

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 - BRIGHT IDEAS TO SAVE YOU MONEY

November 2012

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The Cheapskates Journal

Brought to you by: The Cheapskates Club
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From Cath's Desk

Hello Cheapskaters,

Well we're half way through the Own Your Christmas Countdown, on the homestretch so to speak. Christmas 2012 is shaping up to be fun, stress and debt free for so many Cheapskaters and their families. It's not too late to join the fun, just add your name to the list and you'll be able to catch up.

With just seven weeks until Christmas it's time to think about gifts. Gifts don't have to be for people you know. Every Christmas since AJ was born we've put gifts under the Giving Tree at Kmart. It started with just one, and as Tom and Hannah were born I added a gift. It's become a family Christmas tradition. We all go shopping and choose the gifts, then wrap them and drop them off. We still put three gifts under the tree, grateful for the blessings we've had during the year and thankful that we can share a little.

I also have a young cousin in the ADF. Right now he's in Afghanistan. Last year Cheapskaters made up care packages for our troops and sent them off and it's time to get them to the post office again. The last post is 7th December. You can send up to a 2kg parcel free of charge and it's a small way of saying thank you to our troops, but also indirectly to their families for giving them up, I as a parent I would be so proud, but also heartbroken, to see my child go to war. Full details of what to send and how to package it can be found here, on the ADF Christmas website. You'll find some wonderful ideas of what to include in the forum, on the Christmas Care Packages for Our Troops Overseas thread. Oh, and you can send care packages for the dogs too - after all they deserve a treat too.

This month's Journal has a little of everything. Lots of tips and ideas, and some very cute cupcake decorating ideas. Hannah and I are thinking of having cupcakes instead of a Christmas cake this year and she's been experimenting with recipes and decorations, much to the boys' delight, they get to eat the samples.

And as Wayne and I are off on a 10 day camping trip, I've included some tips and a checklist to help you get organized for a camping (or any other sort) of holiday. We love camping and it's a great way to get a holiday without spending a fortune. I'll be back on the 13th November, well rested and with lots of stories to tell I'm sure.

Have a great month everyone,

Happy Cheapskating,

Cath

It All Begins With A Basic Camping Checklist

Planning a camping trip with your family starts with a checklist. Any camping list is going to vary depending on what type of camping you plan on doing. Hiking with everything on your back will determine how much weight each item will be, while car camping will make weight less of a consideration. However, there are some basics we can assume in any overnight camping excursion.



Let's take a look at your core checklist for camping. This list will vary depending on your campsite and style. We will also be expanding on it in the detailed sections following this core list.

Core Camping Checklist

- tent or swag
- sleeping bag and camping mattress - 1 for each person
- rain protection
- dry clothing
- cooking tools
- fire starter
- compass and maps - if hiking
- water supply or filter or water purification tablets
- food
- first aid kit

This core list is an outline, really, of how every camper should begin their planning. Let's take one section – food – and expand it here:

Checklist for Meals

Whether you choose to cook on a camping stove or over a campfire, there are challenges to be met either way. In addition to cooking gear for preparing meals, you'll need to keep cleaning up in mind. And don't forget storage! Open food or food scraps is a no-no at any

campsite. Critters, large and small, love food scraps. Be well prepared to guard your food and keep your campsite clean and safe. Here are a few things to keep in mind that you may need when you plan how to eat while you're camping:

- matches and lighter
- kindling – if you get to your campsite and there are no dead branches laying around, you'll regret not bringing along your own. Better to have extra than not enough.
- cook stove and fuel
- garbage bags
- paper towels
- dish soap
- sponges and dish cloths
- billy or kettle
- saucepan or Dutch oven
- frying pan
- cooking oil
- heavy duty aluminum foil
- hot pads or oven mitts
- plates, bowls, and cups - 1 of each per person
- knives, forks, and spoons - 1 of each per person
- tongs, spatula, ladle, paring knife
- sealed bags and containers for food storage



- wash tub - use the container you pack the dishes and cutlery in and you'll save packing space

- large drinking water containers - allow 5 litres water per person per day. This means if you are a family of 4 you will need 20 litres of water per day. This gives you enough water for drinking, cooking, cleaning-up. If you want to include bathing/showering you'll need to add 10 litres per person per day.

The cooking checklist is by no way absolute, nor is it complete. We have covered a list of items to get you thinking of what you will need for your particular camping experience. This is meant to be a reminder, as many people get so excited about the fun and games, they may forget the necessities. Now, onto the other less fun part of camping – the safety.

Checklist for Safety

This list is a must. You don't want to be unprepared for an emergency, especially if you are out camping in the middle of nowhere. Let's take a look at just a few items you'll want to remember when you're packing up your gear:

- new first aid kit - size will depend on whether you are base camping or hiking, where you're camping and what activities will be filling your days

- elastic bandage

- insect repellent

- insect bite treatments

- sunscreen

- hats, gloves, scarves - depending on season

- ax or machete

- trowel and shovel

- torch

- battery operated radio

- extra batteries

- instant tyre repair kit

- compass

- map of site

- whistles

- paper and pencil

Once again, this is a basic list intended to trigger your thoughts as you plan for your own, unique camping experience. If you are hiking miles away from any sign of civilization, you may need things like flares. If you are going to a campground that is well populated, you will probably not need anything like a flare. However, you will need lots of sunscreen, insect repellent and other goodies to keep everyone protected while they enjoy the great outdoors.

Checklist for Comfort

This list is just like it sounds – those comforts you really don't want to leave behind. Who wouldn't want to give their hair a good scrub after a day in the bush, and a nice pillow to lay their freshly shampooed head on at the end of a long day? Just because you're roughing it doesn't mean you can't enjoy a few comforts.



Here is a short list of a few things you may not want to do without:

- towels
- pillows
- small broom or even better a dustpan and brush
- camp chairs
- shampoo
- shower shoes
- toilet paper
- hand sanitizer - for washing hands when water is scarce
- camp lights - the new LED lights are compact and light, give great light and use very little power
- books and games
- journals and notebooks

Even if your campground has some of these basics, having your own is just more comforting. Of course, you'll be bringing your own personal items like toothbrush and toothpaste, but this list is just a reminder that you're not going to a hotel. You may need to add a few items to your gear before you head out to the bush, beach or desert.

Once you gather your family together to make your camping plans, you'll be able to use these lists as a way to discuss what's important to each person when they are camping. Then

expand on these ideas to make your camping experience a total success.

A Thoughtful Moment

Aging

Eventually you will reach a point

when you stop lying about your age

and start bragging about it.

This is so true.

I love to hear them say "you don't look that old."

Saving Story

Allocate Money Before You Spend It; End Up with Piece of Mind and an Added Bonus - More Money in Your Pocket

Opening up online accounts that offer high interest rates for our set expenses has given me piece of mind as I never have to worry about where I will be trying to find the money to pay the bills. What I have done is workout my set expenses for the year. For example I have opened accounts for utilities, holiday (this actually set which we are unable to change at this point, but who doesn't like a holiday :)) savings (one each for the kids and one as family savings) schooling/activities and presents.

Each week as the weekly wage arrives into the account I have set up automatic transfers into



the accounts with the allocated amounts that I have worked out. I also have the our loan amount transferred out on a weekly basis as I find I can allocate a few extra dollars without feeling it. It is easier to find an extra \$5 dollars every week than trying to find a \$1,000 at the end of the month to pay a loan and an extra \$20 off my loan a month eventually adds up. If it was in my everyday account I would probably spend it on something trivial and have nothing to show for it other than more clutter in my house that I will be throwing out next council clean-up.

I also set a budget for groceries and I use the meal planner as suggested by Anne in the Cheapskates newsletter. This is another place I save money; depending on what we are having for dinner really dictates how much I spend. I have never been over budget using the planner.

By following this simple formula somehow I end up with money left over in our account which I can do whatever I want to with without feeling guilty because I know all the bills/expenses are covered. If the kids need clothes or shoes I know money is there. At the moment we are working on our garden so I can buy plants; most of them are tube stock but they will grow. It just adds to the satisfaction of seeing my garden mature into a beautiful oasis that I created - from scratch.

Had this been a year ago I would still have no garden because we couldn't afford it and yet we had the same amount of money coming in, I just didn't know where it was going, even though a year ago I thought I was on top of our finances. I guess the key is to keep challenging yourself. Once you think you can work with the budget you have, squeeze a little tighter, it's amazing what you can achieve when you really push yourself.

Six months ago I was thinking of returning to work, now it is a distance thought as I work in my garden and really start to make my house a home. I love it, this is what life should be about not how much stuff we can accumulate.

Try it, what is the worst that can happen? You will be organised, have one less thing to worry or stress about and you may find you have money left over to do whatever you like with, pay down debt, save for a rainy, take yourself out for a treat, whatever.

Just recently we had our taxes done and our account made a snide remark about the amount of accounts I had set. I just smiled knowing that I have it right. I get to stay home and do as I wish while he works six days a week to make ends meet. You tell me what life you want to live.

I worked for 22 years for the same company and each week was the same. These days I never know where life will take me. Lunch dates at each other's houses (well really play dates for the kids but I get to catch up with my girlfriends), picnics at the park on nice days - or even in my backyard, last week it was a little show at the kinder, we went for drive to the beach in the middle of winter and played on the sand dressed in winter coats, how much fun did the kids have. The fun is limitless and the experience is priceless. All this from just organising my accounts.

Trish Ciantar



12 Fun Cupcake Decorating Ideas

So you've made a batch of cupcakes and you're wondering what to do them. Or you've been commissioned to produce 12 beauties for the class birthday treat. Don't panic, there are some great ideas for you right here.

Last month I shared some hints on baking the perfect cupcake. They are so easy to bake it really is no wonder they have become so popular.

Add a little icing and they become more than an average cupcake, they become a work of culinary art.

Fill 'Em

Even though you can't see the filling from the outside, adding a filling to a cupcake always adds that extra wow. Use a long round icing tip to inject icing, thick creams, jam, lemon butter or nut butters. Simply inject the tip into the middle of the cupcake at a 90 degree angle and fill until the tip starts to come out of the cupcake. Stop filling and remove the tip.

Easy Icing Flowers

You don't have to take advanced decorating courses to have some pretty looking flowers. These flowers are pretty easy make, using simple cake decorating nozzles. You can get cake decorating bags and nozzles or even complete sets and most homeware or kitchenware stores.

Here's a brief overview of how to create these icing flowers:

For the blue flowers: Using a Wilton 12 tip, make a mound in the centre of your cupcake. Then use a Wilton 16 tip to make a small cluster of long star shapes out the top. Then starting around the bottom middle, use Wilton tip 18 to make the petals. Work around in a circle and then make another row above until you come to the top.

For the shaggy flowers: Make your leaf shapes with a leaf tip (Wilton 352 will do). Then use a multi-opening tip (Wilton 233) to make the shaggy petals. Start from the outside and make a circle. Then make another circle further in, until the whole cupcake is filled.

For the pink and blue cupcake: Add a few leaves and use a star tip to create small flowers around the cupcake. Use a small round decorator tip to add a dot to the centre to the flowers (Wilton 3).

Wilton is a well-known brand of cake decorating tool. They are stainless steel and come in a large range of sizes and edges. There are other, less expensive brands you can use, in both stainless steel and plastic.

How About Real Flowers!

How simple and elegant. Just a little icing and then each cupcake is topped with a flower. You can use violets, pansies, nasturtiums, roses and other common garden flowers. Leave them as is, or dip the petals in beaten egg white and drench with caster sugar. Just make sure the flowers you choose are food safe and aren't treated with any harmful chemicals before adding them to your cupcakes.

Fondants for the Shapes You Want

If you're looking for very specific designs and shapes, you can choose a fondant icing. You can use pre-made fondant or make your own. Using fondant allows you to cut out specific shapes, make the colours you want and more.

Just a Little Glaze

It's so simple and delicious. Just a little bit of warm glaze icing drizzled on a cupcake and allowed to set, creates a beautiful and tasty masterpiece. Glazes are usually pretty simple. Just a little icing sugar, butter and milk are needed. Add flavourings like vanilla or one of your other favourites.

Basic Glace Icing

Glace icing is so basic, it's almost too simple. Just icing sugar and water - and a flavouring if you want.

To make enough glaze icing to cover one 20cm round cake or 12 cupcakes, you will need 125g icing sugar and 2 - 3 tablespoons water. Mix the water into the icing sugar so that it is thin enough to drizzle over your cakes. That's it!

Variations

Coloured Glace Icing Recipe

Add 2-3 drops of food colouring. Be very careful not to add too much.

Orange Glace Icing Recipe

Replace the water with fresh Orange Juice or undiluted Orange squash

Lemon Glace Icing Recipe

Replace the water with fresh Lemon Juice

Chocolate Glace Icing Recipe

Sift 2 teaspoons of cocoa powder in with the icing sugar before adding the water

Coffee Glace Icing Recipe

Substitute the water with strong black coffee

Vanilla Glace Icing Recipe

Add a few drops of Vanilla Extract

Get Creative

The sky's the limit with cupcakes. Each cupcake in your batch can be totally different if you want. Try a rocky road concoction with chocolate, marshmallows and wafers. Top your cupcake icing with shredded coconut. Or go simple and add a little frosting and sprinkles.

Sometimes a Little Goes a Long Way

If you look, most of the cupcakes below are simply decorated. Just a swirl of icing or some drops of melted chocolate. Scrumptious needn't be complicated.

Royal Icing Accents

Sometimes just a little icing accent can make a cupcake. These are royal icing decorations you



can purchase pre-made at your local cake decorating shop or any larger supermarket, in the baking aisle, or you can make your own.

Sunflowers

These look tricky, but it's a little deceptive. All you need is a dab of icing on the top of the cupcake, topped with an Oreo cookie. Then a leaf tip (Wilton 352) will create the leaves on the bottom. Top with 2 more rows of yellow leaves. Add a little ladybug royal icing accent as the finishing touch.

Go Colour!

Instead of worrying about fancy designs, why not use colour as your creative flair? You can colour your icing or use an icing spray to get the colours you want.

Presentation Can Make the Difference

You don't need complicated designs to create an impressive cupcake offering. A tiered cupcake plate or another type of display can create the wow factor you're looking for.

Sell Some Stuff on eBay!

We've all heard the stories about how people have started out small selling an item or two on eBay and within a few weeks or months they're raking in thousands of dollars each month.

Are they true? Some of them are and it's being done every day, some of them are partly true and then there are those stories that are pure exaggeration. Selling on eBay is easy if you're willing to educate yourself and follow the rules that have been honed to near perfection over many years of trial and error by other users and put in the effort.

Making a living by selling on eBay still requires commitment and time. Whether you choose to sell full-time, part-time or on a casual basis, you still need to set aside the time to source your goods, take the photos, put up the ad, send the parcel and leave feedback. If you are prepared to put in the effort then you'll enjoy selling on eBay and make a profit into the bargain.

Registering with eBay is a good way to begin. Browse through the various auctions and see what's selling and what's not. There are many tutorials, books and audios you can purchase (some of them are free) if you're serious about making money on eBay. Ebay also has tools that will help you get started and walk you through everything from how to sell to what to sell, how to calculate postage and even how to sell for charity. These tutorials are free and easy to download off the eBay website (click on "Sell" at the top righthand side of the screen).

The more you know the more likely you are to succeed. The basics are easy and you can get started almost immediately. But, as with any new business venture, to make serious money it typically takes a while to fine tune your business.

The beauty of selling on online auctions is that it's inexpensive to get started and test a product. Throw it out there and see how many buyers bite. If it's a flop, try something else and you've only lost a few cents. eBay offers many



ways to research a product to see what an item has sold for and how many have sold. If there's no demand for your product, find something else.

Good feedback goes a long way to the success of buying or selling on eBay. Feedback is a system where each buyer or seller receives a rating on his service and the item. A good way to get started receiving positive feedback is to buy a few items and pay promptly.

Whether buying or selling the best way to pay is through Pay Pal. This is a company affiliated with eBay that allows you to pay with a credit or debit card through them. It's easy, fast and as safe as possible. You can accept cheques, money orders and bank deposits if you want, but it delays completing the transaction.

When you're ready to start selling it's probably best to start with items around the home you don't want anymore such as clothes, electronics, books and collectibles. Think outside the square here - what to you is just an old Tupperware bowl to someone else is vintage, rare Tupperware. And those embroidered doyleys your Grandma gave you may be just bits of linen to you, but to someone who loves shabby chic or vintage style, they are decorator items. When you run out of those you can find items at garage sales (this is where one man's trash really does become your treasure), wholesale houses, trash'n'treasure markets and even other auctions. Some people sell items for their friends for a small commission.

On eBay you can sell both new and used items. It's nice if you can find a niche market for something you're interested in such as digital cameras, Hot Wheels, or antiques. The more specialized you become, the more you're perceived as an expert.

When you have multiple items for sale or a good source for your products it may be time to place them in an eBay store. Details on how to do this can be found on the eBay website. In the eBay store, your items are on display without the expense of a bricks and mortar building.

Be honest about the things you're selling and point out any flaw it may have. If you make a mistake, admit it and make it good. Your reputation as a seller is at stake. A good digital picture of the item will reveal most flaws and will boost your sales. Most of the time on eBay the first picture is free and you can add others for a small fee. If your items are big ticket, then a series of photos is worth the fee to enhance the ad and make the sale.

When you sell an item, communicate with your buyer and ship promptly. Say thank you and that you'd appreciate receiving a good feedback and you'll do the same. Then make sure you do.

Selling on eBay is easy. It is cheap. It is convenient. But it all boils down to your reputation as a seller, and just as with a physical shop, goodwill is everything. The customer is always right (even when you know they are wrong) and you still need to treat each customer as though they are your only customer, the most important person in your world, because if you want to be successful as an eBay seller, they are.

Selling on eBay one item at a time or in volume in an eBay store is an excellent way to make easy extra money and maybe even a small fortune... or at least a good living.



Natural Bathroom Cleaning Solutions

More than ever, individuals and families alike are conscious of what they put into their body as well as what products they use in their homes. In today's society, being health conscious covers all arenas such as food, diet, exercise, a healthy mind, and a green environment as well. A healthy body along with concern for having a healthy home goes hand in hand together today.

This is why all natural, homemade cleaning products, especially for the bathroom, are more popular than ever today. Manufacturers have realised this shift towards a more natural home is here to stay and are adjusting their cleaning products to suit. You can get bleach with the added power of bicarbonate soda and cleaners with orange oil added to lift stains. There are commercial products marketed as green and safe, and they may be, but they often still contain chemicals that can be nasty in the home.

Many bathroom cleaners have harsh chemicals that are not good for your skin or your lungs (or your purse). Breathing in these harsh chemicals can prove to have a negative affect on your health, that's why the warnings to use in well ventilated areas. These chemicals when rinsed away also cause damage to pipes and eventually to the environment as they are washed into the soil and water system in, near and around our homes.

Natural bathroom cleaning solutions are not difficult to make and are a great place to start the natural cleaning habit. Making natural bathroom cleaning solutions that are non-toxic,

good for the environment, and will not harm your health is a wise choice indeed.

You will need a few simple and inexpensive ingredients to begin creating your own natural bathroom cleaning solutions:

Bicarb soda – Bicarb soda has a subtle abrasive component to it and is useful for areas such as tile and grout that need a little more of an abrasive cleaning. Sprinkle onto a damp cloth and gently rub over the dirty spot. It's great for baths and basins and does a brilliant job of lifting stains from laminex. It can be used to deodorize carpets and clean burnt saucepans. Bicarb Soda should be in every cleaning cupboard.

Lemon juice – Lemon juice offers a whitening effect due to its acidic value as well as a fresh, natural and clean scent. Lemon juice added to vinegar will provide an excellent cleaning solution while giving the cleansing properties of vinegar a more diluted scent.

Vinegar – Vinegar is an age-old cleaner that has been used on shower doors for many years. Vinegar mixed with water can leave your shower doors and bathroom mirrors sparkling clean especially if you use rolled up newspapers instead of paper towels. Newspapers leave a streak-free shine and no paper towel lint. No newspaper? A \$2 microfibre glass cloth will do a brilliant job too, and it's re-usable over and over. Just put it in the washing machine after each use and you'll get years of streak and lint free glass cleaning from it.

Eucalyptus oil – Eucalyptus oil has an antiseptic quality to it and when 12 drops of Eucalyptus oil are added to ½ cup bicarb soda, you have the basis of an excellent toilet cleaner. Adding ½ cup of white vinegar to the toilet



directly will offer the perfect combination for a sparkling clean toilet.

Besides being good for the environment, more importantly, these common household ingredients are better for your health - physical and financial. Many commercial household cleaners today are found to have ingredients that can cause upper respiratory inflammation or skin reactions.

It doesn't take any longer to clean your bathroom with these ingredients than it does with the stuff you find in the cleaning aisle, don't fall for the advertising.

Be confident that when you clean with simple ingredients, you are cleaning just as well, if not better, and saving into the bargain.

How to Keep your Pets Spring-Fresh the Natural Way

We are all familiar with talks about saving the environment, going green, and the health and safety of our family by choosing to stay away from chemicals and unnatural substances and our pets should be included in this category as well.

Wouldn't it be nice if we could incorporate our pets into the going green movement? They would be healthier, safer, and we might even be able to save money on vet bills due to skin irritations on our pets when we try a new product or shampoo.

Is there a way for our family pet to get in on the green movement and stay healthy and safe the

all-natural way? There sure is, and it's frugal to boot!

By combining all natural ingredients, you can make your own pet shampoo that is safe, natural, and effective for ridding your pet of dirt and odours: just combine 600ml all natural liquid soap with 10ml of either peppermint, lavender, chamomile or lavender pure essential oils (or a combination of those oils). Shake well to combine.

For your dog's ears, sometimes a simple solution of white vinegar and water will do the trick to clean and deodorize. Of course, if your dog has nicks or cuts from too much scratching, you do not want to use vinegar in the area, as it will irritate.

One of the best ways to keep your pet spring fresh the natural way is through his or her diet. A diet that is homemade and all natural consisting of meat, rice, and vegetables will help ensure a dog that is healthy and happy with a beautiful coat as well.

Brushing your dog's teeth is also essential to his or her overall well-being. You can mix bicarb soda and water to form a paste and add 2 drops of pure peppermint oil for a minty fresh smell. This will cleanse the dog's teeth as well as clean his or her breath. Using an extra soft toothbrush softly and gently around the gum area as well as on the teeth is helpful if your dog will allow.

Pure essential peppermint oil is also a good natural flea repellent. Add it to the wash water when you wash your dog's bedding. It's also good for circulation, making it a very soothing addition to shampoo for dogs with arthritis.

If your pet develops a rash or itch, try treating it with a pure coconut oil for starters. It smells nice



and is soothing to your pet. You can buy coconut oil from any health food shop and a little goes a very long way. Of course, if your pet's condition worsens, seek veterinary treatment as soon as possible.

Using all natural ingredients for your pet should be the first thing you think about when trying to keep your pet spring fresh. All natural ingredients in his or her diet as well as for bathing and grooming such as brushing teeth are better for your pet and will produce longer lasting health and safety benefits.

When choosing natural ingredients for pet care products make sure that the ingredients are dog or cat safe. Just like food, certain ingredients that are safe for humans can be extremely harmful, or even deadly to dogs and cats. If you are uncertain about the safety of a particular ingredient, be sure to check with your pet's veterinarian before using it.

It is especially important to keep this in mind when using essential oils. Dogs can be very sensitive to these ingredients, and since their bodies are smaller, and work differently from humans, their tolerance levels can be much lower than humans. Be sure to dilute any essential oils very well when adding them to a dog care product.

And in case you were wondering, recipes created for dogs should never be used on cats. Dogs and cats have very different systems. An ingredient that is safe for a dog could be deadly if used on a cat.

After all, if you would not use artificial ingredients and chemicals on yourself, why would you use them on your pet? Who knows, maybe your dog will actually want to take a bath after all!

Dear Cath

Q. I have recently visited the forum and I'm looking for the \$300 a month food challenge. Could you please tell me where I can find it.

Emma

A. Login to the new forum, and scroll down to the Food: Groceries and Cooking section, where you'll find the \$300 a Month Food Challenge second topic from the top. All the threads are right there. If you're new to the challenge, I suggest you go to the very first post by Wendy, and read from there so you have an idea of what it's all about.

Q. I have been hearing about a MOO orange cleaner. I would love the recipe for this cleaner.

Irene

A. Irene it's very easy to make and it's super cheap, just white vinegar and orange peel.

You will need:

2 litres white vinegar

peel from 3 oranges (just the peel, try not to get any pith).

Slice the orange peel so it will fit into the vinegar bottle. Store the bottle in a cool, dark cupboard for two weeks. Shake it occasionally. That's it.

To use: Strain the peel out of the citrus cleaner. Dilute one part citrus cleaner to two parts water in a spray bottle. Use as you would any spray and wipe type cleaner.

Q. One huge cost is groceries each month, even when we are buying generic brand items. We



rarely buy snacks and I would love to know how it is possible to cut grocery shopping down to the bare minimum but still feed a family of 4. I know you have gone through difficult times yourself and was hoping through your experience there are tips you can give me. I have read your articles online but still can't manage to get food and other household items like shampoo, etc. down from \$1200 a month. How is \$400 a month possible as advised by another Cheapskate member? We don't take holidays or go out for meals or buy take away—no money. *Name withheld by request*

A. What are you buying that costs \$1,200 a month for four people? That's two weeks wages gone on groceries! Now that isn't an issue if you can afford to spend that money, or you are comfortable with the amount you are spending, but from your email you are neither of those.

Go and get your last few shopping dockets. Get a pen and paper (do not do this on the computer, this information needs to sink in) and go through those dockets and make a list of everything you bought (if it repeats just put a mark next to the original item for each repeat).

Look at that list. What is on it? Is it real food? Real food is fresh meat and poultry, fruit and veg and dairy. Packets, ready made, snack foods, drinks other than tea, coffee and milk are all unnecessary items. Cross them off. You've probably already halved your grocery bill.

Look at the toiletries - how many different shampoos, deodorants, shaving creams etc are on the list? Shampoo is just detergent with fragrance in it - the cheapest shampoo will clean your hair as well as the most expensive. Conditioners aren't necessary - a 1/2 cup vinegar in 2 cups warm water will leave your

hair silky soft and shiny, and control dandruff and itch scalp syndrome too.

Add up all the cleaning items: washing powder, toilet cleaner, floor cleaner, window cleaners, fridge deodorizer etc. How much are you spending on these things? You only need white vinegar, bicarb soda, laundry soap, washing soda, borax and eucalyptus oil and you can clean your house from top to bottom. Read *Cleaning with the Super Six*, it will give you a ton of ideas.

Now you can see what you are buying you have a good idea of exactly where your money is going, and what areas you can trim easily.

I suggest you go on a pantry challenge and not buy groceries until you have used up everything in your pantry, fridge and freezer. Save the money you are not spending on groceries so you will have the cash to re-stock with basic ingredients and real food when you have eaten down your stockpile.

And meal plan - start with one week, include breakfasts, lunches and snacks as well as dinners. Use the *What's for Dinner* meal planner and stick to it.

If the family complains - well your children are just that - children, and unless they are contributing to the family finances they don't really have a say in how you spend your money. You can listen to their requests, but if they don't fit in your grocery budget well they'll survive. Your husband - well he's a slightly different story. Talk to him, explain what you are doing and why and also that it's just temporary, he can have some of his luxuries again once the money is under control, but until then could he please support you.



You can do, but it won't happen in one week and you need to really want to do it.

On the Menu

Baking in Your Slow Cooker

As we come into the hot summer months, there's no need to put the slow cooker away.

Many people don't realize they can actually bake in their slow cooker. In fact, some recipes make baking in your slow cooker easier than baking in an oven. Also on the plus side, slow cooker baking uses less energy (slowcookers cost approximately 3c an hour to run) and doesn't heat the kitchen up like using the oven does.

If you're really worried about the heat in the house, plug your slowcooker in outside. Just be sure it's on an even, heat-proof table.

Here are three recipes for baking in your slow cooker.

Wholemeal Bread

Yes, you can bake bread in your slow cooker! It avoids a hot kitchen for one thing, and also uses so much less energy than heating up the large oven for just one loaf if you don't have a bread maker. And when you bake bread in your slow cooker you don't need a bread machine - so one less appliance on the kitchen bench. Here's how to make a 12-serving loaf.

First, you'll need a deep metal bowl that fits into your slow cooker. Grease the bowl well. Then,

turn your empty slow cooker to High to preheat (with the lid on).

In a small bowl, dissolve 1 tablespoon yeast in 1/4 cup warm water. Let it sit while you combine in a bowl:

*1 cup warm milk or buttermilk

*1 1/2 teaspoons salt

*2 tablespoons olive oil

*2 tablespoons honey

*1 egg

*1/4 cup wheat germ

Mix these together, then add:

*3 cups wholemeal flour

Knead dough until smooth and elastic - about 10 minutes. You can do this by hand or in your mixer if it has a dough hook. Place dough in the greased metal bowl and cover loosely with aluminium foil. In your pre-heated slow cooker, pour 1/2 cup of water and place a trivet in the bottom. If you don't have a trivet, you can use crumbled foil. Put the bowl on the trivet or foil, cover the slow cooker, and bake for 3 hours. The top of your bread may or may not brown, but it will taste good! This bread has a soft crust, popular with kids.

Variation: replace 1/4 cup flour with 1/2 cup rolled oats; add oats into milk mixture.

Apple Cake

This serves 8 to 10, and you'll need a bread or cake tin that fits in your slow cooker. This recipe



is great for using up those odd apples languishing in the fruit bowl. No apples in the fruit bowl? Use whatever are cheapest at the greengrocer.

In a bowl, beat:

*2 cups sugar

*1 cup oil

*2 eggs

*2 teaspoons vanilla

Then stir in:

*2 cups peeled, chopped apples

Sift together:

*2 cups flour

*1 teaspoon salt

*1 teaspoon baking soda

*1/2 teaspoon ground cinnamon

*1/2 teaspoon ground nutmeg

Add these dry ingredients to the apple mixture along with 1 cup chopped walnuts or pecans (optional). Stir well and pour into the greased and floured bread pan you chose. Grease a piece of foil and place over the top of the pan; place pan into slow cooker, cover, and bake on High 3 to 4 hours.

Let stand 5 minutes before you take the pan out of the slow cooker. Turn cake out onto a rack and allow to cool; then slice.

Chocolate Fudge Cake

Here's a cake that you don't need a separate bowl for - you bake it right in the crock of the slow cooker. When summer heat is turning you off baking, this slowcooker version of a moist chocolate cake will give you kitchen hero status with the family.

In a bowl, mix together:

* 1 cup brown sugar

* 1 cup flour

* 1/4 cup unsweetened cocoa powder

* 2 teaspoons baking powder

* 1/2 teaspoon salt

Stir in:

* 1/2 cup milk

* 2 tablespoons melted butter or margarine

* 1 teaspoon vanilla

Spread this mixture over the well-greased bottom of your slow cooker. Then, mix together:

* 3/4 cup brown sugar

* 1/4 cup unsweetened cocoa powder

Sprinkle this over the batter in the slow cooker. Next, boil 1 3/4 cups water and pour over the batter. Don't stir; just cover and cook on High 2 to 3 hours. A toothpick inserted will come out clean when it's done.

Quotes of Note

It's easy to meet expenses –
everywhere we go, there they are.

~~Anonymous~~

~~~~~

A father is someone who carries pictures  
in his wallet where his money used to be.

~~Unknown~~

~~~~~

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

~~Milton Berle~~

~~~~~

~~A bargain is something you can't use  
at a price you can't resist.

~~Franklin Jones~~

~~~~~

~~There were times my pants were so thin

I could sit on a dime and tell if it was heads or
tails.

~~Spencer Tracy~~

~~~~~

We didn't actually overspend our budget.

The allocation simply fell short of our  
expenditure.

~~Keith Davis~~

~~~~~

Cheapskates Tip Store

Mash the Butter In

One great tip I learnt a long time ago. When a
recipe calls for rubbing butter into flour, instead
of standing at the bench doing this with my
fingertips, I use a potato masher to combine the
butter into the flour. It works a treat - try it.

- Contributed by Mary Campbell

Preparing for Retirement

My husband is retired but only on part pension
as I still work. I would like to retire too in the
next 12 months. I decided to put 2 days' pay
into a separate bank account, to gauge how we
would cope on a pension. So far so good and
we will have funds for our next holiday in no
time.

- Contributed by Margaret Bird

Recycle a Turntable into a Lazy Susan for Your Fridge

I recently had my microwave go bung and was
unable to repair it, so had to replace it. The tip is



to take out the turntable/ toughened glass plate and the circular roller it runs on and put it to use on a shelf in your fridge. I found it helpful to store all those little jars of olives, condiments, jams, pickles etc. which get shoved to the back of the shelf, sometimes never seen again until discovered much too late and have to be chucked out. You just turn it like a lazy Susan and you can see your selection of sauces you nearly forgot you had. Happy Cheapskating....love it!

- Contributed by Carol Barbero

Shop Behind to be Ahead

With four children under ten and three teenage step kids clothes shopping really dents the budget. At the end of every season I check out discount stores and stock up for the next year's season. For example after winter everyone gets new flannelette pj's and in February I shop for summer pjs, swimmers, rash vests, shirts etc. always one size up! Last summer all the kids got fun summer pjs for \$3 a pair so I grabbed a few extras for party presents. I box them up and when I go through everyone's clothes to pass on or donate I am always pleased to find new affordable clothes waiting!! Just label your boxes so you don't forget! I do the same for Christmas; seven bags stashed away which I add to all year round!

- Contributed by Cathy Romeo

Sharing Seeds and Saving Money!

Approximate \$ Savings: \$3-\$5 per packet of seeds

Being a keen vegie gardener I have always tried to save a few of my favourite seeds at the end of every season and loved getting some prize seeds from friends and family too. I am now also a member of our local 'seedsavers' network which is a local group dedicated to sharing seeds grown locally. We pay a small annual membership fee and then get credits when we add seed to the 'bank' and debits when we take seed. I love heirloom and unusual varieties and was spending over \$60 per year on these types of seeds for my garden - this year I haven't bought any seeds! There are quite a few of these types of networks springing up all over Australia now - search the web for one in your local area or why not start a network yourself?! There have been so many other advantages to joining this group including learning more about proper seed cleaning and preparation for storage, local knowledge about varieties that do well and meeting up with like-minded people trying to live more sustainably by growing some of their own food!

- Contributed by Michelle Wilkinson

By the Glow of a Mobile Phone

At night time, I use the soft light from my mobile phone to check on my children (and let the dog in and out if needs be). I find that this way, I do not stub my toes; it does not disturb children or other members of the household and saves on the cost of repeatedly turning the house lights on throughout the night (big savings over a year). It works well during storms when the electricity goes off and I have found that children feel far more secure knowing there is light quickly available anywhere in the house. It saves the cost and use of candles which could



end up causing a fire. All in all, to me, the light from my mobile phone is priceless.

- Contributed by Jenny Towers

Downsize your Towel

I like to have a fresh towel every three days or so, which I never really thought too much of before. However after spending a few weeks living with my parents while in-between houses, I began to see this as an area I can really improve my savings efforts. My mother only has the really big towels; you know the ones that are big enough to cover a single bed. I found two of these were a full load in the machine. I asked myself, how much towel do I really need? I will admit I am a small sized adult (5foot nothing and 50kg)and always found the regular towels to be more than enough, But do I even need one that big? The answer I've found over the past two months is no. I've found a hand towel each is more than enough for me and the kids. Sure reaching the middle of my back was tricky at first but on the plus side the kids get dressed and off to bed quicker at night. The real saving is in the laundry, I can now wash a full week's worth of towels in less than a half load. Saving on water, electricity and washing powder. So, how much towel do you really need?

- Contributed by Jenna Kennedy

Easy Yoghurt for 85c a Litre

I make my own yoghurt, but do like to use a Easiyo starter every third or fourth batch. Currently Golden Glow has a new member deal where you can get \$15 off when you make your first order of \$50 or more. I bought 13 packets @

4.15 each, with \$4.99 freight. With the \$15 discount applied they came to \$3.38/packet. Unless you buy almost out of date ready made yoghurt (Ski etc.) I can't get yoghurt that cheap at the shop. Now I use one Easiyo packet to make 3 batches of plain yoghurt, so 13 packets will make me 52 batches. That's 84.5c for 1 litre of yoghurt. I think that's a pretty good bargain! Sure beats \$4-5 per commercial tub. Golden Glow also had free freight on orders over \$80 so I guess you could work on buying more also.

- Contributed by Maxine Sharpe

Website: www.goldenglow.com.au

Magic Mascara

Halve the cost of your mascara or double its' life span. You can't loose. Whichever way you look at it, it's a win-win situation. When your mascara gets to that stage where it's too dry to apply, yet you just know there's much more in there, if only you could just get it out, add a drop or two of eye makeup remover and hey presto, mascara ready to go!

- Contributed by Katherine Cook

Editor's note: It's a great idea, but remember that mascara is a germ hotel. If your mascara is very old, you are best to toss it and start from scratch. In this case use your common-sense and practice good hygiene. *Cath*

Another Idea to Keep Laces Done Up!

When doing the very first knot, I call it a granny (1 under, 1 over) do an extra under/over. So put the blue lace around the yellow once more (see



the picture). This also holds slightly better so your child can organise the bow. When you then do the bow it locks in and they stay tied all day. Good Luck!

- Contributed by Sonya Tyrell

Use a Lemon and Then Use it to Clean

When I have to use a lemon it seems a waste to throw it out, so if I have already cut it in half I put a sheet of kitchen paper in the microwave then both halves of the lemon in the microwave turn the microwave on for around 1.20 and leave it in there until I came back maybe a few

hours then I take the lemon out and paper and wipe the inside out with a wet dish cloth and the oven smells lemon and it is clean as well.

- Contributed by Lynette Stewart

Movie Outings on the Cheap

Leading up to the School Holidays buy a book of tickets from Hoyts and save approximately \$6.00 per ticket or 1/3 of the usual ticket price. Great savings when your paying for the whole family to go to the movies in the holidays.

- Contributed by Averil Quinn

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