To quote a certain TV ad, it won't happen overnight, but it will happen. You just need to do it (to paraphrase yet another advertising campaign).

Start living the Cheapskates way and watch your life improve straight away, I know you can do it!

*Happy Cheapskating,*

*Cath*

## The Advantages and Disadvantages of Automatic Bill Paying

If you struggle to pay your bills on time or can't find the time to deal with your finances, auto bill paying is one possible solution. One of the great benefits of online banking is auto bill paying. Your bills are paid automatically on a pre-set date each month. A bank account or credit card can be used as the payment source.

It's comforting to know your bills will be handled each month with a minimal amount of effort on your part.

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## The Advantages

1. Your credit score might improve. Many people find that their credit scores improve after a few months of paying bills automatically. Late payments should be a thing of the past, provided you keep your bank account funded adequately. Late payments seem to be a habit, with 12% of bills being paid late, amounting to millions of dollars in late payment fees each year.
2. You'll save money. Paying your bills on time means few late charges. It also results in less money spent on cheques, envelopes, and stamps or less time spent standing in queues if you don't have an auto pay set up.
3. Auto bill paying saves time. Though it's not an excuse to put your bills out of your mind completely, you'll spend less time and energy worrying about paying your bills. You won't need to sit down and make time for bill paying activities.
4. It benefits the environment. No more paper bills, cheques or envelopes. You'll have less impact on the environment and save a few trees. The postman won't be burning petrol to deliver your payments, either.
5. There's a lower risk of identity theft. Identity theft continues to be a significant issue nationwide. Sending snail mail with your account numbers and credit card numbers available to credit thieves is always a risk. While taking care of business online isn't foolproof, there is far more effort made to keep your financial information safe.

These are just a few of the advantages to paying your bills automatically, there are many others. Unfortunately, there are also a few disadvantages, too. Consider both before making a final decision.

## The Disadvantages

1. It can be challenging to stop payments. Automatic payments set up with your bank are usually easy to stop. However, automatic payments set up with a credit card or with the merchant can be very challenging to stop. Be sure to investigate the process for ceasing payments. In many cases, written notification is required.
2. Excessive credit card debt. If you're using a credit card as your auto payment vehicle, it's possible to rack up a lot of debt quickly. Be sure to keep your eye on your balance and pay it in full each month. It helps to have a separate account for paying bills, depositing your budgeted amount in each month to cover your bills.
3. A lack of awareness. Do you know how much your bills are each month? Can you be certain that you have enough money in your account to cover the bill? When your bills are paid automatically, there is the potential to lose awareness. Review your bills and your bank account balance regularly.

There are a few disadvantages with auto bill paying, but the benefits outweigh the risks for most. The time and money savings are a significant advantage over paying your bills manually.

It's important to maintain awareness of your bills and the balance of your payment vehicle. Spend a couple of minutes each week monitoring the situation.

Auto bill paying can save time, money and improve your credit score. Consider adding this useful tool to your financial tool belt.

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## A Thoughtful Moment

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

*Anonymous, Contributed by Joanne Matthews*

## How to Negotiate With Your Credit Card Company in Good Times and Bad

There are times when you may want to negotiate with your credit card company. Perhaps you've been shopping for the best rates and discovered that your company is on the high end of the spectrum. Or maybe you've fallen behind on your payments and need all the help you can get to lower your debt.

Either way, you'll be glad to know that most credit card companies are open to negotiating.

These tips provide helpful information about negotiating with your credit card company. Your chances of getting more of what you want from your creditor are greater when you prepare ahead of time and have all the information you need in front of you.

### Negotiating in Good Times

Follow these tips when you have a good credit score and you're in good standing with the credit card company:

1. Have all your information in front of you. Know your credit card number, balance, current interest rate, and the amount of your monthly payments.
2. Speak clearly and calmly at all times. Avoid raising your voice with the person on the other end of the phone. If you have difficulty with them, ask to speak to their supervisor.
3. Ask for the appropriate staff member. Speak with someone who has the authority to grant your request. For example, if you want to raise your credit limit, speak with someone who handles credit limits. If you want to lower your interest rate, speak with someone who is allowed to do that.

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4. Ask for special promotions. Since you're a good customer, you can ask them if they can give you a promotion or extra points on your credit card. Credit card companies often give extra rewards to their good customers, so be sure to ask them.

5. Request an interest rate decrease. When you have good credit and standing with the company, they may certainly consider lowering your interest rate. Do your homework to compare other credit cards beforehand and don't be shy about letting them know if they charge more than the norm.

## Negotiating in Challenging Times

Use these negotiating tips when you're behind on your payments:

1. Get your credit information together. Have your last bill out when you place the phone call to them. Be prepared to be on hold for a time if necessary.

2. Ask to speak to the person who makes payment arrangements. The person you need to speak to may be a manager. Explain that you are interested in making payment arrangements to satisfy your debt.

3. Stay calm when you're telling the person your situation. Explain that you're having money issues and wish to work out a plan. Tell them what happened to you to cause you to fall behind on your payments.

4. Discuss decreasing the amount of interest that you owe. Ask them if they can reduce or eliminate the interest that you owe. Explain again that you want to honour your commitment to pay your debt, but the high interest is exacerbating the challenge.

5. Offer to pay a portion of your balance as a final payment. Ending the relationship would mean that your account would be closed. They might accept your offer, knowing that getting something is better than getting nothing at all. This is especially true if you're considering bankruptcy and tell them that you may be going that route.

6. Ask them to remove their negative information from your credit report. Sometimes, they will agree to this. Ensure you understand their terms and get the agreement in writing before you pay them.

7. Thank them for their help when the call is over. Be kind and grateful when you're finished speaking with them.

8. Once you've reached an agreement stick to it. Never, ever renege on that agreement. If you have a problem contact them to work something else out as soon as you are aware of it - even if your payment is going to be just 24 hours late. Reneging on your agreement will only cause you more problems and cost you more money.

Learning how to negotiate with your credit card company can benefit you in numerous ways. For greater success, take the time to prepare for your negotiations and use these tips in your discussions.

## Don't be Scammed

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We've all been the target of at least one financial scam over the course of our lives. Some of us aren't even aware of it! Financial frauds lighten wallets in the Australia by billions of dollars each year. Understanding the most common scams will permit you to spot them easily.

There are many types of financial fraud, but the most common require little in the way of skill and resources. Let common sense be your guide.

Keep your money by avoiding these common scams:

1. The Nigerian prince email. Surely you've received an email from an exiled Nigerian prince that promises to share his billion-dollar fortune with you. All you need to do is pay a few fees and give up your social security number and bank account information.

There are numerous scams that follow this general theme. Avoid buying into any outlandish offers that you receive via email.

2. Requests to overpay. This happens often with online auctions. You've just sold your old recliner for \$50. However, the buyer wants to pay you \$250 and requests that you send the extra back. There are several stories to support this odd request. You'll receive a counterfeit check or money order, lose your money, and possibly even your chair!

3. Phishing scams. These usually come in the form of emails, but can utilize the telephone. In this fraud, the scammer is after personal information, usually account numbers or passwords. They may pose as a utility or credit card company. An email inquiry will often include a link to a fake website.

If you think the email or call might be legitimate, don't respond to the caller or email! Instead, contact your bank, utility company, or creditor directly and ask if there is anything amiss with your account.

4. Odd payments. You can be quite certain that a money order from an African bank is counterfeit. By the time your bank notifies you that it's bogus, your item is long gone. Accept payments from the normal sources and avoid this common scam.

5. Scams involving weight loss products or other outrageous health claims. You've seen the outrageous commercials and ads on the internet. You may have even received snail mail regarding these products.

Many offer free trials, but require your credit card information. If you don't cancel in time, you'll be charged every month for a product that may or may not work. These automatic payments can be extremely difficult to cancel, too.

Avoid outrageous claims and free trial periods, unless you know the company is legitimate.

6. Lotteries. The lottery is random. There's nothing anyone can do to increase your odds. Your only option for increasing your chance of winning is to purchase more tickets.

7. Scams that involve free prizes. You'll often see ads for these appear on web pages you are browsing. Don't click on them, ignore them. There's usually an administrative cost you'll be required to pay or a premium phone number you'll have to call and pay an excessive rate.

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8. Charitable or disaster relief scams. It's not unusual to find people knocking on doors after a recent disaster. Unfortunately, some of them are only interested in acquiring your money for themselves. Make a phone call and validate any solicitor and organization before handing your money over and then, if you wish to make a donation, do it directly to the charity.

We're exposed to financial fraud on a regular basis. Recognize the most common scams and use common sense. A Nigerian prince isn't going to share a billion dollars with you! Remember to avoid giving personal information over the phone or clicking a link in an email when you didn't initiate the transaction directly.

## Five things it's worth Spending More On

Most financial experts are concerned with teaching you to conserve your dollars any way you can. However, sometimes, there are actually reasons that you should spend a little more too ultimately save more.

When you're paying out your hard earned money for appliances, furniture or other things you use every day, you want them to hold up and last over the long haul.

Consider this information when you go shopping for these items:

1. Coffeemakers. If you're a coffee aficionado, you know how important it is to make a good cup of coffee. On the other hand, if you prefer only the occasional single cup, you should still make the most financially smart choice when buying a coffeemaker.

Do you drink several cups daily? Choose a sturdy, energy-efficient coffeemaker model. The least expensive model will likely not fulfil the task of keeping up with your coffee habit.

Do you love your coffee but limit yourself to one cup daily? Consider one of the single-serving models. They're not as expensive as you might think. Buy a reputable brand and it will last for many years. Plus, if you don't want to buy the single serving pre-measured coffee pods, you can still purchase the smaller filter cup to fill it with bulk-purchased coffee.

2. Cooking knives. Good knives will last longer than you will. If those cutting tools last you for 60+ years and you never buy another one, you'll be money ahead even if you buy expensive knives. Be willing to pay more for quality, guaranteed-for-life knives.

3. Lawn mowers. Those who mow their own lawns know how incredibly frustrating it can be to go out to the garage, pull the lawn mower out, check the oil, fill it with petrol and then the mower won't start. You only have two hours to get the grass cut. How annoying!

A good lawn mower is constructed with quality parts and will pay off many times over. Pay a few bucks more to get the best (not necessarily the biggest) lawn mower.

4. Bed mattresses. You spend a lot of time in bed, so you need a comfortable mattress that allows you to rest properly. Buying your mattress at a discount or general department store often means you aren't getting the quality of construction you'd get if you went directly to the mattress maker's retail store. Why?

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Mattress makers produce lesser-quality mattresses to sell for less (with their brand names on them) in those discount and department stores. Chances are good that if you pay a bit more, you'll receive a higher quality product that will hold up over the long run.

5. Sofas. Think of the abuse a sofa goes through—kids jumping on it, you propping your feet on it, and your spouse taking a nap on it. It needs solid construction and well-designed cushions to last over the years.

If you've ever owned a cheaply-made sofa, you know this is true: splurge when it's time to buy a new sofa--\$1,800+ for a 3-piece lounge suite is wise. If you can get a high-end suite on sale, go for it.

Of course, when shopping for any of these items, do your homework in advance to find out as much as possible about the particular brand and model you're planning to purchase. Look for sales on well-designed, quality-constructed items. Be prepared to haggle and negotiate the price down.

The bottom line is that when you pay more for these items, they'll pay you back by lasting more years with no or fewer break-downs.

It will take you time to save up to buy them (remember, cash is king and real negotiating power) and living with what you have may seem hard, but it will be worth it. You'll not only own the item (because you've saved up to pay cash) but you'll have a quality item that will last and last.

Be ready to spend more when you know that, in the long run, it will pay off in spades!

## Stuck Inside? Get a Head start on Your Summer Clothing Saving Plan

Stay ahead of the game and you will be a winner. If you are stuck inside this winter due to inclement weather, make the best of it and start your summer savings plan. Many individuals wait until the last minute to buy items such as sunscreen or a bathing suit and wind up paying triple for those items. If you plan ahead, take stock, and organize your home, you will know exactly what you need and not waste a single penny on buying these items in-season.

### Take Stock

If the children are outside playing football, now is your chance to get into their rooms and take a quick inventory. Start off slowly so that you will not become overwhelmed. Set a goal, for example, of getting wardrobes cleaned out for starters.

Make different piles of items, which you will keep, ones that you will toss, and others that you will donate. Take a good hard look at sandals and thongs to see if a quick clean-up will save them or if you need to replace them. Sometimes a little bottle of shoe cleaner can clean up several pair of summer sandals. If the shoe still fits, then wear it!

### Make a List and Check it Twice

Once you have taken inventory make a list, and check it twice. Just because the bathing suit you bought on sale at the end of last season is still in perfect condition, check to see if it fits properly. Children have a habit of growing at rapid speeds. Even if you bought it on sale and it does not fit, it is not a bargain if it still does not fit. Make a game out your organising and tell the children that it is

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fashion show time. They will be none the wiser that you are cleaning and it will give them something to do while stuck indoors. It is a win-win situation.

When you have tried everything on and have a clear idea of what fits, what is good for keeping, and what needs replacing, you can then go on to your next step.

## Time to Start Surfing

While the children are playing, you can now begin surfing – the web that is, for all the best deals on summer wear. While everyone else is surfing the web buying winter wear because they waited until the last minute, you are well on your way to summer saving.

Sign up for the many coupon companies and specifically check summer items on their websites. You will begin to immediately receive percentage off coupons from many vendors. Many of those vendors are major chain stores that you would find yourself in anyhow so why not have them delivered straight to your inbox.

Keep your eyes open for free shipping offers as well. A major bonus of signing on with these coupon companies is that they will be more than happy to send their first time customers an extra-special coupon in order to make those customers become repeat customers.

With a little organization and some fashion show fun you are sure to get a head start on summer savings.

## Dear Cath

**Q.** My clothes sometimes begin to smell musty after not wearing them for a while between seasons. They are stored in a calico covered port-a-robe. Any suggestions for something simple and chemical free that will keep my clothes smelling fresh and rid them of that stale, musty smell? Michelle

**A.** Old fashioned lavender is what you need. If you know someone who has it growing ask them for some when it's in bloom. You can then either tie a few sprigs into bunches and tie them to the hanging rail, or take the blossoms off and put them in gauze or linen bags to make sachets.

There are other things you can use if you don't like lavender. In the olden days pomanders were used to freshen the air. They are easy to make, using oranges and whole cloves. Make sure the orange skin isn't broken, then just stud the orange all over with the cloves, completely covering it. Tie a ribbon around the orange to use as a hanger. Or you could try cedar balls. You'll find them at places like Howard's Storage World or even Bunnings.

**Q.** Hi I am looking for a BBQ Sauce, as natural as possible for children who love it but react to something in the commercial product. Thanks. Sue

**A.** This is my favourite barbecue sauce. We all love it, and it is AJ's favourite sauce. He has it on just about everything.

## Allan's Favourite Barbecue Sauce

### **Ingredients:**

1 cup strong black coffee (instant is fine)

1-1/2 cups Worcestershire sauce

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1 cup tomato sauce  
125g butter  
¼ cup lemon juice  
2 tablespoons sugar  
2 teaspoons cayenne pepper (if this is too strong, 1 teaspoon will do).

## **Method:**

Combine all ingredients in a heavy based saucepan. Slowly bring to a simmer. Let simmer 30 minutes over a low heat, stirring occasionally. Sauce should be thick and shiny. Delicious served with steak, chops or sausages.

I use my homemade Worcestershire and tomato sauces, so I know exactly what goes into them. If you use commercial sauces read the labels and check the ingredients for any that might trigger a reaction.

**Q.** I imagine the \$300 a month food challenge is to feed a family. How much/ little do I aim for to feed just me and my Maltese terrier? Tash

**A.** The \$300 a Month Food Challenge is for a family of four, or \$75 per person per month. As a single you'd aim for \$75 a month. That doesn't sound like much, and when you are starting this challenge you'll probably find it hard to reach. It is just a suggestion, a figure to aim for. I suggest you start by cutting your current grocery bill by 10 per cent, then when you are comfortable with that, cut it another 10% and so on until you reach your ideal grocery budget. Once you find you can't eat the way you like to eat on the money you are spending increase it by 10 per cent and you'll have your ideal grocery budget.

Not everyone eats the same food, shops the same way, and buys the same brands so the figures are just a goal for you to aim for. Meal planning, no waste and shopping wisely will all help you reach your grocery budget goal.

## On the Menu

### Slow Cooker Soups

Slow cookers excel at making delicious, hearty soups that are ready when you need them.

#### Chicken and Pumpkin Soup

##### **Ingredients:**

500g butternut pumpkin, peeled and cubed  
250g fresh mushrooms sliced  
1 cup celery, sliced  
1 small onion, diced  
1 garlic clove, crushed  
3 skinless chicken thighs fillets  
1 cup rice  
1 litre chicken stock  
1 tsp thyme  
1 tsp salt  
1/4 tsp pepper  
½ cup cream

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3 tbsp cornflour

## **Method:**

Place the pumpkin, mushroom slices, celery, onion and garlic into the crock pot.

Lay the chicken thighs on top.

Next add the uncooked rice.

Pour in the stock.

Add the thyme, salt and pepper being sure to stir well to incorporate all the ingredients together.

Cover and cook on low 6 hours.

Pour the cream into a small bowl.

Whisk in the cornflour until smooth.

Stir the cornflour mixture into the crock pot.

Place the heat on high, cover and continue cooking an additional 30 minutes.

Cauliflower Soup

## **Ingredients:**

1 large head of cauliflower broken into florets

2 cups chicken stock

2 chicken stock cubes

2 cups cream

2 cups milk

1 medium carrot, grated

1 bay leaf

1/4 tsp garlic powder

1/2 cup instant mashed potato flakes

250g cheddar cheese, grated

## **Method:**

Place the cauliflower, stock and stock cubes into a large soup pot over high heat.

Bring the mixture to a brisk boil.

Place the heat on low, cover and simmer for 25 minutes or until the cauliflower is fork tender.

Remove the cauliflower from the pot and mash with a potato masher.

Pour the broth mixture into the crock pot and then add the mashed cauliflower.

Pour the cream and milk into the crock pot.

Add the shredded carrots, bay leaf and garlic powder.

Stir to combine the ingredients together well.

Cover the crock pot and cook on low for 3 hours.

Stir the potato flakes into the crock pot, cover and continue cooking on low for 40 minutes or until the soup is as thick as you like.

Remove the bay leaf.

Place the soup, in batches, into the blender and blend until very smooth.

Return the blended soup to the crock pot.

Sprinkle in the cheese and stir to incorporate.

Cover and continue cooking 15 to 20 minutes or until the cheese has completely melted into the soup.

Veggie Soup Medley

## **Ingredients:**

2 cans diced tomatoes

1 can kidney beans, rinsed and drained

1 can chickpeas, rinsed and drained

300g frozen corn kernels

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1 large onion, diced  
500g can tomato sauce  
1 envelope taco seasoning mix  
1 cup water

## Method:

Dump the cans of tomatoes with the juice into the crock pot.  
Add the kidney beans and chickpeas into the pot.  
Place the frozen corn and onions in.  
Stir in both cans of tomato sauce until well combined.  
Sprinkle in the envelope of seasoning mix.  
Pour in the water and stir to incorporate all the ingredients together well.  
Cover and cook on the low temperature setting 6 hours.

This vegetable soup has a great chili taste due to the seasoning mix. Experiment with different vegetables until you find just the right ones for your taste.

## Quotes of Note

I think the key is for women not to set any limits.  
~~Martina Navratilova~~

~~~~~

Something which we think is impossible now  
is not impossible in another decade.  
~~Constance Baker Motley~~

~~~~~

If you have knowledge,  
let others light their candles in it.  
~~Margaret Fuller~~

~~~~~

Happiness is when what you think,  
what you say, and what you do are in harmony.  
~~Mahatma Gandhi~~

~~~~~

Count your age by friends, not years.  
Count your life by smiles, not tears.  
~~John Lennon~~

~~~~~

Cry.  
Forgive.

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Learn.  
Move on.  
Let your tears water the seeds of your future happiness.  
~~Steve Maraboli~~

~~~~~

Wanting to be someone else  
is a waste of the person you are.  
~~Kurt Cobain~~

~~~~~

Those who dance are considered insane  
by those who can't hear the music.  
~~George Carlin~~

~~~~~

Success is finding satisfaction in giving a little more than you take.  
~~Christopher Reeve~~

## Cheapskates Tip Store

Yoghurt Money Saver  
Approximate \$ Savings: \$8 or more

Each tub of yoghurt you buy can be used to make another two batches. Simply keep 2 tbsp of the yoghurt from your bought tub or your homemade Easiyo, put it into a thermos flask (or a jar wrapped with a towel) with enough lukewarm milk to make up 1 litre. Leave in a warm place for around 12 hours to set. Refrigerate. Make another batch from this new batch, but then start again, as it tends to lose some of the good bacteria after a couple of batches. Obviously, it works best with plain yoghurt!  
Contributed by Gay McDonald

Chicken for One  
Approximate \$ Savings: \$3-10

If you are looking for an easy way to add some chicken to a dish without having to buy and prepare a whole breast, try tinned chicken. Buy the ones in spring water, drain a little and then add to your meal. It goes great into omelette or stir fry (where you tend to get hard lumps of chicken) or any meal where you want fine pieces of chicken. It's perfectly shredded, tastes great and mixes in fantastically (great if you are like me and like each mouthful to be that "perfect ratio" of ingredients). And since it's tinned, there's no waiting for defrosting or worrying about filling up the fridge AND goes on sale much more often than real chicken breast. While it's not worth it if you were trying to make something like butter chicken for 8 people, it's been great for those single portion meals. Yum!  
Contributed by Kate Bradshaw

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## Flavoured Hot Chocolates

Approximate \$ Savings: up to \$5.40 per box of ten sachets

Yesterday I was trying one of the new Jarrah flavoured hot chocolate mixes (that I only ever buy on special). I realized that instead of spending over \$5 for a box of 10 sachets I could buy a bottle of coconut essence for \$1.10 and get a lot more chocolatey-coconut drinks. It would also work with peppermint or orange essence..... or whatever flavour you like.

Contributed by Rosemary White

## Create a Rug from Recycled Pantyhose

In the mid 1970's I made a wall to wall rug by cutting the crutch out of old pantyhose then cutting what was left into strips and crocheting them in treble stitch. Lucky the bedroom it was to go in was small, 11ft by 7ft. It was a very thick rug about 12mm thick so it was a good covering for the floor, I used it for many years until we could afford carpet, then I sold it at a flea market, I bet it is still going now as it was hard wearing and all the different shades of browns worked really well. As it was getting bigger I used to go to it instead of bringing it to me.

Contributed by Diane Ditcham

## The Cheapest, Most Effective Stain Remover

Approximate \$ Savings: \$60 -\$120

I had an oil based stain on a new top and I didn't have any kind of stain remover handy. I raced to my kitchen cupboard and pulled out my 99 cent dishwashing liquid and put it straight on to the stain before popping it into the wash and it was literally like magic, I've tried it on a tomato stain on my hubby's work shirt and an abnormal stain on my daughters onesie and the same thing. I have also soaked onesies in a good squirt of dish washing liquid, laundry powder and hot water and they come out like new, so no expensive stain removal powders enter my house any longer!!

Contributed by Shirley Hay

## Breathe Easy and Lice Free

Approximate \$ Savings: \$1,000

I have been using a few drops of eucalyptus oil in my washing since my daughter was born 10 years ago and was diagnosed with allergy to dust mites. As it turns out the eucalyptus in her clothes helped her breathe easier at night and has also managed to keep both my kids from ever getting head lice which has been a real blessing. When I found washing detergent that contained eucalyptus in it at the supermarket I also found it cost a lot more than just adding it myself, which is still saving me money today and my daughter is still breathing easy:) Apparently, the smell of eucalyptus makes dust mites fall asleep, fall off and die; as for lice they just don't like the smell so they stay away, which has been a win win situation in my eyes. Please make sure to put the eucalyptus oil in after machine tub is fill with water or you might find oil blotches on clothes.

Contributed by Michelle Samaha

## Don't Buy Toilet Paper

Approximate \$ Savings: \$100-\$200 per year

I buy \$0.95 Coles tissues that lasts my family of three for about a week... whereas one toilet roll lasts one day. A 24 pack of toilet rolls only last 24 days and costs about \$20.00 for the good stuff whereas if you buy 24 Coles tissue boxes the cost is \$22.80 and can last us 2-3 months and we also use tissues as tissues for our noses - multipurpose ?

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Contributed by Karmen Pickering

## Fresh Veg all Year Round

In winter, don't pack your lettuce crispers away. Instead use them to store your broccoli and cauliflower. When you get home from the store, cut off the stalk, but don't throw it away. Put a cm or two of cold water in the bottom of the crisper, cut a slit in the stalk of the veg and stick the little stand into the slit (if it doesn't have a stand don't worry), then pop the veg straight into the crisper, stalk side down. The veg absorbs the moisture, keeping them fresher for longer. Don't forget to put the cut off stalk piece into the bottom also, it can be diced up into mixed veg/casseroles. Waste not, want not.

Contributed by Samantha Dowling

## Pay it Forward and have a Week's Rent Holiday

I am a renter, and I pay an extra \$5 per week on my rent. This usually works out so that by Christmas, I am at least a week ahead, so I can just ring up the real estate, check how much in credit I am, and then have a "week off" paying rent. Five dollars a week is not missed, but it is very handy to not pay rent for a week over Christmas when money is tight. It also gives me peace of mind to know I am ahead if something unexpected comes up.

Contributed by Sally Andrews

## Twice the Refills for Razors

I just had to go out and buy hubby refill blades for his razor costing me nearly \$18 for a pack of four. Fed up with this price I logged onto Grocery Run and bought eight refills for the same price and because I bought things in bulk, that I knew would last and would be needed, postage for the whole lot was only \$10. Huge savings and the postage would be the same as running into town anyway, win, win.

Contributed by Helen Smith

## Sweet and Spicy Smelling Orange & Clove Pomander

You can make an old-fashioned sweet and spicy smelling pomander by inserting cloves (skinny end inwards) into an orange. The orange juice and essential oils, slowly seep out through the cloves emitting a sweet and spicy smell which is appealing. I have heard that cloves inhibit mould as well. A few of these stored in the same space as your unseasonal clothing could help avoid musty smelling clothes. I display a bowl of these orange and clove pomanders in my lounge room where they look quite attractive, while perfuming the room, in a natural way. These pomanders make a simply sweet homemade gift at Christmas and the kids can easily be involved in creating them too!

Contributed by Therese Krix

## Clean Hair, Clean Hairbrush

I wash my hair brush and combs when I am under the shower and I am washing my hair. Carefully brush the hair when it is lathered up with shampoo. It will not only clean the brush or comb but will clear hairspray from the hair.

Contributed by Glenda Parker

## The Cheapskates Club

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