

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

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The Cheapskates Club -

Showing you how to live life debt
free, cashed up and laughing!

If you want to win the Battle of the
Bills and are serious about saving
money, and living life debt free,
cashed up and laughing then this is
the place to be.

The Cheapskates Journal

Brought to you by: The Cheapskates Club
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Oct 2013

From Cath's Desk

Hello Cheapskaters,

Things are changing. Every day, in some small way, our world, and the world around us changes. Some changes are so small we don't notice them or they have no impact on us. Others are huge and cause a ripple effect that flows on and on and on, sometimes for good, sometimes to challenge us.

Life isn't static. It's meant to change. Look at your life in two parts: the parts you can change, and the parts you can't. There will be circumstances in all our lives that we can't control, changes we will just have to accept (Disaster taught me that) be they good or not so good. And then there are the circumstances we control, the things in our lives we can change. There will be things on both sides that we wouldn't change, even if we could. They are the things that make our lives worth living. They give meaning and purpose to our lives.

Then there are the things we can't change, the things that cause us stress and worry.

If you're like me you won't like change too much. So how do we cope with the things we can't change? We make a choice. We choose to rise above those things that are causing us stress. We choose to respond to those stresses in a positive manner and with a positive attitude. The way you choose to respond to life's changes is with your attitude - the one thing you have complete and utter control over, the one thing you can change at will. Only you can change your attitude.

No matter what your circumstances are today, I want to encourage you to take control, believe

in the power of your attitude and rise above the challenges life has thrown at you.

There is hope for you and your family. Rising to the challenges is the way to keep your circumstances from bringing you down and hurting you. Accept the challenge and you'll be able to make wise decisions and the necessary sacrifices on your journey to living life debt free, cashed up and laughing.

Happy Cheapskating,

Cath

Be Prepared, Not Caught Short

You should always expect the unexpected! You can be prepared for the unexpected by having an emergency fund set aside. An emergency fund is the best defence against a financial emergency.

Many people doubt they can afford to start, build and maintain an emergency fund. The truth is you can't afford to not have one.

A financial emergency could be an car or home repair, urgent medical expense, job loss, death or anything else requiring a significant amount of money on short notice.

Unfortunately, these challenges force many people to deal with the situation by using credit cards or taking out a loan. This simply makes the situation even more challenging in the long-term.

How Much is Enough?



The general rule is to keep between three, preferably six months of living expenses in a readily accessible account. Of course, that's just a general rule. Twelve months of living expenses in today's economic climate is a better goal. The proper amount for you will depend on your specific situation. No two situations are identical.

Consider if children are part of the equation. How much debt are you currently carrying? What types of insurance coverage do you currently have? The answers to these questions will allow you to make an informed decision about the size of your emergency fund.

Sudden loss of income is the most common reason for needing to dip into an emergency fund. If there is a job loss, bills still need to be paid. Finding significant employment can take at least a few months. You don't want to be caught without an income and without money in savings!

Australians have the safety-net of unemployment benefits but believe me when I say it is not enough to cover your mortgage, your daily living expenses and your household bills.

It is always best to have a plan in place for the worst-case scenario. It's easier to handle the smaller emergencies, like having to replace a refrigerator or get the car repaired from your general savings.

But situations will arise. It's simply part of life. And some of them will cause you major financial hardship. And that's when you will appreciate the peace of mind and security of a fully funded emergency fund.

Being Prepared is Always More Pleasant Than Being Caught Short

Paying down debt is important. But building your emergency fund is more important.

When you put all your spare cash into a debt payment push, you have no buffer, no safety net, for when things go wrong. And go wrong they will.

For example if you are putting everything into paying off debt and the fridge blows up, that's not so bad. Sure, you'll need to resort to credit to repair or replace the fridge, but that's only a relatively small amount of money. You can use your credit card or get a loan. You'll have increased your debt load, and put that emergency fund back a couple of years, and you'll be paying interest on the loan, but you'll have your fridge.

Think though, that if you have all your money going towards paying off debt and Disaster Strikes. You have debts, including a mortgage, which you have been paying down quickly. Then you lose your job. Your spouse or partner loses their job. The house is half-torn down so you can renovate. You already have a couple of kids. And then you find out you're expecting a third. And you have no money in the bank, no savings to fall back on, because you've been paying extra on those debts.

You are always wiser to focus on building even small emergency fund, just one month's living expenses, because that scenario isn't fictitious, it's real. It happened to us. And it is a horrible place to be.

Without your emergency fund you won't be able to pay those debts, and they'll still need to be paid. You won't be able to pay the mortgage



or the rent. You won't be able to buy food, pay the electricity bill, keep your mobile phone or even buy medicines for your sick baby.

You will be forced to go into even more debt, which will cost you more in interest and keep you on the debt cycle even longer.

Always build your emergency fund, and then work on your debt payment push.

It's Okay to Start Small

If you don't already have an established emergency fund or if saving money is difficult for you, starting out small is fine. Even accumulating a single month of living expenses can take some time. Set small, manageable goals and the odds of reaching them will be better.

The simplest way to get started is by opening a savings account at your bank. This should be an account separate from any other account you may currently have. Get into the habit of making consistent deposits. Set a schedule and stick with it.

Even just \$10 or \$20 a week can be a good place to start. Try to slowly increase the amount you're saving each month. Over time, you may want to move those funds into an account that can earn more interest.

Give your emergency fund a boost by depositing any extra money you come into (tax returns, gifts, proceeds from a garage sale and so on).

When to Use Your Emergency Fund

Have discipline and only use this money in times of financial emergency. A holiday or a

new wardrobe is not an emergency! Avoid dipping into your emergency fund to pay for other large expenses that aren't true emergencies (they should be covered by your Peace of Mind account).

Having an emergency fund is a big part of maintaining financial stability. It protects you and your family from unforeseen emergencies. Get started today! Every little bit can make a difference.

Everyone faces financial challenges at times. We didn't have an emergency fund to fall back on. It took Wayne almost four years to find a permanent full-time job. We were not in any way at all prepared for such a financial crisis.

Learn from our mistake and experience. If you're not ready when the time comes, you'll hate yourself for not having made the proper preparations. Be prepared for the inevitable challenges of life. Not only will it be easier to weather the storm, you'll sleep better knowing you're ready for whatever fiscal crisis life throws your way.

A Thoughtful Moment

Grandmother says... Carrots, Eggs, or Coffee; "Which are you?"

A young woman went to her grandmother and told her about her life and how things were so hard for her. She did not know how she was going to make it and wanted to give up. She was tired of fighting and struggling. It seemed as one problem was solved a new one arose.



Her grandmother took her to the kitchen. She filled three pots with water. In the first, she placed carrots, in the second she placed eggs and the last she placed ground coffee beans. She let them sit and boil without saying a word.

In about twenty minutes she turned off the burners. She fished the carrots out and placed them in a bowl. She pulled the eggs out and placed them in a bowl. Then she ladled the coffee out and placed it in a bowl. Turning to her granddaughter, she asked, "Tell me what do you see?"

"Carrots, eggs, and coffee," she replied.

She brought her closer and asked her to feel the carrots. She did and noted that they got soft. She then asked her to take an egg and break it.

After pulling off the shell, she observed the hard-boiled egg.

Finally, she asked her to sip the coffee. The granddaughter smiled, as she tasted its rich aroma. The granddaughter then asked. "What's the point grandmother?"

Her grandmother explained that each of these objects had faced the same adversity--boiling water--but each reacted differently.

The carrot went in strong, hard and unrelenting. However after being subjected to the boiling water, it softened and became weak. The egg had been fragile. Its thin outer shell had protected its liquid interior. But, after sitting through the boiling water, its inside became hardened.

The ground coffee beans were unique, however. After they were in the boiling water they had changed the water.

"Which are you?" she asked her granddaughter.

"When adversity knocks on your door, how do you respond? Are you a carrot, an egg, or a coffee bean?"

Think of this: Which am I?

Am I the carrot that seems strong, but with pain and adversity, do I wilt and become soft and lose my strength?

Am I the egg that starts with a malleable heart, but changes with the heat? Did I have a fluid spirit, but after a death, a breakup, a financial hardship or some other trial, have I become hardened and stiff?

Does my shell look the same, but on the inside am I bitter and tough with a stiff spirit and a hardened heart?

Or am I like the coffee bean? The bean actually changes the hot water, the very circumstance that brings the pain. When the water gets hot, it releases the fragrance and flavor. If you are like the bean, when things are at their worst, you get better and change the situation around you.

When the hours are the darkest and trials are their greatest do you elevate to another level?

---Author Unknown ---

Contributed by Annette Imber



Saving Story

Downsizing and Decluttering

As a retiree, whose life has involved a great deal of travel, I have so many things which remind me of favourite times and places. Moving from our large home to a villa in a retirement village was not easy.

I hate a cluttered 'old lady' look in our small, but very, very easy to live in, villa. Therefore I rotate my treasures, packing them in boxes in the garage, changing every few months.

I started "Cheapskating" back in 1950 when I left school, and began to save to go to England by ship. Great investment; as it turned out I met the love of my life on the ship and we have recently celebrated our Golden Wedding.

All my life my goal has been to make every dollar do the work of two! I even had four children instead of two! It's given my family schooling and holidays far beyond what our income would suggest. My girls always laughed at my 'scrooginess' though they benefitted greatly.

Seeing our retirement dollars shrink the last few years has proved again that the habit of 'Cheapskating' makes life so much easier - friends wonder I think how we afford still to have lovely holidays - which is what we save for now.

I love shopping even more now - with more time to plan and get the specials, and never throwing out anything, shopping for clothes at Vinnies, buying all the gifts for family and friends when they are on sale or on special,

using the local library and U3A to learn more and make friends, it is a great game - with great rewards. I don't have time to sit around with friends bemoaning the cost of living - we don't really live as frugally as many have to - so we are lucky.

Back to de-cluttering - it's such a great feeling which really frees up the mind - and improves the décor. An old saying which I've followed all my life "never have anything in your home which you don't know to be useful, or believe to be beautiful."

Thanks again for the newsletter, I look forward to it, and love the tips. Congratulations.

M.

The Re-gifting Code

Everyone loves to receive a gift. You take it with anticipation, trying not to rip the wrapping off like three year old. And then the smile on your face freezes and you try hard not to shudder because the present you've just opened is hideous. And you smile nicely and put it away, hoping to never lay eyes on it again.

It doesn't have to be like that. While you can't do anything about the awful gift, you can think about re-gifting it to someone who will love it and think it's the most perfect present ever. Or at least like it.

But re-gifting isn't as simple as re-wrapping and sticking on a new gift tag. There are rules to follow, a re-gifting code if you like.

Rule No. 1: Don't let on that this is a re-gifted gift.



Rule No. 2: If you get an unwanted gift that is meant to be displayed, do the right thing. Either 'fess up and let the giver know you don't like it (nicely) or suck it up and put it on display, preferably somewhere inconspicuous. Just remember - if you put it on display, you can't re-gift it, it has to be sold or donated.

Rule No. 3: Beware the re-gifted re-gift.

Rule No. 4: Keep track of the gift, the giver and the re-giftee. There is nothing worse than re-gifting that hideous pink jumper back to the person who gave it to you three years ago.

Rule No. 5: Keep everything in its original packaging.

Rule No. 6: If it's used, don't re-gift it. You may not like, want or need it so donate it. Re-gifting used items just isn't cool.

Rule No. 7: Don't wait too long to re-gift. See Rule No. 4! Leave it too long and you are more likely to forget who gave it to you in the first place. You also run the chance of it being recognised as a re-gift because the fashion has changed or that particular model is no longer available.

Rule No. 8: If you can't re-gift there's always eBay. Then you can use the money to buy something you really do want.

Rule No. 9: Replace the wrapping and gift card. Always. And check for labels, price tags and receipts inside the parcel before re-wrapping and re-gifting.

You don't need to be stuck with a gift you don't like. With a little creativity and thought and you can re-gift to someone who will appreciate the item. You'll have passed on a useless to you

item, saved yourself time shopping and helped your gift budget. Just remember to cross the recipient off your gift giving list so you aren't doubling up on presents.

Why I Do Not Include Prices in the Recipe File

One of my most frequently asked questions about my shopping method is whether I can provide a grocery or shopping list that shows the prices I pay for groceries.

The answer is NO.

My menu is created based on what I have on hand in the fridge, freezer, pantry, what is ready to harvest from the garden and what I have home bottled/frozen/dehydrated from my garden and fruit trees. It's based on what I've bought on sale and in bulk. It's based on what loss leaders I've taken advantage of and what sales I've found locally.

What I have on hand in my pantry and freezer is not necessarily what you would have on hand in your home. It would be completely useless and counter-productive to list "What to Buy" in a grocery list as I have no idea what you have on hand in your home. What I can purchase here, locally (I try to only shop locally) may be considerably different than what you can purchase in your area and vice versa.

I have a standard shopping list, one for winter/spring and another for summer/autumn. There are some things on those lists I only buy once a year, in bulk. There are other things I buy



quarterly, monthly or weekly depending on need.

I don't publish prices because not everyone has access to the same suppliers I do. Not everyone is prepared to buy 50 kilos of wholemeal spelt flour to pay \$2.56 a kilo or 30 kilos of rice to pay \$1 a kilo. Not everyone wants to buy meat in bulk once every three months, and by "bulk" I mean bulk - 2.5 kilos of anything except spices isn't bulk - it's just a large packet.

Every household and family is different. We all eat different meals. We all eat different quantities of food. Some families have picky eaters to cater to. Some families have food allergies and intolerances that need to be catered for. Some families live hours from the nearest grocer. Some families spend part of the year isolated due to rains or even floods. There are families with young children and babies whose needs are different to a family with four hungry teenagers or a household of two retirees or a single.

Those things make a difference to what you buy and the prices you pay.

I make as much of the food we eat as I possibly can from scratch. I buy ingredients more than food. I also spend time all year round preserving food by bottling or drying or freezing. I spend time looking for the very best prices I can for the food I do buy.

Cooking everything from scratch and preserving makes a difference to what you buy and the prices you pay.

I grow most of our vegetables. The things I don't grow I buy from a local market gardener. I always buy meat and poultry in bulk from a

meat wholesaler. In fact I buy just about everything in bulk.

Where you shop makes a difference to the price you pay.

I run a grocery slush fund I use to stock up on super specials so I very rarely pay full price for anything.

The question was asked a few weeks ago for me to check the prices quoted in a newsletter. Those prices were absolutely correct. Anne lives in a capital city. She has access to bulk butchers and markets and lots of supermarkets and specialty grocers. She also spends a lot of time shopping for the best prices for the groceries she buys.

The reader couldn't buy any of the ingredients for the prices quoted and felt a failure at meal planning and grocery shopping.

And that is the main reason I don't include prices on recipes or give a shopping list, especially one with prices.

MOO Dishwasher Cubes

One Sunday a few weeks ago everyone else was busy and that left me to my own devices. What to do? The matter was decided when I went to unload the dishwasher. Ugh! The dishes weren't cleaned properly. The glasses weren't sparkling and the cutlery was spotty. I've been using bicarb soda (which does a reasonable job) and the Aldi dishwasher powder that has replaced the one I loved. Apart from being twice the price it only does half the job. I wasn't happy, and that started me thinking.



I need a dishwasher powder or liquid that will clean the dishes. I want the glasses to sparkle and the cutlery to gleam. I want to put dirty dishes into the machine and pull clean ones out.

Over the years I have tried a few different recipes for homemade dishwasher powder. They all clean, but not one of them left the dishes sparkling. Back to my books I went. I spent a happy couple of hours reading recipes for homemade dishwasher powders and liquids and the comments for them.

They were all basically the same. Bicarbonate soda, washing soda, vinegar, lemon juice and borax, essential oil. I've tried lots of combinations of all or some of those ingredients, some were OK, most without success.

And then I found a recipe that was slightly different. It had the addition of liquid castille soap. Interesting. Soap is not normally something that should be put in a dishwasher. Those comedies where the dishwasher overflows from too much detergent can come true!

I mixed the washing soda and detergent with some vinegar and did a load of dishes. Yahoo! It's a wonder you didn't hear me cheering. The dishes were clean. The glasses and cutlery sparkled. It was a success. Or so I thought.

By the next morning the gloop had set like cement in the jar. I couldn't even dig it out of the jar.

It was back to the drawing board, until inspiration struck. Aha! The light bulb lit up! If the mixture sets hard, it would be ideal to make dishwasher tablets.

Out came an ice-cube tray (silicon - these babies need to pop out easily), a bowl, the bicarb, the washing soda, some liquid castille soap and the vinegar.

I mixed it up, and spooned it into the ice cube tray, smoothing the little cubes off with a butter knife, and left it to set. And set they did. By the next morning they were rock hard and I was ready to do another load of dishes.

I love these dishwasher cubes. They are fantastic. They clean the dishes. The glasses sparkle. The cutlery gleams. Even the inside of the dishwasher is shiny.

While this recipe is pretty simple, with only three ingredients and doesn't require cooking of any kind, it does require that you follow the directions completely, or it won't come out properly. I repeat: it does require that you follow the directions completely, or it won't come out properly.

You will need:

3 cups water

1-1/4 cups washing soda

3 tbsp liquid castile soap* (peppermint is nice for dishes)

1 litre bowl or jug

Stick blender

Silicon ice cube trays

Step 1. Put the water and the liquid castile soap into the jug. Add the washing soda. Stir to combine. Add the washing soda and stir thoroughly until it is dissolved. The washing



soda needs to be thoroughly and completely dissolved. The mixture will thicken and turn milky - don't worry, it's fine.

Step 2. Leave for 1 hour then whisk again. Give your arms a good workout. Whisk and whisk. This goop needs to be mixed up really well. Leave for two hours, when the mixture should have turned to a gel.

Step 3. Whip with a stick blender until the mixture is creamy and smooth. Spoon into the ice cube tray. Level off the top of each cube. Leave overnight to set. Use one tablet per load of dishes. Keep the tablets in a dry, air-tight container.

Costs: \$2.41

Washing soda (1kg @ \$3.78) = 1-1/4 cups \$1.21

Liquid Castille soap (1 litre @ \$19.95) = 3 tablespoons (60ml) \$1.20

Helpful hints:

*Do not be tempted to use regular liquid soap or detergent, it is far too sudsy to use in a dishwasher. Liquid castille soap is very low sudsing and gentle and safe to use in your dishwasher. I used Dr. Bronner's Liquid Castille soap because that is what I had. I buy it from my local health food shop.

*Do not be tempted to swap the washing soda for bicarbonate of soda, the recipe will not work. Washing soda and bicarbonate soda are two very different substances.

*Scrape dishes and pots before putting them in the dishwasher. There is no need to rinse anything before it goes in.

*Clean your dishwasher regularly - schedule it for once a month when you clean the drains.

The Buy Nothing New Month Challenge

October is Buy Nothing New Month and the challenge is spreading! This little challenge started right here in Melbourne, the shopping capital of Australia, and has spread to Holland and is on its way to the USA.

Do you know that Australians spend \$10 million a year on stuff they don't use? New shoes that are carefully stored in the wardrobe and never worn. New books that sit on a shelf collecting dust, never read. New dishes that are put away in the china cabinet, never to see the light of day or dinner party candlelight. New clothes that are never worn but become silverfish food. New tools that are never used. New toys that are never played with, left to fill up the toy box. And the list goes on.

For many Cheapskates "buy nothing new" may be a way of life, and not just a once a year challenge. But for others it may seem quite confronting. Is it possible to go through life without buying anything new?

The answer is yes, it is, if you want to. Anything you can buy new can be sourced second-hand, you just need to look for it and be patient - it will turn up at an op shop or a garage sale or on eBay or Gumtree or freecycle eventually.

So if it can be done forever, accepting the challenge to buy nothing new for just one month should be easy.



Remember, this isn't a buy nothing challenge, it's a buy nothing new challenge. As you do your usual shopping this month be creative and look for alternatives to buying new. You can buy second-hand, swap, barter, even freecycle. You don't have to go without - that's not the Cheapskates way at all. As long as you have the money and don't buy new you can have whatever you want.

This year to help you pass on your gently used and pre-loved items, Buy Nothing New month has partnered with the Australian Conservation Foundation to bring you the Green Spring Clean.

This is the perfect tool for you to use to get rid of stuff (that you haven't used, don't like, don't want any longer) and do something useful with it by making a tax deductible donation to ACF.

When someone buys your stuff the money goes straight to ACF and you earn yourself a tax deductible receipt for your donation.

You'll find more details about the Green Spring Clean here.

And you'll find more information about Buy Nothing New month here, including some great hints and tips for shopping used.

Dear Cath

Q. I would like to know what corn mountain bread and capsicum are. I see that some terms are different than we use here so I wasn't quite sure. Thank you. :) Angie, USA

A. Hi Angie, capsicum is green bell pepper (or red, or yellow or black). Corn Mountain Bread -

Mountain Bread is a brand name for a very thin, almost transparent, flat bread, about the size of an A4 sheet of paper. It can be made from corn, wholegrain flour, rye flour etc. I have no idea what your equivalent would be. I use it instead of lasagne sheets, pita bread and tortillas. It can be used for wraps, pizza bases, burritos, quesadillas etc.

You can (if you are in Australia or New Zealand) order your Mountain Bread online and have it delivered to your door free of charge. There is a minimum order of 8 packets. That may seem a lot but Mountain Bread has a very long best before date, perfect for stockpiling, or get together with another family and share the order.

I use Mountain Bread for wraps, as a replacement for lasagne sheets and burritos and toasted to replace chips or corn chips for dips. It's also great to take camping because it doesn't need refrigeration and packs flat.

But the best reason to buy your Mountain Bread online is the price - \$2.70 compared to \$3.99, that's a 32% saving!

Q. I've noticed a few drink recipes call for Hershey cocoa powder. Does anyone know where I can purchase this in Brisbane? I'm not having much luck locating it. Natasha

A. Hershey is just the brand. Substitute any good pure cocoa and you'll be fine. It is an American brand, available at Costco and a few select (and rather expensive) international supermarkets.



On the Menu

MOO Pizza Night

All last term Thursday nights were rather hectic in our house. Hannah had production rehearsals and sometimes she would be home by 7pm, sometimes it was 8.30pm. Thursday is also a very busy day for me, I take Mum to do her shopping and pay her bills, for doctor visits and so on. Dinner on Thursday has always been something quick and easy.

A few weeks ago I was particularly busy and the boys decided on MOO pizzas for tea. And they decided they liked MOO pizza night, so it has become a standing menu item. Thursday night is MOO pizza night. And that suits me just fine.

Everyone makes their own pizzas and cooks them. Then they all clean up. I love it!

On Thursday morning I make Penny Pinching Pizza dough (my go-to pizza dough recipe) and let it rest in the fridge. Penny Pinching Pizza dough really is penny pinching - it costs just 66 cents per recipe to make, and you'll get two regular sized pizza bases from one recipe - 33 cents each! Compare that to the \$2.20 each for fresh pizza bases from the supermarket and you're on a winner! Come dinner time we use the dough to prepare the bases, everyone adds their toppings and dinner is ready. So easy and so very, very frugal.

For toppings we have 300g shredded ham and 200g hot salami which I buy from the deli when we are doing Mum's shopping. I buy olives in bulk so they are sliced as we need them (use kitchen scissors, so much easier). Diced onion. Sliced mushrooms. Crushed pineapple, drained

(it goes further than pineapple pieces). And grated cheese, a mix of tasty, mozzarella and parmesan and you have the perfect MOO gourmet pizza.

The base sauce is made from tomato paste, crushed garlic and oregano.

At tea time everyone takes their base, smears the tomato sauce over it and adds the toppings they fancy and into a pre-heated oven they go for 20 minutes at 160 degrees.

Penny Pinching Pizza Base

Ingredients:

2 cups plain flour – 30c

2 tbsp olive oil – 25c

1 cup warm water

1 tbsp dry yeast – 5c

1 tsp sugar – 1c

Method:

Dissolve the sugar in ¼ cup of the warm water and then add the yeast. Put aside to ferment – about 5 minutes.

Process the flour and oil for a few seconds until it becomes crumbly. Add the yeast mixture and process. Slowly pour in the remaining ¾ cup water. Process until a dough ball forms. Continue processing for 30 seconds or knead by hand for 5 minutes.

Turn the dough out onto a floured board, cover with a damp tea towel and let it sit for 10 minutes.



At this point you can freeze the dough in a ball to use later on or cover with a damp tea towel and let it sit for 10 minutes before pressing into a Swiss roll tin, using the palm of your hand. Try not to roll it with a rolling pin (or Marmite jar) as it toughens the dough

Suggested toppings:

Tomato sauce, oregano and grated cheese

Tomato sauce, sliced mushrooms, sliced capsicum, pineapple pieces, sliced onions, slice olives and grated cheese

Tomato sauce, shredded chicken, pineapple and cheese

Tomato sauce, shredded ham and beaten egg

Some sweet toppings:

200ml cottage cheese, 1 tbsp honey, 1/2 cup crushed pineapple and crushed mint

Cottage cheese topped with apricot halves and covered with a mix of sour cream and a beaten egg. Sprinkle with nutmeg.

Quotes of Note

Well done is better than well said.

~~Benjamin Franklin~~

~~~~~

One machine can do the work of fifty ordinary men.

No machine can do the work of one extraordinary man.

~~Elbert Hubbard~~

~~~~~

For the past 33 years,

I have looked in the mirror every morning and asked myself:

'If today were the last day of my life,

would I want to do what I am about to do today?'

And whenever the answer has been 'No' for too many days in a row,

I know I need to change something.

~~Steve Jobs~~

~~~~~

All the great things are simple,

and many can be expressed in a single word:

freedom, justice, honour, duty, mercy, hope.

~~Winston Churchill~~

~~~~~

We should measure welfare's success

by how many people leave welfare,

not by how many are added.

~~Ronald Reagan~~

~~~~~



If a free society cannot help the many who are poor,

it cannot save the few who are rich.

~~John F. Kennedy~~

~~~~~

We may encounter many defeats

but we must not be defeated.

~~Maya Angelou~~

Living the Cheapskates Way

5 Ways to Survive the Holiday Shopping Season

The holiday shopping season can be a real source of stress for many reasons: money strain, crippling pressure and conflict inside and outside of the shopping centres. There are too many things you need to attend to in such a short amount of time that it's just too stressful!

However, there are ways to minimize your stress level and stay on budget.

Try some of these simple holiday shopping tips:

1. Shop Early

It's extremely satisfying and rewarding to complete your tasks early. You eliminate nearly all of the holiday stress, unless you have some big entertaining to do. Even in then you can plan early so you know exactly what to do and

when. While you might miss out on some of the holiday deals by shopping early, the truth is that there are sales all the time if you just look.

2. Write a Shopping List

If you pre-plan all of your shopping, you'll stay organized and you'll stay on budget. Make a list of every person that will be receiving a gift from you. Also, list other items you need to shop for such as decorations or food items. Give yourself a preliminary budget for item. You'll likely have different budgets for, say, a colleague at the office versus your children.

•Remember that children sometimes place value in the "number" of presents they receive. While it's a good idea to teach them that it's the gift and togetherness that matters, you probably don't want to have drastic differences in the amount of presents that each child gets.

3. Get In and Get Out

If you must shop during peak times, try to have at least an idea about the items you're looking for. If you're shopping with a friend and the line is super long, you can even have a friend wait in line while you shop. This will help you to "get in and out" without the expected long delays.

•If you must shop alone try getting to the shops as soon as they open. Most stores are open by 8.30am, and during the December shopping rush they are open even earlier. This is especially handy if you have lay-bys to pick up. As long as they're not advertising door busters, you shouldn't have the problem of long lines.

4. Shop Online

Shopping online can be a great alternative; you might not even need to go into a store at all. If



you'd rather see the items before shipping, you can even shop at your favourite store online and set up in-store pick up. Shopping online is great for comparison shopping for staying on budget. You know what something should cost because you can quickly see the price at several different stores. Keep an eye open for free delivery or fixed price delivery at your favourite online shops.

5. Shop Safe

Whether shopping online or in-store, you need to remember to stay safe. When you're shopping in-store remember to keep your credit cards safe and if you're paying cash, don't bring it all out of your wallet at once. Shopping online is safer than you might think, but it's still important to use your instincts and shop smart. If you stick with major retailers, they have plenty of safety measures for your shopping experience. If you're unsure about the site you're shopping on, do some more research into the company and make sure that they're using secure carts (the "https://" in the address bar and a closed padlock).

Remember to stay on budget and take frequent breaks from the stress. Holiday shopping can actually be a fun time if you plan carefully. Now it's on to the gift wrapping!

Cheapskates Tip Store

Homemade Chai Lattes

Ingredients:

2 whole black peppercorns

3 green cardamom pods, gently smashed with side of knife (available at Whole Foods)

3 whole cloves

1 cinnamon stick

1/2 inch fresh ginger, peeled & sliced

1 vanilla bean, scraped & seeds reserved

1 tbsp tea - decaf, (tear open a tea bag)

1 1/2 cups water

1/2 cup milk

1 tbsp sugar or honey

Method:

Combine peppercorns, smashed cardamom pods, cloves, ginger, vanilla bean and seeds and cinnamon stick with the water in a small pot. Bring to a boil then cover and simmer for five minutes. After five minutes, take off the stove (but keep covered) and let steep for 10 minutes, then add the tea and continue to steep for another two to five minutes. Pour tea through a fine mesh strainer (I use a sifter). This can now be refrigerated until required. To serve add milk (frothed is nicest) and sugar/honey. Warm up first if necessary.

Contributed by Susan Zelle

No More Buying Creamed Corn

I needed a can of creamed corn for a recipe and had none left in the pantry. I defrosted approximately 350gm from a bag of frozen corn kernels blended with my stick blender, added about 1 tablespoon water and 1/2 teaspoon



castor sugar (MOO of course) and had a nice creamed corn that looked straight from the can. Not sure what the savings are but from now on I don't need to keep tinned corn kernels or creamed corn in the pantry, just always keep a bag of corn in the freezer which I normally do anyway. Two more items to cross of the shopping list!

Contributed by Melinda Karagiannis

DIY Kitchen Appliance Covers

Approximate \$ Savings: \$117

I went to buy three quilted small kitchen appliance covers from the local craft store. Apart from not having the sizes I wanted, they were \$40 each = \$120 for 3. So I then checked eBay, plastic ones with postage were not much cheaper. Spotlight was next; as I thought I would make my own. However, the fabric was \$35 per metre, no suitable patterns for a kitchen and still quite expensive. Instead, I went to the local op-shop, bought an old bedspread for \$3, and made my own. Saving of \$117!

Contributed by Joan Hagan

MOO Fabric Softener

You will need:

2 cups conditioner (any scent)

3 cups white vinegar

6 cups hot water

In a large bowl, mix all ingredients together. Decant into any airtight bottle or jar using a funnel Use 1/4 cups for each wash. Makes about 11 cups (44 washes).

Cost breakdown:

Vinegar - 45 cents (\$1.19 for 2 L)

Conditioner - \$2.17 (cheap one)

Total= \$2.62 or .06 cents per wash on average

I save \$35 a year on store bought fabric softener.

Contributed by Tiffany Hobbs

Divide and Conquer

Who says a quiche has to be that deep? Made a favourite special occasion quiche recipe and needed to double it. Light bulb moment, used 4 savoury pie crusts already made on the shallow tin foil pie plates out of the freezer. The doubled recipe in shallow crusts yielded 4 pies that everyone said were delicious. That same favourite recipe uses low fat creamed cheese (no milk or cream) which is more expensive but this is a special occasion recipe. I was short of one egg so used 3 tablespoons of mayonnaise as a substitute, flavour was outstanding. The recipe usually has field mushrooms, out of my budget altogether for the amount, so I bought just a couple and added the cheapest of tinned mushrooms in butter sauce. Really, I think these quiches were even better than the family recipe.

Contributed by Carol Ryan

Cheesy Vegemite Scrolls

Approximate \$ Savings: \$20

I thought that cheesy Vegemite scrolls were really expensive to buy for my son's lunchbox so I made them myself for a fraction of the cost! I just bought a pack of bread mix for \$1.99 and



used some cheddar cheese from my fridge and some Vegemite from my pantry. I made the bread dough in the bread machine and divided it into 8 rolls. I rolled them into sausages and spread Vegemite and sprinkled grated cheese on the sausages. I then rolled them up like a pinwheel and baked them for 20 minutes on 180 degrees Celsius. My son loves them and I reckon that I have made a big saving as they cost around \$3 - \$4 each from the bakery! It cost approximately \$4 to make a yummy batch of 8 - just 50 cents each!

Contributed by Sue Darby

How to Tell Pure Wool Yarn from Synthetics

Approximate \$ Savings: \$20 - \$40 per project

When you need some wool for a project look in the op shops first. Don't be put off if labels are missing from the balls though, there is a simple way to tell if the yarn is real wool or synthetic. Buy a ball, or negotiate with staff to cut a small strand from the end of a ball. Take it outside, out of the wind, and burn the end of the strand. You only need to burn an inch or two and I keep a box of matches in my car for this purpose. If it is wool it will form a small ball of carbon on the end that smells like burnt hair and crumbles like a burnt match head. If it is synthetic it melts instead, leaving a hard, plastic feeling ball. You haven't lost much if it isn't what you need. Usually only about 50c if you buy the ball and you can probably find a use for it anyway. If it is what you need you can scoop up the rest of the batch in confidence at a great price. For enough wool to make an average project you can easily save \$20 - \$40 by buying from the op shop rather than new, just because of labels. I

recently bought 8 large balls for a felting project, so it had to be 100% wool, for \$7!

Contributed by Lisa Docherty

MOO Butter Soft

Approximate \$ Savings: \$2-3 per week

We used to use a tub of spreadable butter a week and I resented paying \$4.50 - \$5.50 per 500g, and also did not like the idea of ingesting canola oil in the spreadable butter. My husband got sulky when I would only buy real butter \$2.90 per 500g, and once I started making everyone's lunch every day I started to understand, hard butter is no fun on bread, especially in winter. So after reading the contents of the Devondale pack was 27% oil, I thought I would make my own. After some trial and error, here is my recipe: Cut a 250g piece of butter in half lengthwise to allow it to heat evenly without too much fuss. Also its easier to get a sense of how much to heat it with 250g rather than 500g. Put it in a glass jug or ceramic bowl. Microwave for 30 seconds at a time, you want butter just soft, not melted too much. Too much heat and it will separate - if it does just use it a moist banana cake or to fry with. Once you can mix the butter with a fork, add your choice of 20-25% olive oil. Stir through. Pour into a container and it will solidify as it cools. Then use it! Saves \$2 a week or more in a bigger family and one less item to buy. A 25% mix will stay spreadable in Melbourne cooler weather. As the weather warms, so does the butter so problem solved! I usually have a few blocks of butter in the freezer, if you do too, bring it to room temperature first, as too easy to overheat the edges and separate the butter.

Contributed by Sam Etheridge



Garbage Compost Bin

A cheap alternative to a tumbler compost bin is a round black plastic garbage bin with a lid. I used this method for composting when I was renting. They cost about \$10-15 from Bunning. You put your scraps in and once a week tip it on its side and roll it round the back yard to mix everything. Place it in a sunny area so it heats up.

Contributed by Erin Smith

Simple Wedding Posies

Approximate \$ Savings: \$50.00 for each posy

This is a low cost but stunning idea for flowers for bridesmaid's posies. Never mention the word wedding at the florist otherwise price is inflated. My daughter paid \$20 for the lot plus a couple of flowers of your choice. Ask for enough "baby's breath" otherwise known as "Gypsophila" without mentioning the word Wedding. Pick up from florist the night before and store in a bucket of water until divided and made into posies. If you want, you can also choose a few roses or colourful flowers perhaps 3 or 4 just to add colour to the posy. Wrap thick string around the base of flowers which adds to the delightful posies and is very comfortable to hold. This gives a very lovely Vintage theme or there are also other ideas that can be found on YouTube. Divide the amount needed for the number of bridesmaids. And add a ribbon colour of your choice and combined with string look stunning. Such a simple idea that on the day and saves such a lot in what can be a costly item, in the photos looked lovely with bridesmaid dresses black in colour.

Contributed by Christine Zander

Food Banks Are There to Help

Our local community centre runs a Food Bank three days a week with the main day being Thursday. Anybody who has a Healthcare Card is entitled to purchase from this "shop". They have frozen foods, refrigerated items (milk, cheeses etc.) and packaged items like cereals, rice, pasta, baby food, toiletries etc. The prices start at 50 cents but the best bargain would have to be bread. Today I paid 50 cents for two loaves of bread that cost \$3.00 each in the supermarket. If they are a day old they are still very fresh. We are a family of four adults and go through eight loaves of bread a week. This would cost \$24.00 at the supermarket but only \$2.00 today. Today they had frozen chorizo sausages, which are so versatile, \$1.00 for a kilo instead of anything like \$20.00. This is worth looking into if you have a healthcare card and have a food bank in your area.

Contribute by Sharryn Randall

Delicious MOO Breadcrumbs

A great way to use up bread crusts is to put them into your food processor. Then place them on an oven tray and sprinkle in some sesame seeds. Put on low heat in the oven and check regularly. Mix them around to ensure they're all dried out. You now have delicious bread crumbs. It's important to add the sesame seeds at this stage so they pop in the oven instead of when they're cooking in the hot oil.

Contributed by Robyn



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