

# The Cheapskates Journal October 2011

## From Cath's Desk

Hello Cheapskaters,

It's coming up to that time of year, the one we call "silly season". Yes, I know it's still a couple of months off but that time will fly by. I don't like the "silly season" label. To me it's not silly at all, but a time when our whole family comes together. We have a big family, not everyone is related by blood but we are all family and I really enjoy the opportunity to come together to eat, drink, play backyard cricket, snooze in the shade and generally have fun. It's a family tradition.

Following traditions builds strong bonds, something we need today just as much as in times past. It also provides a sense of family and gives you and your children an activity to look forward to.

Most households have two working parents and children who are involved in activities, which allows for very little family time. Christmas and other holiday traditions are fairly common amongst families. Unfortunately, with the busy lives we lead keeping family traditions alive can be very stressful and extremely expensive.

Don't get hung up on the material part of tradition. The security of tradition is in the knowledge and observation for children and adults alike. When life gets busy (or out of control as it is inclined to do) try to make plans to observe the tradition as soon as possible. Tradition is more about being with those you love and who love you so be flexible and welcome the changes. They ensure your traditions last for many, many more generations.

October is the start of our annual Christmas Countdown, a Cheapskates Club tradition. The tradition of owning our own Christmas is a really enjoyable one. When everyone else is choking on the bills and new debt at the end of January we'll be relaxed and still enjoying our holidays.

Another way we can all enjoy a stress-free holiday is by doing a quick review of our finances and making sure they are in tip top shape. Taking Stock Financially is this month's Feature Article and for beginner and experience Cheapskates it is a timely reminder to get the finances in order.

*Happy Cheapskating,*

*Cath*

## Taking Stock Financially

It's never too late to review your finances and now is as good a time as any, especially with the way the world economies are bouncing from one disaster to another. Getting your finances in tip top order will give you back control and help you survive any impending disasters.

There are a few steps that a person needs to go through in order to figure out what they need to do in order to live a more frugal life. It's time to pull everything together and establish where you are financially.

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This is an important step when it comes to establishing a more frugal life. This isn't a step that you skip! Take the time to read over how to determine your financial stability so you can begin your new life. You will feel a lot better once you know where you stand as far as your finances go. There are three steps to this process: determine your financial health, create a budget and set financial goals.

Determining your financial health can be a simple process or a difficult task, depending on how much you have to work with. It's best to start with a clean slate, gathering all relevant information concerning your expenses and income and using the following procedure to find out where you stand.

To determine your financial health, get a piece of paper and pen or pencil and have a seat. Make sure all your papers and information that you might need is handy. Make two columns on the piece of paper, one entitled "Income" and the other labelled "Expenses." Draw a line between the two so you won't confuse any numbers.

Under the "Income" column, write down all incoming cash that you have: your pay for example or if you own rental properties, write down the income from that. Also, if you have weekly, monthly or yearly income from savings accounts, Centrelink etc. write that information down as well. Total it up on a monthly basis if you can and then a yearly basis as well.

Under the "Expenses" column, write down all your outgoing monies. Electricity bill, rent or mortgage, cable, telephone/s and credit cards are all examples of expenses. You'll need to calculate this on a monthly basis, but also a yearly basis. You should also write down somewhere how much you owe in total on your house or car if you have those debts.

The purpose of this is for you to get a look at how much you have coming in each month and how much you have going out. If you have more money going out each month than in, there's a problem. If your income is more than your expenses, then you are on the right track. The question is if your income is more than your expenses, what is happening with the extra cash?

For most, honestly, their expenses are going to be larger than their income yet somehow they keep living the high life even though they can't afford it. You may think this is due to credit card companies being very gracious and extending credit to those who really don't need it. In fact it's often due to an "I see it, I want it, I deserve it so I'll put it on the plastic" and worry about it later attitude.

Also, if some people find themselves short one month, they won't pay something that month and then they get further into debt because they owe back payments. If that's the case for you, the next two steps will help to remedy that problem.

Your next goal is to create a spending plan. This does sound scary, but it is something that can be done and followed as long as you are willing to make changes and follow through with it and not veer off in the opposite direction. There are several ways to create a spending plan, some use paper and pencil; others use computer programs, and therefore, whichever process you are comfortable with is what you should go with.

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Begin with plain paper and a pencil. Lined paper is best just to keep things neat and tidy. It is recommended that you get a spiral notebook so you can keep track of all your spending plans for each month or every two weeks. Start off by looking at how often you get paid. As an example, let's say that you get paid twice a month. For simplicity's sake, you have a salaried job where you earn the exact same amount in each pay period.

Make sure that you have your other paper listing all your expenses handy. You'll need that as a reference. To start, write at the top of the paper which pay period this is. If you get paid on the first of the month and the fifteenth, write the month, date and year at the top. After the date, probably right underneath the date and a few lines down, write how much your pay is.

Now we will be deciding which pay period you need to pay certain bills out of. Also, we will work on helping to divide up some monthly expenses so they aren't all coming out of one pay. You are going to have a column of things that have to be paid out of this pay or items that you will be placing in your savings to pay later in the month.

You'll need to look at your expenses. Look at the due dates for your bills and rent and car payments. Take your rent or mortgage payment first. Divide that total amount in two. Write down "Rent" and then the amount a few lines below your income.

If you have a car payment, take that amount and divide it by two as well. These are two expenses that most people have that are paid once a month and they are statistically the largest expenses a person has.

One objective in living the Cheapskates way is learning how to save your money and figure out ways to earn extra money. This is one place where you can earn a few extra dollars. By taking half of your rent or half of your car payment and placing it in savings and leaving it there until you need it you can earn interest on the money.

Most savings account do not earn much, but if you are able to get a month or so ahead, you can start earning a dividend each month. But that topic will be discussed in more detail later.

Once you have those two items down, take a look at all your due dates. Bills need to be paid on time or early, most companies appreciate an early payment and it also helps in the long run to have on time or early payments.

As an example, if the electricity and phone bills are due on the tenth of the month, you will need to pay for them out of the first of the month pay. These are two bills that tend to fluctuate, so take the last five or six statements that you have, add up all the totals due and divide by the number of statements to get an average. This is the amount that you need to write down for the payment amount.

Do this with any bills that are due before the middle of the month. These are the smaller bills, if you do have other large payments due once a month, these will need to be treated like the mortgage or a car payment.

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Once you've written these down, don't forget to budget petrol and groceries and it's good to put aside some money for eating out or the movies. This is usually just titled "Entertainment." Now that those items are written down, you need to total up the amount of expenses you have and compare those to your total income for that pay period. You want to make sure that you have extra money left over. If you don't, hang on and don't panic. You've only done one pay period.

Do this exact same procedure for your next pay period. You'll have the other half of the rent or mortgage and the other half of the car payment, but you'll also have a different set of bills that are due.

You want to make sure that you set your spending plan up to where you will have extra money leftover at the end of the pay period. If there are problems achieving this, there are several things that need to be looked at. Are you able to pay for one smaller bill in a different pay period? You can call the phone company and request to have your due date changed if that helps you out.

The main goal in creating your spending plan is to make sure your income is covering your expenses. If your expenses are larger than your income, then expenses will have to be cut somehow. You might have to get rid of the cable for a few months until you can catch up.

You might also have to change your mobile phone and Internet plans in order to lower your monthly bill. This is not something that can be done in an hour or two.

It might take a few days to establish a spending plan that you believe you can live with and follow through with. If you create a spending plan and know you will not follow it then you are wasting your time. Take your time to think through it all.

Once you've created your spending plan, it's time to set goals for your finances. You wrote down earlier how much you had left to pay on your vehicle. That amount might be \$10,000 and right now, you are paying \$200 a month for a car payment.

One financial goal might be to pay off the loan in three years instead of the four that are left. How can that goal be reached? You have created your spending plan and realize that you have \$300 extra each pay period after all the bills are paid and the car has been filled with gas and groceries bought and you rented a few movies on Friday night.

A goal would be to take the \$300 and put it into a savings account and let it grow and earn interest. After six months, you would have an extra \$3,600 plus the interest. For example, a savings account earning 2% interest each month would earn you a minimum of \$72 extra after six months.

Make your goal to take the \$3,672 and make one lump payment on the car loan. After six months plus the lump sum, you have paid off half of the \$10,000 owed to the loan company. After another six months, the entire car could be paid off three years earlier than you wanted it to.

Using the above as an example, look around for other financial goals. Possibly you have credit cards to be paid off. Perhaps you are more concerned about paying those off than the car or your house.

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Take a look at your extra money that you are putting back and determine what you'd like to do with. If it's not bills that you want to pay off, but maybe you'd like to go on a holiday or world cruise.

It is very feasible to save the money necessary to do these activities by working with your spending plan and determining where you can cut expenses in order to achieve these goals. It is also helpful to type or write the goals out and post them where you will see them most often. This keeps a person on track financially.

Remember to follow these steps and take some time to figure out exactly what you want to do. If you're married or have others to think about when creating the spending plan and working toward financial goals, let everyone interact and have a say in what is going on. If everyone is in on the plan, then the goals will be more reachable if you are going at it alone.

## A Thoughtful Moment

### The Stranger

Years after I was born, my Dad met a stranger who was new to our small town. From the beginning, Dad was fascinated with this enchanting newcomer and soon invited him to live with our family. The stranger was quickly accepted and was around from then on.

As I grew up, I never questioned his place in my family. In my young mind, he had a special niche. My parents were complementary instructors: Mum taught me good from evil, and Dad taught me to obey. But the stranger... he was our storyteller. He would keep us spellbound for hours on end with adventures, mysteries and comedies.

If I wanted to know anything about politics, history or science, he always knew the answers about the past, understood the present and even seemed able to predict the future! He took my family to the first major league ball game. He made me laugh, and he made me cry. The stranger never stopped talking, but Dad didn't seem to mind.

Sometimes, Mum would get up quietly while the rest of us were shushing each other to listen to what he had to say, and she would go to the kitchen for peace and quiet. (I wonder now if she ever prayed for the stranger to leave.)

Dad ruled our household with certain moral convictions, but the stranger never felt obligated to honour them. Profanity, for example, was not allowed in our home - not from us, our friends or any visitors. Our long time visitor, however, got away with four-letter words that burned my ears and made my dad squirm and my mother blush. My Dad didn't permit the liberal use of alcohol but the stranger encouraged us to try it on a regular basis. He made cigarettes look cool, cigars manly, and pipes distinguished.

He talked freely (much too freely!) about sex. His comments were sometimes blatant, sometimes suggestive, and generally embarrassing.

I now know that my early concepts about relationships were influenced strongly by the stranger. Time after time, he opposed the values of my parents, yet he was seldom rebuked... And NEVER asked to leave.

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More than fifty years have passed since the stranger moved in with our family. He has blended right in and is not nearly as fascinating as he was at first. Still, if you could walk into my parents' den today, you would still find him sitting over in his corner, waiting for someone to listen to him talk and watch him draw his pictures.

His name???

We just call him "TV." I really fear what his grandkids will be like.

He has a wife now...we call her "Computer."

Their first child is "Mobile Phone."

Second child "I Pod.

~~Author Unknown~~

*Contributed by Hazel B.*

## **Saving Story**

### **I Love Being a Cheapskate!**

In 1970 I migrated to Australia with my two little boys aged 4 and 6, with the assistance of the Kingsley Fairbridge Society in England. I was already divorced and my ex-husband had stolen my two older children and taken them to his own country. Coming to Australia was a new life for us and I was almost penniless but found work almost immediately.

Life was very hard to begin with, not knowing a single soul in this country, but I was determined to give my boys the best life I could manage. Well, I never became rich or famous and have always lived in State Housing, but by becoming an avid op-shopper right from the start I've been able to make my small home cosy and comfy with mainly second-hand EVERYTHING..!

I never remarried. My boys grew up into honest hard-working men who now have children of their own. I now live in a tiny Seniors unit (still State Housing) and am surrounded by books(op-shop), simple furniture (op-shop), pretty bedding and curtains (op-shop) and mostly plain white crockery collected over the years from swap meets and op-shops. I do all my own decorating on a tight budget, have NO CREDIT CARDS, and don't owe anyone a penny.

I created a tiny "Bali-style" courtyard garden and gathered all the plants from friends or garage sales. I stuck with a cream and white colour scheme as much as possible, with my books providing splashes of colour. Anyone who visits me always comments on how tranquil my home is and even when I have my annual inspection my Housing Manager says this is her favourite unit, so that makes me feel really appreciated.

Believe me when I say that I LOVE it every single time I walk through my garden gate....it's HOME SWEET HOME to me and makes me feel rich.

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Now at 72 I still love using my computer every day (handed down from my son) and enjoy digital scrapbooking, using mainly photos of my family and my garden...and I LOVE being a CHEAPSKATE too!

*Nadia H.*

## **Cheapskates Style Do Ahead Gift Ideas**

The Christmas holidays can be one of the most expensive times of the year. There are gift giving and receiving expectations. There's also the undeniable desire to give gifts to those you love and it's that urge that can get people into financial trouble. With a little planning and forethought you can give your loved ones fantastic and personal gifts and not spend a fortune or get into debt.

Here are seven frugal Christmas gift ideas to consider:

### **Food in Jars**

There's something quite lovely about receiving food. It's something that most everyone appreciates too. The food in a jar concept is quite simple. Include the ingredients for a recipe in a jar. Layer them so they look attractive. Include the recipe on the outside of the jar. Maybe attach it with a ribbon and print the recipe on an attractive note card. Personalize the gift by giving a recipe your recipient enjoys, perhaps something you've made that they have enjoyed and commented on.

### **Small Luxuries**

Good things do come in small packages. Consider giving your loved one a small luxury like a silk scarf, leather purse or wallet or a print of a painting you know they'd love. You can often find these items at discount retailers both online and off. In fact, many times you can find matched sets for a very low cost.

### **Homemade Gift Baskets**

Consider giving your loved ones a personalized gift basket. Gift baskets don't have to be old hat and they don't necessarily have to be baskets. For example, for the barbecue lover you might include a recipe book (that you purchase or put together yourself) along with a few rubs and barbecue sauces to try (if you need inspiration check the Recipe File). Tie it altogether in a nice checker tablecloth and you have a frugal and fun gift.

### **Gourmet Coffee or Tea**

You can find bags of gourmet coffee or tins of tea online and at your favourite coffee shop. Couple them with a nice mug and give to your friends and family as holiday gifts. Chocolate spoons are easy to make, but bear in mind it is Christmas and it will be hot. For a really personal gift, why not buy the beans and roast them yourself? Make up some labels and package your own blend of coffee beans. The instructions for roasting your own beans can be found [here](#).

### **Homemade Caramel or Fudge**

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Everyone loves fudge and caramel, right? You can make your own gourmet fudges and caramels and give them away as gifts. Consider making a few test batches before you make your gifts so you have time to perfect the process. Present the sweets in a beautiful personalized box for a unique gift that cost just a couple of dollars to make.

## **Sewn Items**

If you sew consider making some of your gifts. For example, you might make a shopping bag or how about a matching apron, tea towel and oven mitt for your female friends. For your male friends you might consider making a funky knit hat or gloves.

## **Handmade Luxuries**

Finally, consider the gift of handmade luxuries. There's a huge market for artisan soaps, candles and other fine gifts. You can make them yourself and save money and they'll be just as amazing as the boutique items. Consider making lip balms, hand creams, eye pillows, potpourri and neck pillows too. Shoe stuffers, covered coat hangers and jewellery rolls can all be made from leftover yarn and fabric for almost nothing and yet cost a small fortune from specialty gift shops.

The key to Cheapskate style Christmas gifts is to set a spending limit and plan ahead. This is particularly important if you are making your gifts. Don't forget to consider how you'll personalize the gift and how much time it will realistically take to make it. If you are going to be knitting, crochet or sewing gifts give yourself time to get them made. If you are cooking, then do as much of the prep work as possible ahead of time. Make your shopping lists, prepare packaging and labels, buy any non-perishable ingredients now. Then plan a cooking day (or two) just before Christmas and have fun making your gifts.

## **Cut Down Holiday Spending with a Christmas Club**

It's easy for holiday spending to get out of control. Overspending can leave a wake of financial stress for months to come. One of the surest ways to cut holiday spending, and thus enjoy a more relaxing holiday season, is to consider a Christmas Club.

Of course most Christmas Club saving starts at the beginning of the year (and starting one in January 2012 is a good idea) but it's not too late to start one now for Christmas 2011 and get some money saved for the holiday expenses. In fact it's a great way to ensure you own your Christmas and can enjoy it stress and debt free. And once Christmas is over you can keep on saving during the new year and have a stress and debt free Christmas 2012 too.

## **What is a Christmas Club?**

A Christmas Club is a special savings account designed to help people save for the holidays. In years gone by banks and credit unions had special accounts designated as Christmas Club accounts. These days you'll probably need to open an account just for your Christmas saving. Many people open their account in January, giving them almost twelve months to save for the holidays but you can start saving any time. Every cent saved is another cent towards a debt-free Christmas. Christmas Clubs are most effective when you create an automatic deposit system. You can have ten, twenty or even fifty dollars deposited from your regular savings or cheque account on a weekly or fortnightly basis.

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## **How Does a Christmas Club Cut Down on Holiday Spending?**

1. A Christmas Club motivates you to start saving for the holidays early. Instead of having to worry about where the money is going to come from, you're planning ahead.
2. The Club helps you establish a spending limit. Spending limits and budgets help you keep your November and December finances on track.
3. Christmas savings accounts motivate you to create a spending plan. When you take the steps to plan for how much you're going to save it helps you also create a spending plan. Who do you have to buy for and how much will you spend on each person. Planning is often the key to saving.
4. Helps you stress less and enjoy the spirit of the season which can ultimately lead to less spending. Often people get so stressed out by the holidays and gift giving decisions that they simply put it on their charge card and decide to worry about it later. A Christmas Club means you don't have to worry about it at all.
5. Dedicated account so you don't dip into debt. Setting aside money to spend on a specific item or holiday is the surest way to stay out of debt. Debt is expensive and quickly snowballs.

Before you start a Christmas Club take a look at how much you spent last year. Also consider how much you can save between now and Christmas on a weekly or fortnightly basis. You can start your Christmas Club account with as little as ten or twenty dollars. Start your club. Establish an automatic deposit system and relax this holiday season knowing you have it all under control.

Remember, once you have Christmas 2011 over and done with, use the account to start your holiday saving for Christmas 2012.

## **The Great Chicken Weigh-in**

Recently a Platinum member, Silvia emailed me with a request.

Silvia had bought a fresh chicken from Woolworths and when she took it home decided to try out her new digital scales and weigh it.

"I got a fresh chicken at Woolworths the other day and since I have new digital scales thought I would check how accurate they were since the chicken is weighed to the last gram. Well it was 400 grams short, so I weighed a box of Barilla pasta and that was 525 grams, which accounting for the box is pretty close. Then when I unwrapped the chicken, the thing they put in it to soak the blood weighed just under 200 grams and when I lifted the chicken up to truss it heaps of water/blood came out from the inside. I weighed it again and it was nearly 500 grams underweight.

At the price I paid for the chicken (\$5.00 a kg) that means I paid \$2.50 roughly for nothing.

I wonder how many other things are being sold underweight when they are already packaged, like mince etc."

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Silvia's email had me thinking and I decided to do my own investigating. The penalties for deliberately selling underweight products are severe, without the loss of goodwill that is created when customers find out they are paying for products they are not getting.

I bought three chickens each from Aldi, Coles and Woolworths, 9 in total.

Each chicken had the packaged weight recorded and was then weighed in the packaging and without packaging. I then vacuum sealed them, recorded the details on each chicken parcel and they've gone into the freezer.

Seven out of the nine chickens I weighed came in under the net weight recorded on the price label, while two of the three Coles chickens came in over the recorded weight.

Store/Chicken No.	Label Weight	Packaged Weight	Unwrapped Weight
Coles No. 1	2055g	2106g	1936g
Coles No. 2	1902g	2055g	1947g
Coles No. 3	1925g	2090g	1996g
Woolworths No. 1	2065g	2107g	2060g
Woolworths No. 2	2100g	2141g	2057g
Woolworths No. 3	2133g	2176g	2094g
Aldi No. 1	1646g	1691g	1518g
Aldi No. 2	1604g	1653g	1516g
Aldi No. 3	1631g	1653g	1523g

The biggest difference was the Aldi No. 3 at 108g under the recorded weight, a price loss for the customer of \$0.43 – not much on one sale, but over the number of fresh chickens Aldi sells in a year that's a considerable profit they are making and a huge impact on shopper's grocery budgets.

And it could have a serious impact on your grocery money too - over a year that mere 43 cents adds up to a whopping \$22.36, or around 22% of a \$100 grocery bill. That's \$22.36 worth of chicken that you are paying for but not getting. Think of it as a sneaky \$22.36 donation to your local supermarket's profit - do you really want to be that generous?

If you do happen to get an under-weight item, return it to the store, along with the packaging and your receipt. Anyone can make a mistake once and expect a chance to rectify the error.

Selling under-weight products is illegal and there are severe fines for companies who do so. If you consistently pay for underweight products and get no satisfaction from the supermarket concerned when you raise the issue, contact Consumer Affairs in your state.

## Healthy Fast Food Options - Not Always Healthy

In this day and age, we are all about getting there faster. We don't take much time out to sit down and eat. I bet, if we could eat while we were driving, we would. Oh wait, we do.

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Just because you are looking for a meal on the go does not mean you should have to compromise on your health or food standards. All it takes is a bit of understanding about what makes a foolish choice, and how to make slight variations to improve upon that choice.

But information about healthier fast food can be rather deceiving. The problem with fast food is, no matter how much you compromise and try to make the right decisions, you are still under the umbrella of all things fried, salted, and sugared; and you're being advertised to. Let's take a look at the truth behind those healthy choices:

## **Better Is Not Always Good**

Many fast food restaurants have a healthy choice menu. This can be a bit daunting. You think you are doing good by staying away from the hamburgers and fries, but you may very well be diving head first into a sea of misinformation.

Just because a sign says the food you are about to consume is "better" than the normal food consumed at the establishment, doesn't always mean that it is good. Better is NOT always good. While many fast food restaurants will try to convince you to spend money by ordering from the so-called "healthier" menu, there are still better choices to be made.

Even salads can be bad choices. Sure, there are some green bits, but their nutritional value is completely masked by the fried chicken nuggets, bacon bits, croutons, and creamy dressing you just smothered them in. There is some good news though. If you make slight variations to your fast food meals, you will be left with much better options than you originally started out with.

## **Eat This Way, Not That Way**

One of the best ways to choose your healthy convenience food off of the menu is not to look at the menu. If you are pulling up to the window for breakfast, see if there is an option for yoghurt and fruit. Many places have that option and more, but don't list them on their menu. Breakfast egg burritos have become very popular because the tortilla wrap is lower in calories and fat than the muffin.

During lunch and dinner, a salad is the way to go. Paired with a milk or juice to drink and you have one of the healthiest meals you can get at a fast food place. A vinaigrette instead of a creamy dressing saves almost 600 kilojoules. Use less of the dressing, and you save even more. Choose grilled chicken instead of barbecued and deep fried. Just remember; eating lettuce, tomato, cucumbers, and capsicum does NOT cancel out the melted cheese on top of the fried bacon and burger; just sayin'!

If you absolutely have to go with a burger and fries, it is best to get the smallest size meal, hold the mayo, and stick with water, milk, or juice rather than the standard Coke or Pepsi. By doing this, you will cut out about 800 kilojoules on the burger alone. You could always go with the grilled chicken option, but try to stay away from anything crumbed, battered or fried. And speaking of bread, the calorie count of the bun itself is often what tips the scale on a fast food meal. Choose wisely; if it's the hamburger, onion, cheese, and sauce that's calling your name, have it if you must, but ditch the bun. Don't forget to check out the wraps which are often much lower in calories and fat than a bun encrusted burger.

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## Better Places for Eating Fast

With a full day's worth of kilojoules from a super-sized meal and dessert, fast food can be quite the fiasco. If you just have to have that burger and fries, there is still another way to make the healthiest decision possible. It is now mandatory for fast food chains to display their food nutrition labels. You can check these out usually online, so before you head out the door to grab a bite, take a look at the difference between your options and decide how much fat, sugar, and salt you are willing to put into your body at one time for the sake of convenience. Think about what you are getting before you arrive and don't be pressured into up-sizing your meal – at any cost savings! It's no deal when your health is compromised. When you know the nutrition facts beforehand you have an opportunity to choose other food or other places. If you've forgotten to check before you arrive at the restaurant (really? restaurant? I don't think so.) ask for a copy of their nutrition brochure, they should be able to provide you with one you can keep in your handbag or glovebox.

If the allure of fast food is too strong a pull for you on a busy night, another option to the drive-through is to order from a traditional restaurant. Many times, there are less trans fats and better quality ingredients, which makes a big difference in healthy choices. Look for restaurants in your area that offer convenient home delivery or pick-up, call ahead, and get a healthier meal in minutes.

Another often forgotten fast food stop can be your favourite grocery store. Many stores have excellent salads already prepared, as well as other deli foods that are healthier alternatives to a fast food place. Grab a rotisserie chicken and feed the whole family a hot, nutritious, and fast food. If convenience means fast, then any grocery store will do just as well as one of the typical drive-through places, probably faster and definitely cheaper.

While it would ultimately be best to give up these drive-through convenience foods all together, it is completely understandable to crave fast food. After all, it does easily integrate into your busy life. So while cutting out fast food completely might be out of the question, making better choices is always a viable option.

## Dear Cath

**Q.** How do you incorporate dryer lint into paper making, please? I heard you on ABC radio quite a while back but can't find the answer! *Julie*

**A.** You won't find an answer for paper making Julie simply because I've never used dryer lint to make paper. Dryer lint makes great papier-mâché, which may be why you thought I used it in papermaking. It's a fairly standard recipe. Use 3 cups well packed dryer lint, 2 cups water and 2/3 cup plain flour. Mix it well to form a pulp, which you then shape over a mould. Let it dry for at least four days before removing from the mould. You can then paint and decorate it just as you would regular papier-mâché.

Dryer lint can be used as an addition to paper making but it doesn't have enough body to use as the sole ingredient. Add it to the mixture of shredded paper to add textural interest and then follow your usual recipe.

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**Q.** I'm after a good basic biscuit recipe that can be modified. *Bev*

**A.** Bev have you made our Lunchbox Cookies? It's a very basic bulk cookie dough that you can modify as you want to with the addition of choc chips, chopped nuts, cherries, cocoa, ginger etc. You'll find it in the Recipe File. Lunchbox Cookies are extremely inexpensive to make, especially if you use MOO Condensed Milk. You'll end up with around 100 cookies (depends on how big you make them) for under \$5 making them very frugal indeed.

Another very similar recipe is the Bargain Bikkies recipe; again you'll find it in the Recipe File.

**Q.** How can I control my credit account balance which seems to have gone out of hand? *Miriam*

**A.** Cut the card up immediately. It's not the credit card balance that's out of control; it's your spending habits. If you really want to control your debt you need to stop spending and start paying it down. If you are paying just the minimum payment each month it will be years and cost you thousands of extra dollars to clear the debt. From this day forward you are not going to buy anything unless you have the cash to pay for it. If that means you have to wait for a haircut or new shoes then so be it. You will use your money to pay your essential bills (mortgage, loans, the credit card bill, utilities and any medications you need) and trim your grocery budget back to bare bones. Then you are going to put half of what you have left over onto your credit card debt and the other half into an Emergency Fund.

I suggest you print off a Payment Push worksheet and sit down and work out a Payment Push for your credit card debt. Then you are going to stick to it until the debt is paid off.

Hopefully by then you'll have your spending habits under control and will be on the way to living life debt free (you can use the Payment Push to pay off any other debts), cashed up (your Emergency Fund will be well on the way to being fully funded) and laughing (from the sheer joy of finally having your finances under control).

## On the Menu

School holidays mean hungry kids and hungry kids can really put a dent into your grocery budget. Keep the kids happy and your budget in tact with this easy to make veggie snack platter. It's a great way to get fresh veggies into the kids too!

### Veggie Tray Dip

#### Ingredients:

2/3 cup low-fat mayonnaise

2/3 cup low-fat sour cream

1 tbsp dried parsley flakes

1 tbsp onion flakes

1 tsp garlic salt

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1 tsp honey

1 tsp Tabasco sauce - optional

## **Method:**

In a large bowl, whisk together all the ingredients until smooth and creamy. Put in jar with good lid and refrigerate until needed, up to 3 or 4 weeks.

To serve cut vegetables into bite size pieces or straws. Place dip into a small bowl and place in the centre of a large serving platter. Arrange vegetables around one side of platter and tortilla chips around the other.

## **Simply Spicy Salsa**

### **Ingredients:**

2 large tins diced tomatoes

1 bottle plain tomato pasta sauce

100g chopped chili\*

100g chopped jalapenos\*

1 medium brown onion, diced fine

### **Method:**

Mix all ingredients together in a large bowl. Let sit for 15 minutes, then spoon into tightly covered jar or other container. Refrigerate and use as needed. This mixture will keep in the refrigerator for several weeks. Use as a dip for tortilla chips or as a marinade for meats and poultry or to make Mexican style dishes.

**\*Note:** Use more or less chillies and jalapenos to taste. The jalapenos can be replaced with diced green capsicum for a mild salsa.

## **All-Mixed-Up Tortilla Chips**

### **Ingredients:**

2 flour tortillas or Mountain Bread\*

2 corn tortillas or Mountain Bread\*

2 tomato & basil tortillas or Mountain Bread\*

2 spinach tortillas or Mountain Bread\*

Nonstick cooking spray

garlic salt

onion powder

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chili powder

## Method:

Preheat oven to 200 degrees Celsius. Put tortillas on a clean surface and spray with cooking spray, then sprinkle with seasonings to your taste. Flip over, spray and season the other side. Pile the tortillas up on a cutting board and cut into quarters using a sharp knife, forming 4 triangles. Put the cut tortillas on baking sheets, being sure not to overlap any. Bake in preheated oven until crisp, about 5 to 7 minutes. Remove from oven and slide off onto a cooling rack. They will get crisper as they cool.

\*Mountain Bread can be bought at your supermarket or online. You can order online from [www.mountainbread.com.au](http://www.mountainbread.com.au) There is a minimum order of 8 packets of Mountain Bread. If 8 packets sounds a lot Mountain Bread can be used for wraps, as lasagne sheets and in place of tortillas as well as making really nice chips. Bear in mind that it has a shelf life of 60 days, and can be frozen for up to 12 months. You can also share an order with a friend, delivery is free.

## Quotes of Note

This recession won't be over

until we raise a generation

who knows how to live on

what they've got

~~ Anonymous~~

~~~~~

Recession is when a neighbour loses his job.

Depression is when you lose yours.

~~ Ronald Reagan~~

~~~~~

You need more fact in the dangerous art of giving presents

than in any other social action.

~~ William Bolitho~~

~~~~~

Money defines relationships between parent and child,

among friends, between politicians and constituents,

among neighbours, and between clergy and parishioners

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~~Jack Weatherford~~

~~~~~

Wealth is only a source of happiness  
when it is used to do good for others.

~~Denis Waitley~~

~~~~~

Being the richest man in the cemetery doesn't matter to me ...  
Going to bed at night saying we've done something wonderful ...  
that's what matters to me

~~Steve Jobs~~

~~~~~

Money without brains is always dangerous.

~~Napoleon Hill~~

~~~~~

This would be a much better world  
if more married couples were as  
deeply in love as they are in debt.

~~Earl Wilson~~

~~~~~

It's amazing how fast later comes when you buy now!

~~Milton Berle~~

~~~~~

## **Mrs Sparkle - Part 10**

Mrs Sparkle won't be sending an update this month.

Unfortunately she is unwell and has had a stay in hospital for a few days and is currently recuperating at her son and daughter-in-law's home. She's hoping to be home in the next week or two and back on her feet by the end of the month.

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Mrs Sparkle's illness means she hasn't been working, which will put a dent in her Spending Plan. So could you manage if you had no income for a week or two? How about six or eight weeks (it will be eight weeks before Mrs Sparkle gets back to work)? Do you have enough money in the bank to survive such a catastrophe?

If the answer is yes, well done. If it's not what are you going to do about it? Mrs Sparkle's illness started with a virus, one of the many going around this winter. While most people were back to full health in a few days, she's had complications and as a result been very ill, not something she had planned on happening.

Mrs Sparkle has a baby emergency fund so she will be able to maintain a no-frills lifestyle until she gets back on her feet. Everyone should have an emergency fund, a cash stash they can use to survive life's little hiccups (or major disasters).

Even if you have debt you are paying down you should be building an emergency fund. Yes, you may be paying more in interest on your debts than you'll get on savings, that's true. But if you don't have any savings when disaster strikes and it will, you will need to increase your debt to survive and you'll be right back at square one.

If you have an emergency fund, even a small one, you can survive the emergency and keep on track with your debt reduction.

## Cheapskates Tip Store

### Storing Tinsel

After reading about organising Christmas decorations, I thought I would share my tip for storing tinsel. I fold up my tinsel and stuff it into an empty toilet paper roll. It's then easy to pull out and keeps the strands separate without getting tangled!

Contributed by Bec Griffiths

### Christmas Tree Space Saver

**Approximate \$ Savings:** \$50 - \$100

Use an old empty suitcase to store your Christmas tree. My tree is 6ft and pulls apart to 3 pieces that fit perfectly inside my suitcase. This saves on space and you don't need to worry about it falling out of that overcrowded cupboard while searching for smaller items that you may need more regularly. I considered purchasing a cupboard or extra storage shelves to hide it away but now I know where it is all year round and I even managed to put a few decorations and tinsel in with the tree.

Contributed by Kylie Bourne

### Massage Those Tomato Plants

Thought I would let you know of a great tip. This year (at least in Darwin) people were having trouble getting their tomatoes to grow. Advice - if you have an old electric toothbrush put it behind the flowers and gently brush - the vibration certainly did the job and finally beautiful tomatoes.

Contributed by Maureen Newman

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## See How Much I've Grown

If you live a long way from grandparents, this makes the ideal sentimental Christmas gift. I found some curling ribbon (bought at Boxing Day sales, half price). I then measured the kids' heights with it, cut it and attached a note to Grandma instructing her to put it under her foot and stretch it up to full height so she could see how much the kids have grown. I popped it in with their Christmas card. She said it's one of the best presents she has ever received.

Contributed by Liz Herriott

## Reconstituted Lettuce

How many times have you gone to the fridge only to discover that the lovely lettuce you had in the fridge for your family lunch tomorrow has wilted and cannot be served? Take a glass bowl and place your lettuce in the bowl. Cover with water. Add a fork to the bowl (yes, a fork!). Now seal with clingwrap and place in the fridge. Next day remove the clingwrap and the fork and you will have a crisp fresh lettuce once more. It is a tip given to me by my dear late uncle who was a caterer for many years. Saves money, time and energy running around wondering what you will do to replace it. Enjoy! :)

Contributed by Kathleen Burke

## Homemade Soy Yoghurt

I have 2 young boys with milk allergies. They eat at least 1 litre of soy yoghurt a week, I found a website that sells cultures for non-dairy yoghurt. I make one batch with the culture (with directions given) then use some of the batch of yoghurt as a starter made to make one more batch of soy yoghurt (using the Cheapskates instructions). I make it using a vacuum pot and candy thermometer, and the long life soy milk.

Contributed by Cynthia Tay

Website: [http://www.greenlivingaustralia.com.au/order.html#non-dairy\\_yoghurt](http://www.greenlivingaustralia.com.au/order.html#non-dairy_yoghurt)

## Give New Life to Worn Out Jeans

**Approximate \$ Savings:** \$20 per pair

My jeans always seem to wear out on the inner thigh seam and since I don't like the feeling of patching them on the inside I've just been living with it and buying new cheap or recycled pairs each time they need replacing. However I recently learnt how to darn socks and when looking at the bare spots on my jean seams I realised they could be darned just as easily! Now whenever I find a spot that's starting to wear thin I grab some dark blue embroidery thread and start darning - the seam stays strong and I can get more wear out of otherwise perfectly good jeans.

Contributed by Jessica Dyson

## Feeding Your Garden

**Approximate \$ Savings:** \$12 per fortnight using the non expensive variety

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For your garden to flourish it is good to feed it every two weeks especially during growing and producing periods. In the past I have used Seasol which is excellent and is a fairly cheap and natural choice of garden fertilizers. When reading the list of ingredients I wondered if I could make my own concentrate so this is what I did. I got a 60+ litre barrel from the tip with the screw top included. Washed it thoroughly. I got a couple of old hessian sacks from the local potato grower (or you can get a pack of 10 for \$10 from Clints or Sams warehouse). I collected about a bucket full of cow manure from a nearby paddock and some seaweed from the local beach and put both in the sack. I tied it up and put it into the drum with the string hanging outside the drum. I filled up with water and let it sit over winter. I now use this on my garden diluted 10/1 and it has exactly the same effect. The plants love it and flourish just as they had when I used the Seasol.

Contributed by Jacqueline Webb

## The Best Budget Gift for Littlies

For my niece and nephew, I purchased 2 coloured dish drainers from the cheap shop (Sam's Warehouse), 4 colouring books, 2 packets crayons and coloured pencils and sharpeners. The books stand up in the draining section and the pencils and crayons in the cutlery section. They can carry them anywhere and are easy to stack away all together. The children loved them and the gift cost under \$10.

Contributed by Suzanne King

## Carefree Celebrations

As pensioners my husband and I are on a fixed income. With 3 children, 3 in-laws and 7 grandchildren Christmas (and birthdays and Easter) can be an expensive time. I start buying next years gifts as soon as one celebration is over. I buy at sales, usually when there is 50% off. I already have this year's Christmas gifts purchased and wrapped. Next Easter is already taken care of (we give each grandchild and the parents a set of winter sheets). I saved approximately \$200 on the sheets by buying at end of season sales. Lay-by is my best friend. We leave the toy buying to the parents and we provide clothing, books, DVD's and puzzles to the grandkids. I have friends who think I am crazy for being too organised but unlike them I have no stress at Christmas and I am not drowning in credit card repayments from one year to the next.

Contributed by Kathleen Legge

## No Cost Gifts

**Approximate \$ Savings:** At least \$20 per gift

Why not try a completely cost free Christmas gifts for friends? Recently I had a birthday which inspired this idea. I had instructed my friends to not give me any gifts etc. as I wanted them to save their money. Several friends took me very literally and gave me wonderful gifts of items they owned and I had admired or appreciated but they no longer had a need for: a great cook book; a serving dish and a stunning shawl were all gifts that I know I will treasure. It's not re-gifting as these items had all been used by my friends and admired by me. Our book club have decided to use this simple concept for Christmas this year. It is exciting, practical and environmentally friendly.

Contributed by Evelyn Chapman

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## Get a Head Start on Christmas

With just a little over 3 months till Christmas, now would be the best time to go shopping for gifts before all prices go up at Christmas. We already have our ham, it's in the big freezer. It will still be OK at Christmas as you can freeze ham for up to 6 months. Buy as many non-perishables as you can ahead of time and save money, time and energy.

Contributed by Wendy Duncan

The Cheapskates Club

Founder and editor: Cath Armstrong

PO Box 4232 Ringwood Vic 3134

[www.cheapskates.com.au](http://www.cheapskates.com.au)

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Membership enquiries should be directed to The Cheapskates Club, [info@cheapskates.com.au](mailto:info@cheapskates.com.au) or to PO Box 4232 Ringwood Vic 314.

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