

The Cheapskates Journal November 2015

From Cath's Desk

Hello Cheapskaters,

Well this is not the message I had planned to type for this month's Journal.

I was planning on raving about our new website and all the wonderful new features, and how they'll help you on your journey to living the Cheapskates way.

Instead I've had to upload the November Journal to the old site. Trust me when I say you have no idea just how I feel about that. On the plus side it's also ready on the new site.

The delay is a bug in migrating the Member Database. In plain speak that's the list of you, Cheapskates Club members. But it's not just your names. It's your profile details. And that's where I've hit a roadblock, because I consider those details to be private, and they need to be moved in a secure and safe manner to the new secure database. I've been told I'm being far too fussy, that migrating the database as is will be fine. I'm not happy with that. I expect the strongest security online for my details and I expect nothing less for yours.

So bear/bare (never know which one to use) with me as I work through the issue and get you all moved, safely, securely and correctly to the new database.

And don't be surprised if one day in the near future you go to log in and you're in the new Member's Centre.

Until then,

HAPPY CHEAPSKATING
Cath

A Parent's Guide to Shielding Your Child from Identity Theft

Identity theft is becoming a common issue, not just for adults, but for children too. More and more, parents are discovering that their child's identity has been compromised and used to obtain credit. Don't let this happen to you!

Protect your child from identity theft with these strategies:

Protect your child's personal information. You can help prevent identity theft by keeping your child's personal information safe.

Avoid sharing your child's full name, Medicare number, bank account details or date of birth unless it's absolutely necessary. You can keep their records safe at home or in bank deposit boxes.

Avoid posting personal information about your children online. It is very easy to forget that what we post online is potentially available to anyone, anywhere in the world who has an internet connection, not just Grandma or Uncle Joe. It is also very easy to forget that it will exist virtually

The Cheapskates Journal November 2015

forever - even if you delete information, it will have been downloaded and saved by someone somewhere so it can again potentially just stay in cyberspace.

Avoid giving out personal information to friends or family. Sadly, identity theft is common among friends or family members who become desperate.

Understand the potential sources of identity theft. It's easy to assume that an anonymous, cold-hearted criminal can steal your child's identity. However, this isn't always the case for these types of crimes.

Parents are often shocked to learn that their close friends and family can be responsible for child identity theft.

Close friends and family have easier access to your child's personal financial information. They may not think about the long-term consequences and damage they create for the child.

Check your children's credit reports. It's important to start checking your children's reports at an early age.

Instead of waiting for your child to become a teenager or turn 18, you may want to get into the habit of checking their credit reports every year. It's possible for thieves to steal identities from babies and toddlers. You don't want to wait to discover a credit mess on your child's report.

It's easier to correct errors and identity theft on a child's report if it's spotted sooner. You may even be able to trace who is responsible for it.

You'll want to get credit reports from all of the major bureaus and check them carefully.

Pay attention to your child's school forms. Is your child's school asking for too much personal information?

Data breaches, hacks and scammers can affect schools. Your child's identity can be compromised because of school records. It's important to pay attention to forms and announcements that come from their school.

As a parent or guardian, you're responsible for approving the release of your child's personal information. You can ask to see the records at any time.

Also, pay attention to school directories. They can include names, photos, addresses, dates of birth and other data. You can opt out of sharing such personal information.

Child identity theft is increasing and becoming a bigger issue. Follow these steps to help keep your child's identity safe.

A Thoughtful Moment - The Sense of a Goose

While the hemisphere is wrong (this is written from the northern hemisphere point of view) the sentiment is the same, and can be applied here, Downunder, just as easily as it can be for or northern neighbours.

The Cheapskates Journal November 2015

Next autumn, when you see geese heading south for the winter, flying in a "V" formation, you might consider what science has discovered as to why they fly that way. As each bird flaps its wings, it creates an uplift for the bird immediately following. By flying in a "V" formation, the whole flock adds at least 71 percent greater flying range than if each bird flew on its own.

People who share a common direction and sense of community can get where they are going more quickly and easily, because they are travelling on the thrust of one another.

When a goose falls out of formation, it suddenly feels the drag and resistance of trying to go it alone and quickly gets back into formation to take advantage of the lifting power of the bird in front.

If we have the sense of a goose, we will stay in formation with those people who are heading the same way we are. When the head goose gets tired, it rotates back in the wing and another goose flies point. It is sensible to take turns doing demanding jobs, whether with people or with geese flying south.

Geese honk from behind to encourage those up front to keep up their speed.

What message do we give when we honk from behind?

Finally - and this is important - when a goose gets sick or is wounded by gunshot, and falls out of the formation, two other geese fall out with that goose and follow it down to lend help and protection. They stay with the fallen goose until it is able to fly or until it dies; and only then do they launch out on their own, or with another formation to catch up with their own group.

If we have the sense of a goose, we will stand by each other like that.

How to Get Free Meals - Every Week!

I'd like to take this opportunity to reassure everyone who has expressed concern that I'm feeding my family *insert derogatory term here* food to save money.

We eat well. We eat healthfully with plenty of fresh vegetables every day, most of them straight from our garden. We eat fresh meat and poultry, and occasionally fish. I'm allergic to shellfish and Wayne is not a seafood fan so seafood doesn't feature heavily in my meal plan.

I save on the meat/poultry component of our meals by treating the meat or chicken component of our meals as a side dish and the vegetables the main ingredient. I'm not doing this to be mean, to starve my family or to save money. I'm doing this because that's how we should eat for a healthy diet.

A lovely dietitian at Maroondah Hospital explained it this way: imagine your dinner plate with a line drawn down the centre. One half should be filled with lots of lovely fresh vegetables. Then imagine the other side divided into two equal sections. One portion is your meat/poultry/fish and the other is your carbohydrate (potatoes, rice, pasta etc.) and dairy (cheese, cream, sour cream, butter, milk, yoghurt). You'll see that the meat is indeed a side dish and not the main event.

Ever since, meat has been a side dish or an accompaniment to our meals. I did a meat shop last week, a couple of weeks early (it wasn't due until November) because Mum wanted to go to "that very cheap butcher with the good meat". So off to Tasman Meats in Mt. Waverley we went.

The Cheapskates Journal November 2015

I spent \$162.13 and we have 12 mince meals, 4 casserole meals, 2 meals of chicken legs, 15 meals of chicken fillets, 3 whole chickens, 1 meal of lamb burgers (I've never had them before and they were marked down to \$1.50 for the packet of 10), 2 meals of sausages (again, marked down to \$1.50 a packet) and 2 pieces of roasting beef (marked down to \$6.99 each) plus 1 roast, 2 packets of single chicken fillets, 2 packets of chicken tenders and 2 packets of 300g of mince for our camping weekend in November.

That's a total of 48 meals at \$3.86 per meal for the meat/poultry component.

Actually it will be less because some of those quantities will do more than one meal i.e. the roast beef, and that is the real secret to keeping our grocery bill down.

When I do roast beef or lamb we all have the meat with baked veggies, steamed greens and gravy. I use the electric knife to slice the meat into neat slices and we all have two (Hannah and I like the smaller slices at the end, the boys of course like the larger slices toward the centre of the roast).

The remaining meat is sliced and then frozen to use in other meals.

It may be another roast dinner (in which case the meat is frozen in gravy ready to heat and server).

It might be minced to make rissoles or a cottage pie.

I might shred it to use in Sloppy Joes or pasta sauce.

Sometimes I dice it to use in a quick stew, stroganoff or beef and barley soup.

When I roast a chicken it stretches even further.

We have roast chicken with baked veggies, steamed greens and gravy on a Sunday night (we always have a roast on a Sunday).

Then the remaining meat is frozen to use in chicken pie, sweet'n'sour chicken, curried chicken, chicken casserole or a stir-fry or made into nuggets. Then the carcass is used to make stock which can be used to make soup or to cook rice or pasta or make wonderful gravy. Whole chicken is a very economical meal when you practise portion control and use the whole chicken.

By treating the "leftover" meat or chicken from a roast as another meal I can bring down the average cost per meal for meat or chicken. This shop I bought enough meat and chicken for 48 meals. By using the leftovers for other meals I will actually get at least six additional meals, giving me 54 meals and bringing the cost per meal for meat down to \$3.

I can get that cost down even lower by not wasting the extra serves in each recipe. We are a family of 5 so my recipes are either six serves or eight serves, leaving either one or three serves spare for each meal. When I am dishing up, those spare serves are put straight into freezer containers and frozen.

They become my freezer stash of free meals and another way to save money. When the "I-can't-be-bothereds" strike or I'm particularly busy or everyone is in and out at odd times or just any reason really, we don't need to ring for pizza. We can open the freezer and each choose whatever we'd like

The Cheapskates Journal November 2015

to eat from the freezer meals. Straight away at least \$25 has been saved because we're not getting pizza delivered.

Remembering this, counting the number of meals or portions you need each time you shop and then making sure you stick to those numbers will not only help you get your grocery bill down, it will keep you healthier too.

8 Tips to Protect Your Identity While Holiday Shopping Online

The Christmas season is one of the busiest online shopping times of the year. It's also one of the most dangerous to your financial safety because online criminals are in full force during the Christmas shopping season. Even so, you can stay safe and enjoy your online holiday shopping by taking some easy precautions.

Following these tips will help you keep your identity and financial accounts safe from scammers and prying eyes:

1. Watch your Smartphone carefully. Do you use your Smartphone to make purchases online?

- Before you let a friend, family member or stranger borrow your phone, ensure you've logged out of every program and website.

- It's easy for someone to steal your identity online by using your logged-in credentials on a Smartphone. You may want to set up and download apps that lock your phone if it's lost or stolen. These apps can prevent thieves from stealing your information. Search your favourite app store for security apps designed for your phone.

2. Watch out for fake shopping websites and emails. Fake websites and emails can steal your personal information before you even realize that the website isn't real.

- Verify every website you use to do your online shopping.

- Be careful before you click on any links in your email. These may be scams created to harvest your personal data.

- Ensure the websites you use are secure and have security certificates that are up to date. Secure sites encrypt your personal financial information to help you keep it safe.

3. Pay attention to your bank accounts. Identity thieves have learned that they can make smaller transactions online, and you may not notice them. These small transactions also verify active accounts. If these small transactions go unnoticed, they go on to steal even more.

- Keep an eye on all of your online accounts. If you see any transactions you don't recognize, call your bank or the merchant that holds the account immediately.

4. Avoid public computers and networks. It's safer to shop online during the holidays at home on your personal devices.

The Cheapskates Journal November 2015

· You may not be able to tell if a public computer or network has been hacked by identity thieves. They may have set up key logging software that can capture every bit of information you type. They may have also infected the machines with malware or viruses to steal your data.

5. Avoid using your debit card. It's safer to use a credit card for shopping online. Credit cards have stronger safety and consumer protection measures than debit cards.

· If a thief gets hold of your debit card number, they can drain your bank account in minutes, yet it can take days, weeks, or months for your bank to replace your lost funds.
· On the other hand, with a credit card, they run up your balances, but the fraudulent charges are taken off again when you report them right away.

6. Pay attention to the privacy policies. Legitimate websites have privacy policies that state that they protect your financial information. If you're using a website to shop during the holidays and don't see any type of privacy policy, then it may be a sign of a scam.

7. Print your online receipts or save them. Saving all your receipts enables you to keep track of your purchases. You can compare these receipts to any charges you don't recognize on your accounts.

8. Be careful on social media. Your social media friends may share amazing deals during the Christmas shopping season. It's smart to check these deals out ahead of time with your friends to ensure they are really deals that they recommended to you.

· Social media networks are also vulnerable to identity thieves.

You can shop online safely and protect your identity at the same time. Stay safe as you browse for gifts and enjoy the holiday season.

Top 11 Ways to Save Money on Gifts this Christmas

The non-Christmas season can be hard enough. The Christmas season is even more so. Wouldn't it be great to save some money on gifts these year? There are so many ways to save!

Get started as soon as possible.

Not only can you avoid the shopping crowds, but you can also spend more time looking for great

Set a budget and stick to it.

You'll be much less likely to overspend if you make a budget just for the holidays and keep it in mind while you shop

Keep an open mind.

You might want a particular gift for someone, but it's possible you'll come across something just as good that's on sale and costs less.

Refrain from buying anything for yourself.

If there's something you really want, put it on your wish list. Someone may be looking for a suggestion for you.

Shop online.

The Cheapskates Journal November 2015

The more places you look for that special item, the more likely you are to get a great deal. Include online shipping costs when you compare.

Consider a family grab-bag.

It can be expensive to buy gifts for your 3 brothers, their wives, and all the kids. Swap names and cut back.

Consider used items.

Clothing for kids, artwork, knick-knacks, and anything else that's interesting. Check out flea markets, classifieds, consignment shops, and auction sites. Vintage items can be ideal presents.

Look for rebates and rewards.

Rewards credit cards can really pay off. The points can be used for presents for next year. If an item has a rebate, remember to send in the rebate information!

Keep your receipts.

Most likely, something will need to be returned. Take back any unwanted or unusual items.

Offer a service.

Maybe you can offer a friend or family member a night of baby-sitting, an oil change, or a day of house cleaning. Or perhaps you can teach a few piano lessons

Make something.

Not everyone is creative. But if you're crafty, a homemade gift can be a great idea.

6 Ways to Save on Christmas Holiday Travel

Christmas can be expensive. There are gifts to buy, parties to host, and trips to take. When you're already saddled with other holiday expenses, saving on travel expenses becomes even more important. There are options to cut those costs.

Save on your holiday travel expenses with these strategies:

Take the unpopular dates.

For example, most people traveling for Christmas or New Year's want to travel from the day before Christmas Eve or New Year's Eve. Leaving or coming back a day earlier or later can save as much as 20% on the cost of your airfare. Check all the possible dates before you choose.

Consider shipping your luggage.

Airlines are charging an arm and a leg for bags. Sometimes the fees are \$50 each way for a single bag. Fees are even charged for carryon luggage on many airlines. Ship your luggage and presents a few days before you leave. Australia Post has some reasonable (well better than airline charges) parcel rates, or find a door-to-door courier company. And think about this: if you only have carry-on bags, you'll save so much time checking luggage and at the other end fighting the crowds at the carousels - you'll be out of that airport and on your way before the bags even hit the carousel.

Save on transportation.

Taxis are expensive. Many hotels, restaurants and clubs offer a free or inexpensive shuttle service. We try to book accommodation, be it a hotel or a caravan park, that has a shuttle service and then we just park the car and use the shuttle. No need to look for parking, no stressing driving on

The Cheapskates Journal November 2015

unfamiliar roads and we're not using our fuel. You might have easy access to the bus or railway. Public transport can be a great way to get around, especially if you are sightseeing, many of the bigger tourist attractions have great public transport options. However, nothing compares with a friend or family member picking you up!

Search for coupons or other deals related to your destination.

Restaurants, attractions, and hotels commonly publish deals and coupons that can greatly reduce your costs. Take the time to look for them.

Consider an alternate airport.

Many larger cities have multiple airports. While it might be logical to assume the airfares would be the same, they're often not. While you're looking at alternate dates, consider alternate airports, too.

If you're like most people, the Christmas holidays are not the best time for additional expenses. Take advantage of these ways to save money on holiday travel and get started now to find the best deals and save money.

Dear Cath

Q. Hi Cath, I'm having trouble understanding price book. Do you have a page for each item. I have organised my receipts into mths now do i write them down on the sheet. What is category for. Do you think you will come to Perth like you did Adelaide. Thanks Darienne

A. Hi Darienne,

A price book is simply a way of filing and tracking the prices of things you buy.

Yes, you have one page per item.

Categories are so you can group like things together i.e. Can, Baking, Dairy, Cereals, Toiletries, Cleaning etc. I use the categories off the Grocery Tracking Spreadsheet, you can do the same or create categories that suit the way you shop.

Have you read Cheapskates Journal's Guide to Setting Up and Using a Price Book? You'll find it on the printables page in the Member's Centre. It will take you through the process step-by-step.

Q. Hi Cath. I read somewhere about a lady that prepared meals to freeze & then just take out freezer & cook. Saving heaps of time. Also very economical. As she made something like 7 meals to freeze for \$30. Can you tell me where I can find this link please. Maree

A. Hi Maree,

That would be me :)

The article you are looking for is in the April 2015 Journal, 7 Freezer Meals in One Hour for under \$30

On the Menu

Chocolate Peppermint Meringue Pie

This is a no bake meringue, just perfect for Christmas desserts. While it may seem fiddly, it's not really. The actual prep time is just a few minutes, it's the freezing that takes all the time.

The Cheapskates Journal November 2015

Ingredients:

30g cooking chocolate
2 tbsp butter
1 cup + 6 tbsp sugar, divided
2/3 cup evaporated milk (MOO is fine)
1 tsp + 1/2 tsp vanilla extract, divided
2 litres peppermint ice cream, softened
1 deep dish pie shell, baked
3 egg whites
1/4 tsp cream of tartar
1/2 tsp vanilla extract
2 peppermint candy canes, crushed

Method:

Place a heavy based saucepan over medium heat.
Add the chocolate and butter to the saucepan and heat until both are completely melted and smooth, stirring occasionally.
Add 1 cup of sugar and the evaporated milk to the saucepan.
Continuing cooking, stirring constantly, for 8 minutes or until the sugar has completely dissolved.
Remove the pan from the stove and stir in 1 teaspoon of vanilla.
Allow the mixture to cool to room temperature.
Spread half of the ice cream into the baked pie shell.
Place the shell and ice cream into the freezer until the ice cream has become firm.
Remove and spread half of the chocolate mixture over the firm ice cream.
Return to the freezer until set.
Repeat the layers one more time.
After the second layer of chocolate mixture return to the freezer and leave at least 4 hours or overnight.
Place the egg whites, 6 tablespoons sugar and cream of tartar into a heavy saucepan and place the pan over low heat.
With an electric mixer on low speed beat the ingredients while cooking for 12 minutes or until the mixture reaches 160 degrees F. on a candy thermometer.
Remove from the heat and pour in the vanilla.
Beat with the mixer until soft peaks form.
Fold the crushed candy cane into the meringue.
Spread the meringue over the top of the pie and return to the freezer until ready to serve.
Serves 8.

Christmas Wreath Biscuits

These little treats make great munchies during your Christmas day. Make a double batch to be sure to have enough to go around.

Ingredients:

3/4 cup butter, room temperature
1/2 cup + 2 tbsp sugar, divided
1/2 cup brown sugar, firmly packed
1/2 tsp bicarb soda
1-1/2 tsp cinnamon, divided
1/2 tsp ground ginger
1 egg

The Cheapskates Journal November 2015

1 tsp vanilla

2-1/4 cups plain flour

Red and green miniature semisweet chocolate pieces (in other words red and green Mini M&Ms or similar).

Method:

Place the butter in a large mixing bowl.

Beat the butter with an electric mixer on low speed for 30 seconds.

Pour in 1/2 cup sugar, the brown sugar, baking soda, 1/2 teaspoon cinnamon, ginger and salt.

Beat with mixer on medium speed until well combined.

Add the egg and vanilla and continue to beat until completely incorporated into the mixture.

On low speed beat in the flour until it is completely moistened.

Divide the dough in half, cover and chill 1 hour or until the dough can be easily handled.

Place the oven temperature to 175 degrees Celsius and allow the oven to heat while finishing the biscuits.

Combine the remaining sugar and cinnamon together in a small bowl.

Lightly flour a flat surface and roll out half of the dough with a lightly floured rolling pin to 6mm thickness.

Cut the biscuits with a scalloped cookie cutter.

Cut a 25mm circle in the center of each cookie.

Place the cut cookie dough on an ungreased cookie sheet.

Sprinkle the cookie dough with the cinnamon sugar mixture.

Press the red and green candies into the dough.

Continue in the same manner with the second half of the dough.

Bake the cookies 10 minutes or until lightly brown and firm.

Cool on the cookie sheet 2 minutes then move to a wire rack to complete cooling.

Makes approximately three dozen biscuits.

Quotes of Note

You are not only responsible for what you say,
but also for what you do not say.

~~Martin Luther~~

~~~~~

We rise by lifting others.

~~Robert Ingersoll~~

~~~~~

No act of kindness, no matter how
small, is ever wasted.

~~Aesop~~

~~~~~

What you allow  
is what will continue.

~~Unknown~~

# The Cheapskates Journal November 2015

~~~~~

This a wonderful day.
I've never seen this one before.
~~Maya Angelou~~

~~~~~

Love does not consist of gazing at each other,  
but in looking outward together in the  
same direction.  
~~Antoine de Saint-Exupery~~

~~~~~

Beginnings are usually scary and endings are usually sad,
but it's everything in between that makes it all worth living.
~~Sandra Bullock in
"Hope Floats"~~

~~~~~

Sometimes the things we can't change,  
end up changing us instead.  
~~Unknown~~

## Cheapskates Tip Store

### Non-Wrapping Christmas Gifts

I was interested to read about the non-wrapping of Christmas presents. I have made all my children and grandchildren bags out of material with Christmas decorations on them when each of them were born. They have been used for over 40 years and everyone loves them, and then gives them back to me as they are opened.

Contributed by Irene Wilkinson

### Cheaper Cat Food

Approximate \$ Savings: \$8 per 5 days (\$584 a year)

Quite by accident, I opened a tin of "human" tuna for my cat. She ate it with much more gusto than the "cat" tuna I had been buying for her. On looking at the prices, I realised the huge difference between them. An 85g tin of cat flaked tuna is \$1.87 whereas a home brand 425g tin of human tuna is 1.99! She used to eat one small tin a day which came to \$9.35 over 5 days. The 425g tin at \$1.99 lasts her for 5 days. What a saving and she enjoys it more. Her diet is also supplemented with dry cat biscuits.

Contributed by Sue Bell

Editor's note: Check with your vet before switching your cat to a diet of canned tuna alone. Tuna contains a number of things, such as unsaturated fats, that while perfectly good for us humans, can

# The Cheapskates Journal November 2015

make our moggies very sick if they have too much. As a treat now and then tuna is fine, as a regular meal, human grade canned tuna is not so good. Cath

## Colour Sorted

Yesterday I went through the change of season wardrobe sorting, nothing different in that as packing away the winter went on. It was when I was hanging up the summer clothes and that for the first time I sorted the clothes out in colours and it was a bit of a breakthrough for me. At a glance I could see that my favourite colours were overloaded. Relieved me somehow of picking up the next t shirt or pants in a particular colour - my needs are met. 2 plus bags to op shop together with a feeling of peace about my summer options now the clothes are sorted into colours.

Contributed by Carol Ryan

## The Dreaded Sock Matching Chore

Sick of spending hours trying to match up and pair all your odd socks? I was. I decided that for some reason they were easier to find when they were dirty and just taken off feet so I use a safety pin and pin them together before they go in the wash. They never part then. Then you can, if you like, put them straight away or remove safety pin. I found this a big time saver rather than sitting down in front of an overflowing basket of odd socks trying to pair them. It is also useful for black socks as they are very hard to pair as they look the same. Once paired it is easier to keep them together.

Contributed by Fiona Holloway

## Christmas Presents with a Difference

Approximate \$ Savings: \$100+

A couple of years ago our extended family decided to do a MOO (some of the family is into crafting) or op shop Christmas. Getting 20 or so presents for a range of ages can be expensive and finding things that are a bit different is so much easier in an op shop than a regular store! I did all op shop and it does mean you have to go to a few but it was so much more enjoyable - less queues in an op shop. It was such a hit we are talking about doing it again.

Contributed by Gill Wilson

## Reduce your Waste to Save

Approximate \$ Savings: \$40-200

All councils give residents a standard set of bins but some have options to make certain bins bigger or smaller depending on what your household needs. If you find you aren't filling up your bin, why not call your local council and see if they have a smaller (and discounted) service! Will landfills filling up, waste collection is getting more and more expensive each year and actually is quite a large chunk of your rates notice. The difference is usually enough to be worth it!

Contributed by Kate Bradshaw

## Double Duty for the Salad Spinner

After hand washing delicates and woollens, I always spin them in the salad spinner. They dry so much quicker and you can control the speed and severity of the spin. It's amazing how much water comes out after you think you've wrung them out. A salad spinner is so cheap and a great way to use a sometimes neglected item throughout winter

Contributed by Melanie Gaylard

Vampires and Aphids both dislike Garlic

# The Cheapskates Journal November 2015

Place 2 peeled cloves of garlic into a spray bottle with water. Leave for an hour (or longer) and spray directly onto your roses. Watch the Aphid's disappear within 24 hours.

Contributed by Kathryn Johnston

## Colouring in a Child's Room Decor

Approximate \$ Savings: \$100

When my son was born we didn't decorate a nursery, more due to lack of interest rather than lack of finances. However, when my son became a toddler we decided it was time to decorate his room. After looking online, at personalised name posters and designs in particular, it was shocking to see how expensive everything was. Instead, I bought 2 children's colouring books from Big W - \$2 each. My son coloured in a couple of pages of a Disney character book and I coloured in the letters of his name from the pages of an alphabet book. Once completed, we laminated the pictures and put the new posters on the wall. My son is happy with his new bedroom decor, I am happy with the savings, and my anxiety has been lowered thanks to a few calming sessions of colouring in!

Contributed by T. Edwards

## From Slipping Bra Straps to Gripping Bra Straps

My aunt told me this tip as I have a problem with my bra straps slipping off my shoulder all the time. Get some Bowl Grip and rub a small amount on your shoulder but on your bra and the strap will stay up all day! You can get the Bowl Grip from sports stores.

Contributed by Janine Thomson

## Crochet Decorative Wreaths

As you can see from this photograph, I have crocheted a decorative wreath based on a pattern in Attic24 (May Rose Wreath). I really am pleased with the result. I purchased a large polystyrene circle from eBay very cheaply, although you can buy them in Spotlight or occasionally see them in charity shops. This particular wreath uses up scraps of yarn, so costs very little - only my time. I liked the wreath without the flowers, but got such pleasure in finding free patterns and ideas on the Internet, that I just had to try them out - the leaves were great fun. A Christmas version would be great for the front door. I also made a smaller one for my father on Poppy Day, with just poppies and poppy leaves. He was quite emotional and said it was a very thoughtful gift for a man who had fought in the war.



Contributed by Maria Youngs

## DIY Fridge Service

Approximate \$ Savings: up to \$70

My fridge started making a horrible annoying noise. I took the back off the fridge and there was dirt on the fan that was hitting the inside of the fridge making the noise. I turned off the fridge to stop fan from spinning. I vacuumed it and cleaned it. There was also lots of dirt and fluff clogging up the coils, making the coils run hot and the fridge work harder. Cleaned it all and not only have I saved the cost of the service man but the fridge is now running more efficiently saving on electricity costs and keeping our food at its optimum

Contributed by Fiona Holloway

# The Cheapskates Journal November 2015

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