

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

November 2013

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

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

The Cheapskates Journal

Brought to you by: The Cheapskates Club
info@cheapskates.com.au

Nov 2013

From Cath's Desk

Hello Cheapskaters,

Welcome to a new edition of The Cheapskates Journal. This month there is a lot to read so grab a cuppa and an apple and sit down for a great read.

As usual there are lots of ways you can enjoy life without going into debt, that's why we live the Cheapskates way. Perhaps it's because I live the Cheapskates way and have done so for almost 20 years now, that I was astounded to hear on ABC radio last night that according to the ABS the cost of living has actually gone down, especially for low income families.

Huh? Really? I don't think so. Yes, there are prices going down at the supermarket. I see the "down, down" tags on the shelves (and I've obviously seen it once too many times on the TV to remember it). But I know I need to be creative with my grocery money each month to stretch it so I can get everything on my list.

Perhaps the ABS is right and over-all prices have gone down. But those prices aren't on food. They are on chips and soft drinks and biscuits and packaged cereals, highly processed packaged meals and "treat" rather than staple foods. Fruit and vegetables haven't gone down in price. Flour hasn't gone down. Yeast certainly hasn't dropped in price. Nor has butter. Eggs have gone up (using an egg shortage as an excuse - it's time to get chickens folks).

And while some prices haven't changed on the shelf, the amount you are getting for that price has changed. Quite a few things have shrunk in terms of content, a sneaky way of increasing prices.

Living the Cheapskates way is an art. Cheapskates are creative souls, taking a dollar and stretching it until it screams and then giving it another little tug just to get the most out of it.

Every day I am grateful for the amazing resource I have right here at my fingertips, just a mouse click away. If, like me, you are finding that it is getting a little harder each week to stretch those dollars don't forget to login here regularly. We're all at different stages in our journey to frugality so you'll find all the encouragement, inspiration and support you need right here in the Member's Centre.

PS. I'm really looking forward to The Art of Living the Cheapskates Way workshop on the 28th November. If you'd like to attend a workshop close to home next year, please drop me a note and let me know where you are and what aspects of living the Cheapskates way you're particularly interested in.

Happy Cheapskating,

Cath

Managing an Aussie Summer Bug Free

Our beautiful Australian lifestyle means most of us spend the greater part of every summer outdoors. And outdoors in Australia during summer means mosquitoes, sand flies, gnats, ants, blow flies and other sneaky, annoying pests.

You can (and probably have in the past) use a personal insect repellent like Aeroguard or Rid.



They work well, are moderately priced and if you believe the advertising are all you need to be bug free for the summer. Unfortunately you can't believe everything advertising tells you and these insect repellents are not necessarily safe to use, especially on babies and small children. Actually they're not safe to use on adults either - I don't want to be spraying toxic chemicals onto my skin even if they do keep the mozzies away.

Our skin is our biggest organ. It absorbs everything we put on it, including chemical laden insect repellents.

Sadly though we do need to do something to protect ourselves from bites. We spend a lot of our summer in the bush, camping, hiking, fishing and just generally enjoying everything the Australian bush has to offer. Except for the bugs.

I am a mozzie magnet so when I decided to ditch the poisons I started using Bushman Insect Repellent, but it's rather pricey and we go through a lot of it, with one bottle by the barbecue, one inside, one in the car, one in the picnic basket and one in my handbag. Wayne had one in the work van and Hannah had one in her school bag. We were going broke buying insect repellent.

That's when I decided there had to be a safer, cheaper way to beat these bugs.

Citronella candles have been around for ages. I remember using them years ago to keep mosquitoes away from the barbeque.

Rosemary is another good insect repellent. My mother has rosemary growing in pots at all her external doors. It keeps the flies and mosquitoes away from the doors and that

means they don't sneak inside when we go in and out.

Basil is another herb that mosquitoes hate. Plant it in pots and put them next to your outdoor seating. You'll enjoy the lovely fragrance mosquito free.

Lemongrass isn't just for cooking. Break off a stalk and peel it then rub the inside pulp all over your exposed skin. This one also smells nice - or at least better than citronella.

Those things are all great for leaving around the house and yard, but there are times when you need to have a safe, effective spray or lotion you can use on your skin, clothing and bedding.

This is my favourite all natural, safe to me and mine insect repellent. It works. It keeps mozzies away, flies away, gnats and sand flies away, it even keeps those pesky biting March flies away when they arrive at the end of summer. It really is fantastic and effective. And it doesn't smell nearly as bad as those toxic commercial sprays.

MOO Bug Off

You will need:

1 x glass bottle with spray nozzle (the essential oils may react with plastic bottles)

90ml vodka OR 60 ml witch hazel diluted with 30ml water

20 drops citronella essential oil

10 drops eucalyptus essential oil

10 drops lemon myrtle essential oil

5 drops thyme essential oil



5 drops neem oil

Put the vodka into the spray bottle, add the oils, put the sprayer on and shake it up to mix well. Then just shake it really well before using it. You can use cheaper oils for the mix you spray around furniture and on clothes, saving your good oils for your personal spray if you want to. Just be sure the oils you use really are pure and safe and you won't have to worry about the mixture coming into contact with your skin.

You can safely spray this on bare skin (avoid your eyes of course). But it is brilliant for spraying in children's rooms before bedtime. You can even spray their pillows and bedding with it to repel those pesky mosquitoes.

This is the spray I use when we go camping. I spray it on my arms and neck, and over my clothes. It gets sprayed around the doors and windows of the tent and on the arms and backs of our chairs. It keeps the mozzies away for hours.

A 300g spray can of Aeroguard costs approximately \$9.00

A 130g spray can of Bushman costs approximately \$13.00

A 100ml bottle of MOO Insect Repellent costs approximately \$2.35

A Thoughtful Moment

Improbable Laws of Probability

I didn't believe these laws at first, but I have found them to be true.

1. Law of Mechanical Repair - After your hands become coated with grease, your nose will begin to itch and you'll have to pee.

2. Law of Gravity - Any tool, nut, bolt, screw, when dropped, will roll to the least accessible corner.

3. Law of Probability - The probability of being watched is directly proportional to the stupidity of your act.

4. Law of Random Numbers - If you dial a wrong number, you never get a busy signal and someone always answers.

5. Supermarket Law - As soon as you get in the smallest line, the cashier will have to call for help.

6. Variation Law - If you change lines (or traffic lanes), the one you were in will always move faster than the one you are in now.

7. Law of the Bath - When the body is fully immersed in water, the telephone rings.

8. Law of Close Encounters - The probability of meeting someone you know increases dramatically when you are with someone you don't want to be seen with.

9. Law of the Result - When you try to prove to someone that a machine won't work, it will.

10. Law of Biomechanics - The severity of the itch is inversely proportional to the reach..

11. Law of the Theatre & Football Ground - At any event, the people whose seats are furthest from the aisle, always arrive last. They are the ones who will leave their seats several times to go for food, beer, or the toilet and who leave



early before the end of the performance or the game is over.. The folks in the aisle seats come early, never move once, have long gangly legs or big bellies and stay to the bitter end of the performance. The aisle people also are very surly folk.

12. The Coffee Law - As soon as you sit down to a cup of hot coffee, your boss will ask you to do something which will last until the coffee is cold.

13. Murphy's Law of Lockers - If there are only two people in a locker room, they will have adjacent lockers.

14. Law of Physical Surfaces - The chances of an open-faced jam sandwich landing face down on a floor, are directly correlated to the newness and cost of the carpet or rug.

15. Law of Logical Argument - Anything is possible if you don't know what you are talking about.

16. Brown's Law of Physical Appearance - If the clothes fit, they're ugly.

17. Oliver's Law of Public Speaking - A closed mouth gathers no feet.

18. Wilson's Law of Commercial Marketing Strategy - As soon as you find a product that you really like, they will stop making it.

19. Doctors' Law - If you don't feel well, make an appointment to go to the doctor, by the time you get there you'll feel better... But don't make an appointment, and you'll stay sick. This has been proven over and over with taking children to the paediatrician.

Contributed by tassiedevil

A Simple, Forever Advent Calendar

Each year we have an Advent calendar for you to print and decorate. But this year I wanted something different, that would perhaps become a family heirloom (OK, that may be expecting too much) or something that you could use again for years to come.

Hannah and I put our head together and came up with this simple and easy to make Advent calendar and all it cost was the price of the treats!

I used an old corkboard that was floating around my office and white craft paint I already had. The pegs were in the craft cabinet from a magnet making session a while ago. For the date markers I used red dots and just handwrote the numbers on them.

How to decorate the pegs had us putting our thinking caps on. We painted them white and then Hannah mentioned covering them in Washi tape. Well Washi tape was out of the question - I didn't have any and didn't want to spend the \$3 a roll to buy some. But we did have pretty Christmas tapes in the wrapping box so that's what we used. The only thing I had to buy for this Advent Calendar was the treats and I chose chocolate coins for \$2 from Big W.



By using materials we already had we made our Advent calendar for just \$2!

You will need:

1 old photo frame, large enough to hold 24 wooden clothes pegs and treats

24 wooden clothes pegs

Spray craft paint in the colours you prefer (we chose white)

Christmas tape

24 small coloured stickers

1 marking pen

24 treats

Hot glue gun or double sided tape

Step 1. Paint the frame and backing board of the photo frame and let them dry. Check to see if they need a second coat and apply if necessary.

Step 2. Cover one side of each peg with the Christmas tape, trimming it to fit nicely.

Step 3. Place your pegs on the board, spacing them evenly. When they are all lined up nicely glue them into place.

Step 4. Put a coloured stick above each peg and number them 1 - 24, either in order or randomly.

Step 5. Put a treat on each peg.

That's it, done!

The Sneaky Ways Packaging Costs You Money

Pump bottles with a pump that doesn't reach all the way to the bottom. Lipstick that leaves almost a quarter of it in the tube. Toothpaste that doesn't squeeze everything out. Peanut butter jars that don't scrape completely clean. And the list goes on and on.

Packaging is costing you money. And lots of it. The prettier and more complicated it is, the more it's costing you, and not just in plastic.

When you pay for 1 litre of sorbolene you expect to be able to use 1 litre of sorbolene. Except the tube on the pump doesn't reach right to the bottom so there's always some left in the bottle.

I tip it upside down so it all slides to the pump, then very carefully unscrew the pump over a clean jar and let it drip into the jar. From every 1 litre bottle I can usually get at least a quarter of a cup of sorbolene and the bottle really is empty when it goes into the recycle bin.

When you pay for 110 grams of toothpaste you expect to be able to use 110 grams of toothpaste, except the shape of the tube and the cap won't allow you to get it all out. We only use a pea sized blob of toothpaste on our toothbrushes (you know how in the ads the toothpaste runs down the brush? And yet your dentist will tell you to run it across? More sneakiness, subliminally encouraging you to use more toothpaste than you need.

Anyway the toothpaste in our bathroom was at an end. It had been squeezed and scraped and rolled until I was sure there wasn't anything else left in it. Or so the manufacturer would like us to believe. That particular tube of toothpaste cost \$1.89 for a 140g tube (cheap by toothpaste standards, but it's great) or 1.35 cents per gram (a confusing calculation I know, but necessary).

Out came my trusty kitchen shears and that toothpaste tube was slashed (much the way I tackle the bills) from end to end and the top snipped off.

Then onto the kitchen scales went a clean lip balm jar.

I used my favourite small spatula to scrape as much of the toothpaste left in the tube into the tub. I finished up with 7 grams in the jar and about twice as much over my hands, the back of the camera and my pants but I won't count the mess I made. That's 10 cents of toothpaste I managed to scrape out of the tube after even I thought there wasn't anything left to get out of it. In the grand scheme of things 10 cents isn't a lot of money. But we have five people in our family and we all like different toothpastes. That's around 20 tubes of toothpaste a year or at a very modest estimate \$2 that goes into the bin.

Not anymore! The toothpaste warden is on patrol. From now on all the toothpaste in every tube will be used. And yes, my kids think I've really flipped my lid. I don't care, I pay for this product, I want to get it all.

And that lipstick you love so much you wear it every day - when you get to the "end" of the tube there's still a good 10% of the product you paid for in it, you just can't swipe it over your

lips. That's 10% wasted, 10% of the money you paid for it in the bin.

This is my favourite lipstick. It's not expensive, or at least not as expensive as some. But it still costs \$16.95 for 4.2 grams or \$4.03 a gram. But now I've used it right down to the top of the tube, I certainly can't sweep it across my lips any more. There's still a lot of lipstick left in it that I can't easily get to, too much to just throw away - that's just putting money in the bin.

Out of curiosity I decided to scrape out the lipstick left in the tube and see just how much it weighed.

0.05 ounces or 1.4 grams (the scales switched on me in between photos). That's \$5.64 of product I paid for that the manufacturer doesn't want me to use and is in fact hoping I'm not smart enough to figure out how to use it so I'll go and spend another \$16.95 and make another \$5.64 donation to their profits.

Well not this little black duck. I have a very nice lip brush that will ensure I get every last smidge, or should that be smudge, of colour from that lipstick. And I won't be throwing \$5.64 in the bin.

It's not just make-up that uses sneaky packaging. How much do you think is left in that peanut butter jar when you think it's empty? Grab a spatula and scrape it out - you'll have enough for at least two, perhaps more sandwiches. Do the same with the Vegemite jar, then swish it with hot water to make gravy. Scrape out the Nutella jar, and be sure to use your spatula (or finger) to get right under that ridge at the neck of the jar - it hides about 30 grams of very expensive chocolate hazelnut spread.



Squeeze bottles seem like such a good idea, and they are too. But they also cost you money in wasted product. If you were to look in my fridge right now you'd see squeeze bottles in a basket in the door, every one of them upside down. Not only are they easier to squeeze when all their contents are already at the top, but every last drop of honey or mayo or mustard or barbecue sauce drips down, ready to be used and not wasted. If you use squeeze bottles, store them upside down and get what you pay for.

My kids are sure I've gone completely mad and am taking Cheapskating to extremes. Maybe I am. Until now no one other than the family really knew just how crazy I am about Cheapskating.

What I'm really saying is when you make your purchases look at the packaging. Consider just how much product the packaging, rather than you, is going to consume. Then decide whether you're prepared to just throw that money away. If you're not, start thinking of ways you can use every last drop of the product you purchased and really get your money's worth.

Perhaps your family will think you've flipped your lid too and I won't be alone in my crazy Cheapskating ways.

How OAMS Saves Me (and You) Money

A question I am frequently asked is: will shopping just once a month really save me money? And time? And energy? How?

I've been doing OAMS for so long now, over 19 years, that it has become habit. I just shop once

a month (with a yearly shop for staples - but that's another story). The answer is yes, it can and will save you money, even if it's just the cost of the petrol you use when you shop each fortnight, week or few days.

But really the savings are there to be had and you'd be mad if you didn't take advantage of OAMS to grab those savings.

OAMS might suit you if:

- You have a large family or very young children and find shopping stressful
- You have room in your pantry, fridge and freezer to store that much food (and it doesn't take as much room as you'd think).
- You have to travel more than 15 minutes to do the shopping.
- You find you are over-spending every single week, but don't have a stockpile to show for it.
- You want to start buying in bulk.
- You get paid monthly.
- You are on a very tight budget.

The biggest saving is time, then money. It keeps you out of the supermarket, away from the shopping centre. When you shop just once a month for most of your groceries it means you're only doing quick top ups each week. You won't be wandering up and down every aisle with a great big trolley being tempted by those great big sale signs. It only takes about 10 minutes longer to do a monthly shop and about



the same amount of time to get it all put away once you are home.

You'll save money because you will be very aware of how much you are really spending and what you are spending it on. When you spend a lot of money all at once, especially if it's in cash (and a cash budget for your groceries is a good way to go) you notice how much everything costs. Shopping weekly it's easy to dismiss going over your grocery budget by \$15 or \$20 or even \$25, thinking you'll do better next shop. When you shop monthly, that extra \$15 or \$20 or \$25 each week is a considerable amount that you'll notice immediately. If you are on a really tight budget that \$60 - \$100 could be the difference between being able to pay the power bill and not.

When you shop just once for the month you can clearly see exactly what you are buying, and decide whether you want to continue or perhaps you can do some tweaking and trim a few things. Four boxes of wheat biscuits for example makes a bigger impact on your conscious than just one. That helps you determine what you really need to be buying, and how much you need to spend.

Once a month shopping helps you decide what you really need and want and what you just buy because it's on the shelf in front of you. It also helps you stick to your budget. When you do those top-up shops for milk and fresh vegetables you know you only have \$20 to spend. You'll make sure you get the most bang for your \$20 and learn to stretch it until it screams. You'll soon learn what the essentials are and what you can do without, or what can wait until you do your OAMS.

It's about now someone will ask about the weekly sales. What if it's a really, really good

special? Won't they miss out if they only shop once a month? Chance would be a fine thing. There is a definite sale cycle; all the supermarkets and department stores have them. If something is on sale at Store A this week, you can be sure it will be on sale at Store B or Store C in the next week or fortnight. Of course you could use your grocery slush fund (and if you practice OAMS you'll have a great slush fund) to buy just the item on sale. Or you can just wait till the sale cycle matches your shopping day.

Remember, just because it's a great sale doesn't mean you have to buy it!

When you OAMS you are buying a lot of everything. This means you can take advantage of bulk pricing. OAMS is essentially bulk shopping, so you can take advantage of those great warehouse and bulk bin deals. For example, I use a LOT of extra virgin olive oil, and I used to buy a small bottle of it once or twice a month. Now, I can buy a large 4 litre tin for a fraction of the cost, and it will last me at least three months. And olive oil is one of those things that is on a regular sale cycle, so keep your eyes open when you're shopping if you use it a lot.

OAMS teaches you to shop wisely, but it also gives you a little wriggle room for the occasional treat or splurge. When you do one big shop and can take advantage of bulk prices, you will find you have a little grocery money leftover at the end of each month. I call this my grocery slush fund. It's the money I use to buy those super fantastic specials in-between monthly shops and it's the money I can use to pick up the odd treat or splurge on something I wouldn't normally buy. Around this time of year its chocolates and snacks or more exotic



ingredients for a new recipe or even new product I've been wanting to try.

Because I have a defined grocery budget I'm very aware of how much I'm spending. And that makes me mindful of the splurging so that it's only on things I really, really want. I don't waste money on things that aren't important to us.

When I first started OAMS all those years ago I had \$200, in cash. That was it. Not a cent more, there was no wriggle room in our Spending Plan back then. These days I spend \$350 a month. We eat well, with mostly fresh fruit and vegetables, dairy and meat.

So is OAMS worth it? The average Australian family spends around \$18,200 a year on food. With my OAMS plan I spend \$4,200. That's a saving of \$13,800 - more than worth it for my family!

Money for Your Junk: Sell it on Facebook

Most of us simply have too much stuff. This extra stuff gets in the way, costs you time and money, and causes stress.

If you think about the things that you really love and use regularly, you'll probably find that you have a lot more stuff than you really need, right?

It's probably too late to take all of your extra possessions back to the store, but you can always sell them. While you might have sold items at a garage sale or on eBay, you probably haven't used Facebook to unload your junk. That's unfortunate, considering how many people are on Facebook each day.

If you think using Facebook to clear your clutter and make a small profit is a good idea, you'll need to find the active local sales groups. Even fairly small areas will usually have a yard sale group or other similar group with a few thousand members or more!

Everyone knows how committed both garage sale lovers and Facebook people can be so you'll have a lot of eyes on your item within 24 hours. And the more people that see your item, the more likely you are to get rid of it quickly.

Just like selling with eBay, there are rules and you need to follow them. However, unlike eBay, different groups have different rules. For example, some require pictures. Follow the rules and use them to your best advantage. Some have rules about who has the first chance to purchase the item and there are usually rules about when an item can be bumped back to the top of the list.

A picture is worth a thousand words or perhaps dollars in this case, so take good pictures. Let buyers see what they need to by choosing a good angle for your photo. Get a friend to help if you, like me, have trouble taking pictures. And be sure the pictures you post are in focus with good lighting.

Another thing to remember, and to learn, is to post at just the right time and this requires a little research. Be smart about when you post your items. The ideal time to post is when people are perusing the listings, but not a lot of things are getting posted so watch your group for a few days and take note of busy times and quiet times. If you post your item when everyone else does, yours can get lost in the shuffle. Try to take note of when people are claiming items and when items are posted.



Always write an accurate description and take care of your own needs. The group may have a policy that whoever claims the item has 48 hours to take the item away. But if you want it gone today, put that in the posting. It could be a problem if someone takes 48 hours to show up and then decides against purchasing the item. Unlike eBay, there is no firm commitment once they've said they'll buy, so be sure you're prepared to risk the sale falling through. And check the re-listing requirements for your group; you may need to wait a few days to re-list the item.

Be available. Those that are interested are bound to have questions. Keep your phone and computer handy and reply promptly to inquiries. People will move on to other items if they can't get their questions answered in a timely fashion.

Stay organized. This is especially important if you have several items for sale. It can be helpful to keep a post-it note on each item. You can list the buyer's name, contact information, expected pick-up date, time of pick-up, and the price.

Most people never consider selling items on Facebook, but it can be a quick, easy and free way to get rid of the items cluttering your life. Everyone could use a little extra money and more elbowroom. So clean out the garage, attic, and closets.

Facebook is hugely popular with a very active user base. Your unnecessary items could be gone in a flash. Why not give it a try, clear some clutter and make some money before Christmas?

MOO Scrub Blocks

A few weeks ago I was playing around with formulas for dishwasher powder. The result was a really great combination of ingredients for dishwasher cubes. But in all the experimenting I also found a combination that makes a fantastic scrubbing block, sort of like a solid Ajax type of block, with amazing cleaning properties and similar results to a pumice block (and yes, you could use it on your feet if you were so inclined).

It's great, especially for stubborn mineral deposits in sinks and tubs (and the toilet bowl!).

You will need:

1/2 cup bicarbonate soda

1/2 cup washing soda

1/2 cup liquid castile soap - see note

20 drops Eucalyptus essential oil

A small round take-away container or a silicone patty cake mould - you need to be able to get the bar/s out of the mould without breaking it/them

Step 1. In a medium bowl, combine the baking soda and washing soda.

Step 2. Drop in the essential oils and stir, stir, stir to make sure they are all thoroughly combined.

Step 3. Add the castile soap and start stirring immediately. The mixture will start to solidify as the soap and bicarb soda mix. You need to be quick with this step, and do it in a well ventilated area (I mixed it under the exhaust fan



in the kitchen) as there will be fumes. They won't hurt you and you won't be able to smell them but they are there - it's the chemical reaction of the washing soda and castile soap.

Step 4. Quickly scoop the mixture into your moulds, patting it down firmly and leveling off the tops so the blocks will stick together. Let the blocks dry overnight, then remove from the moulds and let them air dry for another 24 hours so they are completely dry and hard.

To use your scrub block wet the surface you want to clean and then gently scrub over the dirt/scum/mineral build up. It will disappear before your eyes.

It won't scratch the surface of your glass shower screen or acrylic bath either, it is gentle.

Once you've scrubbed the scum/dirt/mineral build-up away, rinse it off and dry with a soft, clean cloth.

Note: If you are going to use essential oils use plain castile soap. The essential oil is optional, but eucalyptus leaves such a clean smell and it has great grease-cutting and germ killing power. If you don't like eucalyptus, try lemon or orange or a combination of both (10 drops lemon, 10 drops orange). Citrus oils also have grease-cutting and germ killing power.

If you choose to leave the essential oils out you can use peppermint or orange castile soap, they both smell lovely.

Dear Cath

Q. Could you please tell me how to make homemade custard powder. I have almost run out of the store bought variety, but would like

to make my own. I think it starts with cornflour, but other than that I am stuck. Any help is appreciated. Irene

A. No need for custard powder. You are right, you use cornflour (or arrowroot if you prefer). To one cup of milk add 1 tablespoon of cornflour and 1 tablespoon of sugar (more or less to your liking). Whisk until it's smooth. Whisk in one egg and 1/2 tsp vanilla extract. Then heat gently, stirring all the time until it comes to a boil and thickens. Turn the heat down and let it simmer 1 minute. That's it.

To make instant custard (this is what I use when we are camping) you need 1/4 cup milk powder, 1 tablespoon cornflour, 1 tablespoon vanillin sugar. Whisk the dry ingredients together. To make up whisk in 1 cup of boiling water. Whisk until the mixture is smooth and thick.

Real Custard

Ingredients:

- 2 eggs
- 3 tbsp cornflour
- 3 cups milk
- 3 tbsp sugar
- 1 tsp vanilla essence

Method:

Whisk first three ingredients together. Place in a small saucepan and cook over a low heat, whisking constantly until the custard becomes thick and creamy. Remove from heat and add



sugar and vanilla. Stir through until sugar is dissolved.

Q. I have a fine wool jumper that has a hole. I have the spare wool and need to know how to close that hole. I do not have a sewing machine and am not good at knitting! Wendy

A. You just need to carefully darn the hole. AS long as it's not huge the darn, if you are careful, shouldn't show too much. Darning is almost a lost skill, but it comes in very handy and it's not just for socks!

If you don't know how to darn it's actually very easy, just think of it as weaving to cover a hole.

1. Thread a needle with thread that matches the sock. Don't put a knot in the end; it leaves an uncomfortable lump in the darn.
2. Count down 5 threads or ribs and start weaving over and under towards the hole.
3. Two threads or ribs from the hole turn and start weaving over and under the threads around the edge of the hole.
4. When you get back to where you started slip the needle under the thread closest to the hole and weaving over and under any threads left in the hole take the needle straight across to the other side.
5. Pick up a stitch and weave over and under back to the other side.
6. Continue in this fashion until you fill in the hole.

7. Turn and work in the same manner in the other direction.

8. To end off weave down 5 threads or ribs and snip the thread.

Practice on an old sock so you get the hang of it. Once you are confident you'll have your jumper mended in no time.

On the Menu

Vegetables on the Grill

Summer, barbecues and vegetables go together really well and these delicious ways to prepare vegetables will spice up even the most boring barbecued sausage.

Italian Eggplant Steaks

Eggplant is one of the best vegetables to grill. You must be careful with eggplant to reach a grilled perfection. Always cut your eggplant to 6mm thickness. If you cut it to thin it will char and if too thick it will dry out. If you not marinating the eggplant slice coat them with oil before grilling. Be sure to always grill eggplant on high heat; cooking too slow will give the eggplant an unpleasant texture and will cause them to become dry. Any type of your favourite dressing or marinade can be used in this recipe. Try French or Thousand Island or Ranch for a tasty change.

Ingredients:

1 eggplant, peeled and sliced into 6mm slices



1 bottle of Italian dressing

Method:

Prepare the barbecue grill for medium hot heat.

Place the eggplant into a shallow bowl.

Pour the dressing over the eggplant and turn the eggplant to coat well.

Let the eggplant stand in the dressing for 15 minutes to absorb the liquid.

Place the eggplant on the grill and cook for 8 minutes, turning occasionally or until crispy on the outside but still soft in the middle. Serves 4.

Mexican Potatoes in a Shell

Ingredients:

3 large baking potatoes

1 green capsicum, cut in half and seeds removed

2 jalapeno chillies

1 cup sharp cheddar cheese, grated

1 egg, lightly beaten

2 tablespoon fresh coriander, finely shredded

1/4 tsp of salt

1/4 tsp of pepper

12 corn tortillas

1 tbsp olive oil

Method:

Preheat the grill to the medium temperature.

Prick the potatoes with a fork and wrap each potato in foil.

Set the potatoes, green peppers and jalapenos onto the grill grate.

Roast the vegetables for 10 minutes, turning often, until the capsicum and chillies are charred.

Remove the capsicum and chillies from the grill and place in plastic bags to steam for 10 minutes.

Close the grill lid and continuing roasting the potatoes for 40 minutes, turning every 10 minutes, or until tender.

Peel the capsicum and chillies and remove any remaining seeds.

Finely chop them and set aside.

Remove the potatoes and allow them to cool enough to handle.

Unwrap the potatoes, cut them in half and scoop out the potato pulp.

Add the pulp to the capsicum and chilli and stir to combine.

Stir in the cheese, egg, coriander, salt and pepper until blended together well.

Fill each taco shell with 2 tablespoons of the potato mixture.



Brush the outside of the tacos with the olive oil.

Place the filled tacos on the grill.

Grill 3 minutes per side or until crispy.

Makes 6 servings

When filling your tacos be careful not to fill them too full. This way the filling won't fall out on the grill grate. Serve them with salsa, sour cream or guacamole.

Simple Grilled Bean Burgers

Ingredients:

2/3 cup uncooked bulgur

1-1/3 cups boiling water

4 slices wholemeal bread, toasted

1 (15 oz.) can kidney beans, drained

1/4 cup of fresh parsley

2 cloves of garlic, crushed

1 large egg

2 tbsp tomato paste

1 tbsp soy sauce

1 tbsp chili powder

1/2 tsp salt

1/4 tsp pepper

8 wholemeal rolls, cut in half

Method:

Place the bulgur in a mixing bowl and pour the boiling water over the top.

Cover the bowl and set aside to steam the bulgur for 10 minutes.

Place the toasted bread in the food processor and process until you have 1/2 cup of crumbs then set aside.

Place the beans, parsley and garlic into the food processor.

Process the mixture until very smooth.

Drain the bulgur and stir it into the bean mixture.

Add the bread crumbs and blend until well combined.

Add the egg, tomato paste and soy sauce and stir to mix them in well.

Sprinkle in the chili powder, salt and pepper and stir until well blended.

Set the mixture aside for 30 minutes allowing the mixture to thicken.

Heat the grill temperature to medium heat and lightly grease the grill rack.

Form the thickened bean mixture into 8 patties and lightly mist both sides with the non stick cooking spray.

Grill the burgers for 5 minutes then turn.



Continue grilling an additional 5 minutes or until the burgers are as crisp as you like.

Place the rolls on the grill and toast for 1 minute.

Place the burgers on the toasted rolls and top with your favourite condiments.

Makes 8 servings

Regular hamburger buns do not hold up well with this type of burger. The buns are too soft to hold up. Use a more rustic bun such as wholemeal or a Turkish roll to enhance the taste of your burger.

Grill Me Twice Sweet Potatoes

Ingredients:

4 sweet potatoes

1 jalapeno pepper

4 spring onions, trimmed

1 tbsp olive oil

4 tbsp butter

1/2 tsp of salt

1/2 tsp of pepper

1/2 cup sharp cheese, grated

Method:

Prepare the grill for a medium hot temperature.

Scrub the potatoes then wrap each potato separately and tightly with foil.

Place the potatoes on the grill and close the lid.

Grill the potatoes 45 minutes, turning occasionally, or until tender.

Place the jalapenos on the grill and turning often grill for 10 minutes or until blackened.

Remove the peppers and place in a plastic bag and allow them to steam for 10 minutes.

Brush the spring onions with the oil and place the grill rack.

Grill the spring onions for 8 minutes, turning often or until tender.

Remove the peppers from the bag, peel and remove the seeds.

Finely chop the peppers and spring onions and place in a small bowl, tossing to combine.

Partially unwrap the potatoes and cut a large slit in the top of each potato.

Fluff the potato flesh with a fork.

Add 1 tablespoon of butter, 1/8 teaspoon of salt and 1/8 teaspoon of pepper to each potato.

Sprinkle each potato with the jalapeno spring onion mixture.

Top each potato with 1/8 cup of the cheese.

Return the potatoes to the grill and heat for 15 minutes or until the cheese has melted.

Makes 4 servings



The fiesta of flavours in these stuffed potatoes will have you asking for more. Any type of chilli and cheese can be used in this recipe.

Red Hot Barbecued Potatoes

Ingredients:

1kg russet potatoes, peeled and cut into large chunks

1 yellow onion, peeled and cut into chunks

1 tbsp olive oil

1/2 cup tomato sauce

1 tbsp chilli sauce

1 tbsp sugar

1 tsp of salt

1/2 tsp pepper

Method:

Place the potatoes and onions into a large pot and add enough water to just cover.

Stir in the olive oil, tomato sauce and chilli sauce until well blended.

Sprinkle in the sugar, salt and pepper stirring to blend in well.

Place the pan over high heat and bring the water to a brisk boil.

Reduce the heat to medium low and simmer the potatoes for 25 minutes or until very soft.

Remove the pan from the heat and allow the potatoes to stand in the pan for 30 minutes or until most of the liquid has been absorbed.

Return the pan to the stove over low heat and stirring occasionally cook the mixture until bubbly.

Makes 8 servings

These barbecued potatoes are always a hit. Allowing them to stand and absorb the liquid is what gives them their red colour. Adjust the chilli sauce to your tastes or leave it out completely if you prefer.

Quotes of Note

A little thought and a little kindness are often worth more than a great deal of money.

John Ruskin

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Money has never made man happy, nor will it, there is nothing in its nature to produce happiness.

The more of it one has the more one wants.

Benjamin Franklin

~~~~~

Money won't create success, the freedom to make it will.

Nelson Mandela



~~~~~

It is not the creation of wealth that is wrong,  
but the love of money for its own sake.

Margaret Thatcher

~~~~~

There are people who have money
and people who are rich.

Coco Chanel

~~~~~

A wise man should have money in his head,  
but not in his heart.

Jonathan Swift

~~~~~

We go to school to learn to work hard for
money.

I write books and create products that teach
people

how to have money work hard for them.

Robert Kiyosaki

Living the Cheapskates Way

How to be Frugal and Still Live Well

Not every household has someone bringing in a six-figure income. For most of us, living well on a modest salary can be a challenge, but it certainly isn't impossible.

Try out these tips for living well, regardless of the size of your income or bank account:

1. Forget about the neighbours. The social world can be highly competitive, and it's completely natural to strive to maintain appearances with the neighbours. This is where the Cheapskater's motto really helps: ditch the things that aren't important to you, so you have the money to enjoy the things that are. Once you stop trying to keep up with your family, friends, neighbours, colleagues and anyone else you'll start to enjoy life the way you want it to be.

When a neighbour buys a new car or renovates her kitchen, the urge to start making comparisons can be strong. Take control of your life and resist the temptation to compete with others.

Focus on the real necessities and set aside the extras you'd like to have in a perfect world. It takes practice, but anyone can rise above this type of thinking. This simple exercise will make you happier and more grateful for the things you already have.

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**2. Think smaller.** Everyone seems to be under the impression that bigger is better. However, by making a conscious decision to live in a smaller home, more money will be available to spend on more meaningful purchases. With more discretionary cash and less house to look after, instead of household chores you'll have more time to do the things you want to in your free time

Many families have already made this decision, as evidenced by the trend in new construction. For the first time, the average size of new residential properties has decreased.

Others are living successfully in apartments or condos. Perhaps you could downsize a little and just focus on being happy. The "tiny house" movement is gaining in popularity, and for good reason.

**3. Cook at home.** Eating out is one of the surest ways to ruin your budget. Cooking at home can be just as good, but it does take some practice. Consider borrowing a good cookbook from the library (or a friend who likes to cook) and experiment with some new recipes. An average dinner for two runs to around \$70 without dessert or drinks - one week's grocery money if you're doing the \$300 a month food challenge!

Groceries are always going to be cheaper than eating out.

Instead of meeting friends out for dinner, invite them over. You can even request they bring a dish or dessert to share.

At home dinner parties are a great way to be more social and keep some money in your bank account.

**4. Shop in the classifieds and at thrift stores, garage sales and trash'n'treasure markets.**

Stay out of the department stores and shopping centres as much as possible. In many instances, secondhand items are 99% as good as new and they're a fraction of the cost. Keep an eye out for great deals.

If you're not in a hurry, you're likely to find exactly what you need and save a ton of money in the process. Websites like freecycle even have items available for free. Nobody else needs to know where you purchased your furniture, car, or clothing.

**5. Check out the local library.** Instead of buying movies or books that you're likely to only use once, try borrowing them from the local library for free.

Some smaller libraries may have a limited selection, but most libraries are part of an interlibrary loan program with other area libraries. You might find that even your small local branch can find just about anything for you.

**6. Go outside.** Many outdoor activities are free or inexpensive. Take a trip to the local beach or park. Go hiking. Nearly every area has its own type of natural beauty. Kids love to get outside and explore new places. For the cost of little



petrol and a few sandwiches, your family can have a great day. How can you beat that?

Living frugally doesn't have to mean being miserable. Although it might require a change in attitude and a little thought and planning, it's really not difficult to live very well on a modest income.

Think about the changes you can make now to incorporate these tips into your current lifestyle. You might just find that you can live an even better life than you are now – on less money!

## Cheapskates Tip Store

### MOO Rose Fertilizer

If your roses are looking a little sad, give them a boost with this really simple rose food. Just take a banana peel and cut it up into rough chunks. Place it into a blender or food processor with two cups of water and blend to a smooth liquid. Then take the blender jug outside and pour the mixture around the base of your rose bush. Your roses will love the boost of potassium and you won't have to buy rose food ever again. Use one banana peel per rose bush and feed as per your regular fertilizing schedule.

*Contributed by Anne Fergusson*

### Think Outside the Square: Extra Filling for Bean Bags

I recently changed the kids doonas as they were getting bigger beds. So I had a couple of single doonas lying around. One in particular was soft and fluffy but had a big blue ink stain on it so it wasn't fit to be put into the op shop bag. I

decided to stuff it into a bean bag that needed more filling. I placed the bag in the bath and opened the zip and then carefully put the doona into the bag. Re-zipped it, fluffed it up and it worked.

*Contributed by Louise Attard*

### Get Ready for Summer with this MOO Aftershave

**Approximate \$ Savings:** \$8-\$20 per 100 mL

I have found a homemade aftershave solution that combats acne, blemishes, ugly razor bumps and ingrown hairs just in time for summer, with ingredients you may have in your cupboard.

To make the solution, put 150mLs of rubbing alcohol (Isocol) into a glass with 18 aspirin. Then get a second glass, add 75mLs of witch hazel and drop 8 aspirin into the second glass. Let the aspirin dissolve in both glasses, stir it around and then add the solution to a recycled jar with a tight lid. The aspirin won't completely dissolve, so just shake before each use and apply to the affected area with a cotton wool ball.

You should see results within hours for both men and women. It can also be applied to acne or blemishes with great results.

The total cost is free if you already have the ingredients, but if you make it up it should cost about \$7.30:

- witch hazel = \$1.90
- isocol \$4.35



- aspirin \$1.05

This is so much cheaper than store brought ingrown hair/razor bump solutions, which range from \$14 - \$40 for so much less product!

*Contributed by Leah Doyle*

## Get Up To Six Times the Life from Your Razor Blades!

I recently purchased the Razor Pitt Blade Sharpener from the Shaver Shop and I was so impressed with it I had to share. At \$29.95 it was not cheap but any disposable razor can be sharpened to give up to 150 shaves. We have been using it for the last month, it takes two seconds to sharpen the blade and it is like a new razor every time. With my husband favouring good quality 3-blade razors this should pay for itself within 6 months as well as taking one more expensive item off the shopping list.

*Contributed by Nelly Biddulph*

**Website:** [www.shavershop.com.au](http://www.shavershop.com.au)

## The No, No, No Funeral

My sister lost her son recently and did not have a lot of money for a funeral. I went online and found a Funeral Director based in Sydney but who provided services for people in Sydney Metro and the North Coast of NSW right up to Coffs Harbour where we live. The cost for the funeral was just \$2,900 for a cremation and service at the Crematorium. The Funeral Director was lovely and wanted the family to add as much as they wanted of their own - some extras cost more if the Funeral Director

did them otherwise if we did them, we paid. My sister wanted a very basic, just family and close friends, service that was not too long, simple and nice. We did the flowers ourselves, we drove ourselves to the church, we picked up the ashes from the Crematorium (it was here in our city) and we organised a celebrant who was a friend of mine who did a lovely service (but even a family member can do a eulogy) for a small donation. The funeral director did the rest and she was just fantastic. The website to check out is "[nonono.com.au](http://nonono.com.au)" - stands for No Funeral, No Flowers, No Fuss. After the funeral all the family and friends went to the local RSL Club and had drinks and a good talk and laugh while we discussed my sister's son and about all the larrikin things he got up to during his short life. I would recommend this type of funeral to anyone on a budget. My sister felt totally in control and saved a heap of money in the process.

*Contributed by Ellen Davis*

## Ask Stores to Keep Copies of Receipts for Your Records

This is to add to Vanessa Reynold's tip about finding receipts for things you have to return. Most stores will keep receipts on their records if you request it, even for cash purchases. They can then look up your name or phone number to verify that you actually bought the goods and will exchange or repair them as necessary if you have a warranty claim or need proof of purchase. I always ask the shops to keep their receipts for me. This does not apply to stores like K-mart etc. but department stores such as Harvey Norman, Good Guys etc. will all do it for you if you request it.

*Contributed by Silvia Panciera*



## Doggy Treats

**Approximate \$ Savings:** \$7.00

When I buy doggy strips for my dogs, I cut each strip into 4 or 5 pieces. Instead of giving them a large treat, I just give them a piece. The bag can last for anything up to three weeks instead of less than a week sometimes. This is better for my doggy's waistline as well as my purse

*Contributed by Sharon Burling*

## Roasted Diced Pumpkin and its Ready to Use

I had a large pumpkin that needed using and I had a few recipes over the coming week I was planning to use it for, all of them needed diced roasted pumpkin pieces. I cut up the whole pumpkin and chopped it into 2 cm dice, tossed it in a bowl with some olive oil, chopped rosemary from the garden, oregano, salt and pepper. I roasted all the pieces in a couple of large trays in the oven and when they were cooked and cold I bagged them up in snap lock bags and placed them in the freezer. Now I have the pumpkin all ready to use and can just take out what I need over the week, I've only had to use the oven once and the pumpkin won't take long to defrost. I plan on using it to add to a risotto, mini quiches and a warm salad and now it won't take long to put everything together since the pumpkin is already to use. I've also used sweet potato and it works out just as good.

*Contributed by Chris Dimitru*

**Editor's note:** This is a great way to keep pumpkin and it works for sweet potato too.

There are so many ways to use roast pumpkin. Just reheat in a fry pan or pop into the baking dish with the roast for the last 15 minutes of cooking. Toss into a blender with a little vegetable stock and puree for a roast pumpkin soup. Use a little less stock and add a clove of garlic and some parsley, then puree and toss through hot cooked pasta and top with grated parmesan. *Cath*

## Don't Waste Money Buying Pots for Herb and Vegetable Plants!

**Approximate \$ Savings:** \$14 - 50 per plant

I rent and have a large dog so planting an herb garden in the ground is not possible for me. I decided to plant an herb garden using pots but didn't want use up the budget on the pots themselves. So I used the following. 1) We had some old hessian style bags (plastic and waterproof) that firewood came in, so I cut these in half and filled with my soil/compost mix. I planted the herbs in these. Lastly I added a few holes (using a pair of scissors) to the bottom for drainage. 2. I purchased some brightly coloured plastic flexible tubs from the laundry section of the hardware store costing me \$6 each. Drilled holes in the bottom (which was very easy to do with an electric drill but could use a knife also) and planted my herbs. Lastly cut off the bottom off some plastic bottles from the recycling and placed under the pots for extra drainage. Basic pots for plants start from \$12-14 but can exceed \$50. The hessian style bags were free but could be purchased for a couple of dollars at a hardware store. The ones I used were plastic not read hessian. My herbs are doing well so far and I saved up to \$65.



*Contributed by Kathryn Clark*

## Save on Floor Sanding

**Approximate \$ Savings:** \$130 plus

When we removed the awful carpet from the study we were left with floorboards in good condition, but they had been just roughly sanded when the house was built years ago so they had to be properly sanded and finished. To hire a floor sander for just one day was over \$130 plus papers - too much for just one room. I bought a packet of sandpaper sheets for our orbital sander and set to work. I used a rubber mat to kneel on and simply sanded the floor on my hands and knees. It took less than an hour all up, and wasn't difficult to do. I wore a mask and safety glasses (just a few dollars) whilst sanding. The floor was then washed and sealed and looks wonderful. I wouldn't suggest it for a whole house, but for a single room it's quite do-able. You can buy an orbital sander at Bunnings for about \$35 but most people can get their hands on one without having to purchase it. I saved about \$130 on just one room.

*Contributed by Georgia Richard*

## Keeping Recipes Safe

In order to store recipes I have bought a folder and put plastic sleeves in it. And then I put my recipes in the sleeves and when using I just pull out the required sleeve if it gets dirty just wipe with a damp cloth easy clean! Also I cover my recipes in contact to stop them getting dirty but a word of warning: don't leave them in sunlight it turns them yellow!

*Contributed by Colleen Baker*

## Be Alert at the Register and Check Your Receipts!

When standing at the cash register we tend to fiddle with our phones or our wallets, read a magazine or stare into space. My advice is to pay attention to how much your items are scanning for as more often than not, items are scanned for more than advertised on the shelf. This happens to me at least weekly and the policy at my local supermarket (Woolworths) is to give a full refund if an item is scanned incorrectly. If I don't catch it when the items are being scanned, I always look over each and every receipt to ensure I've not been overcharged. So please be alert, remember how much the product was advertised for (especially 'specials') and check your receipts after each and every shop! You could save yourself a whole lot of your hard earned dollars.

*Contributed by Refija Schumman*



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The Cheapskates Journal is the monthly ezine produced by The Cheapskates Club for its members. This ezine is produced 12 times a year by The Cheapskates Club.

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