

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

November 2010

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The Cheapskates Club -

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

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

The Cheapskates Journal

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

Nov 2010

From Cath's Desk

Hello Cheapskaters,

Can you believe it's November already! And it's still cold and wet here in beautiful Melbourne. We are usually living outside by this time of year, making full use of the barbecue and the backyard. I've had my favourite chairs and table set up on the verandah for weeks, just waiting for a nice day so I can sit out there and work. I can hardly wait. In fact this weather is tormenting me so much I am tempted to wrap up in a rug or two and sit out there anyway!

Now this Journal is full to overflowing with great ideas, each and everyone of them designed to save you money, time and energy. Of course there is the Tip Store, check out Jennifer's tip for posting parcels, it could save you a lot of money, especially coming up to Christmas.

And who wouldn't want to slash their food bill by 75%? And in just four weeks! That is one story well worth reading. The grocery bill seems to be the one part of everyone's Spending Plan that causes the most stress. It's the easiest thing to control because it's really the only part of your Spending Plan that you have complete and utter control over. If you're looking to trim your grocery budget this four week program will put you on the right track.

Have you been following our Christmas Countdown? We're into the home stretch now, setting ourselves up for a happy, stress free, cash Christmas.

Over the next few weeks you may see strange things happening in the Member's Centre. It's all a part of our grand plan which we'll be

unveiling very soon. I am so excited, we have never done something this big ever before. I'm sure you'll love it, we have planned everything with our Members in mind.

Have an absolutely lovely November everyone.

Happy Cheapskating,

Cath

Slash Your Food Bill by 75% in Just Four Weeks

Each time I do my grocery shopping I am in awe at what the shoppers around me have in their trolleys, and at the price they pay! It's nothing unusual to see someone hand over \$200 or even \$300 at the checkout without batting an eye lid.

Each time I witness this exchange I am proud of my trolley total, always under \$90 for the week. I remember not so very long ago thinking that I'd have to increase the grocery budget, that \$90 just wasn't enough. Then I realised that I could trim that figure and still have the things we wanted and needed. I just had to go back to basics, the way I shopped when Disaster Struck.

I started off small, trimming just 10 per cent each food bill. Before too long the savings were three, then five, then seven times that amount. I had managed to trim our grocery bill right back, to just \$200 a month.

Here's the plan to slash your food bill:



Week One:

1. Do a complete fridge, freezer and pantry inventory. Note what you have and use these ingredients to menu plan for the week. Include breakfasts, lunches, dinners and snacks. Make up a shopping list adding only the ingredients, toiletries and cleaning products that you need. Use one of the online shopping lists to calculate the total cost. Take just that amount of money with you plus \$5 to cover fluctuations in produce costs.

2. Do not buy water (your tap water is just as good, if not better, and much cheaper). Do not buy cordial or soft drinks. If you really need a flavoured drink, make up some cordial or use real fruit to make old fashioned cordial. Cut back on the tea and coffee too - perhaps you only need one variety of each, after all you only drink one cup at a time. You'll not only save some money, you'll save kilojoules too.

3. Absolutely no pre-packaged snacks (crackers, chips pretzels, nuts, dips, lollies etc.). Instead use the food you have to make your own snack foods. Try veggie sticks with peanut butter or vegemite, or pita crisps (dry pita bread in the oven, then break into chips).

4. Take your list and your cash with you when you shop - leave all your cards and other cash at home. Stick to the list, resist all temptation to stock up or add things that are on sale. You are on a mission to cut your grocery bill, not increase it.

Week Two:

1. Do your inventories and meal plan. This week plan three meatless meals. Meat is expensive and is not necessary for good health every day. Recipes such as Cream Cheese Patties, tomato

and onion quiche, and vegetable soup are so tasty no one will realise they are meatless and they'll save you at least \$30. Lentils, chickpeas and beans are cheap, tasty and easy to prepare. Try at least one new recipe using one of these items as the main ingredient this week. As you make up your shopping list, look for items that are on sale and replace your regular items with the ones on sale.

2. As you make up your shopping list look for items that do the same thing and cross one off. A good example is block cheese - can be sliced, cut into chunks and grated. Or white vinegar can be sprinkled on chips used in dressings, added to milk to sour it for pancakes, used for cleaning the bathroom and floors and as a weed poison. You can then cross buttermilk or sour milk, salad dressing, bathroom and floor cleaners and weedicide off your list.

3. Take 10 per cent off the amount of grocery money you budgeted last week (not off the total you spent, but off the amount you could have spent). That's your grocery budget for this week. Hit the supermarket, butcher and greengrocer with your list and your cash. Remember the Don't Buys from Week 1. Before you get to the checkout, go over the contents of your trolley and cross check them with your list. If any strays have miraculously jumped into your trolley, take them out and put them back on the shelf. If it's not on the list you don't buy it. You'll just have to remember to put it on next week's list.

Week Three:

1. Do your inventories and meal plan. Research the cheapest places to buy the things on your list. Check out markets, greengrocers, butchers, discount grocery stores and health food stores. Make up your shopping list so you know how



much cash you need. Cut another 10% off your grocery budget.

2. Take a calculator with you when you do the grocery shopping. The total on your calculator should be the same as the one on your list, or you should be able to easily see where the differences are i.e. the price of fruit and veg, meat etc. Those two totals should be the same as the one on the end of your supermarket docket. If it's not you need to work out what went wrong.

3. Do your trolley review before you head to the checkout. Anything that's not on the list goes straight back on the shelf. For the rest of the items in the trolley ask yourself if each one is really needed. Put back anything you hesitate on or decide isn't really necessary.

4. Clean out the fridge once a week, making soups, stews, pie fillings and salads with the odd bits of food. Try to use everything in your fridge before you need to throw it out. That's just money in the bin.

Week Four:

1. Continue with the fridge, freezer and pantry inventories. Make up your meal plan using what you have on hand.

2. Make up your shopping list adding only things you really need in the quantities you need and replacing brand name items with low-cost generics. If you don't like the generic you can switch back to your brands, but you'll never know how much you can save if you don't try them.

3. Replace any packaged or convenience foods with the ingredients to make them from scratch. Cooking from scratch saves you a lot of

money at the supermarket. You'll also know exactly what you are eating, limiting the use of preservatives and artificial colours and flavourings.

4. Get your grocery cash, remember it's 10 per cent less than last week. Hit the supermarket armed with your detailed list and your calculator. Do your trolley review before you go through the checkout and put back any stray items.

Buy now your weekly food budget has shrunk by around 35 per cent, just from paying attention to what you are buying. With the tweaking you have done, you have lowered your grocery bill even more, up to another 40 per cent! Keep reducing the grocery money by ten per cent each week until you find you can't buy enough food or the right kinds of food to keep your family happy and healthy. Once you reach that point, just increase the amount by ten per cent and you've found your sustainable grocery budget.

You may find that you are saving much more than 75 per cent, especially by switching to cheaper brands, buying locally, and buying double or triple duty items.

Every change, no matter how small will impact on your budget and when they are added up you will see the real benefit of each little action.

A Thoughtful Moment

This was sent to me by long-time Cheapskaters Eleanor and Wally, and while it has been floating around cyber-space for a few years now, it is still relevant.



An Obituary printed in the London Times - interesting and sadly rather true.

Today we mourn the passing of a beloved old friend, Common Sense, who has been with us for many years. No one knows for sure how old he was, since his birth records were long ago lost in bureaucratic red tape. He will be remembered as having cultivated such valuable lessons as:

- Knowing when to come in out of the rain;
- Why the early bird gets the worm;
- Life isn't always fair;
- and maybe it was my fault.

Common Sense lived by simple, sound financial policies (don't spend more than you can earn) and reliable strategies (adults, not children, are in charge).

His health began to deteriorate rapidly when well-intentioned but overbearing regulations were set in place. Reports of a 6-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Common Sense lost ground when parents attacked teachers for doing the job that they themselves had failed to do in disciplining their unruly children.

It declined even further when schools were required to get parental consent to administer sun lotion or an aspirin to a student; but could not inform parents when a student became pregnant and wanted to have an abortion.

Common Sense lost the will to live as the churches became businesses; and criminals received better treatment than their victims.

Common Sense took a beating when you couldn't defend yourself from a burglar in your own home and the burglar could sue you for assault.

Common Sense finally gave up the will to live, after a woman failed to realize that a steaming cup of coffee was hot. She spilled a little in her lap, and was promptly awarded a huge settlement.

Common Sense was preceded in death, by his parents, Truth and Trust, by his wife, Discretion, by his daughter, Responsibility, and by his son, Reason.

He is survived by his four stepbrothers:

I Know My Rights

I Want It Now

Someone Else Is To Blame

I'm A Victim

Not many attended his funeral because so few realized he was gone. If you still remember him, pass this on. If not, join the majority and do nothing.

Saving Story

A Move Towards Traditional Ways

Traditional ways of housekeeping and home maintenance, passed down over the years by our grandparents, were replaced by



convenience foods, cheap clothing and appliances, and when the old ways started to disappear, most of us were too busy to notice. The global economic crisis came along to show us that when we are given convenience on a plate it is at the expense of other significant things. Many were surprised when they realised they could do a whole lot more in the home than they thought they could, for less money, while producing better quality, and they actually enjoyed doing it. I believe it's a question of dependence versus independence.

Convenience encourages dependence. If we buy food already cooked or half cooked, we forget our traditional foods and how to cook them. If we always buy our clothes, we forget how to make them. If we buy our knitwear, we never learn to knit.

There was a time when we never thought about having our nails 'done', when we cut our own hair, fixed cars and lawn mowers, or we relied on friends and neighbours to help us do it, then we returned the favour by helping them do something we had the skill to do.

Now convenience and the cheapness of food, clothes and appliances makes us dependent on shops instead of each other. We work to earn the money to pay for these things instead of learning how to do make them or repair them ourselves.

In my ideal world, mothers and fathers would teach their children how to live an authentic life in the modern world. They'd make sure their children had the life skills they need to look after themselves, they would teach through example and they would be the people they want their children to become.

But we don't live in an ideal world, all we have is this one and while it is far from ideal, there are some things we can all do to make our own family healthy, practical and competent.

From a young age, teach your children how to cook simple food, mend little things like toys, knit, recycle, plant seeds, harvest water, and how to care for what is theirs. Giving them the responsibility of caring for a pet will teach them about nutrition, time management, gentleness and unconditional love.

Many parents think that teaching a child how to read before they go to school is a major achievement, but they need much more than that. They need those practical life skills, those things they will enjoy learning while they're still young. They will grow up confident and self reliant if you teach them these things, show them they are important part of the family and rely on them to help with the family work. Giving to children only teaches them how to take.

I don't expect everyone to take up their knitting needles, start dressmaking or learn how to make a traditional meal from scratch, but I do see a move towards some of those things. And the good thing is that many people realise that making and doing for oneself is a positive and life affirming thing; they enjoy it. I taught my son aged eight to cook, sew and use the washing machine. He did all his own washing once he started high school. On birthdays the birthday child gets to choose what to eat and watch on TV - if applicable. It's your own special day. Sorry I've gone on a bit but have to finish now.} –

Contributed by Lilian Buxini



10 Ways to Cut Your Electricity Bill

One of the major concerns for Australian families today is the rapidly rising cost of power. Electricity has become integral to modern life but it is fast becoming a very expensive necessity, with a forty per cent increase in price forecast over the next few years.

Now we can all go to extremes, go off grid, and buy a generator to power our homes. I've read about homes in the US (where else?) that are wholly battery powered. The battery is the size of a standard refrigerator. The battery is hooked up to a bike and just 30 minutes of cycling in the morning and another 30 minutes of an evening produces enough electricity to power a four-bedroom, 2 bathroom home! I'm not suggesting you go that far, although the exercise component is appealing.

Because of our dependency on electricity, the power companies have us over a barrel - or so they think.

Enter practising Cheapskates. They know how to keep their power bills low, low, low, and they're not afraid to share their secrets.

So, if you have an out of control power bill, try these simple tips and watch it shrink. If the thought of trying all ten tips at once is overwhelming, start with one. Then add another, and another, until you to are someone the power company knows won't be helping them increase their profit.

Consider:

1. Doing an energy audit. This will tell you how and when you use energy and where the wastage lies. You will be able to make an "energy savings plan" by pinpointing exactly how you can cut back on energy consumption. Some ideas may be as simple as don't leave the coffee machine on at all times. Learn how to read your meter to track your power usage and then keep a diary of power consumption. Compare your records with the next bill. If there is a huge discrepancy, contact your power company and ask them to check their records - you already have a day by day record of consumption.

2. Think about turning the heating or cooling (depending on the season) off during the night. If you can do this for say approximately eight hours a day you will save around 10% on electricity without sacrificing comfort. Insulate your home in winter by drawing shut the drapes as soon as it starts to get dark.

3. Check all insulation in the house. Did you know that ceiling insulation around 30 centimetres deep can reduce electricity consumption by approximately 20 per cent, and make your home much more comfortable.

4. Plant more trees around your house. These will cool the house in summer and insulate the house in winter. Studies show that a green cover benefits in many ways.

5. Compare energy retailers to make sure you are getting the best possible price. Two easy to use websites that will do comparisons free of charge are Go Switch and SwitchWise.

6. Fluorescent light bulbs are energy efficient. They use 75% less energy than ordinary incandescent light bulbs. These have a longer life and contribute to power savings.



7. Use energy efficient appliances. These use less energy and believe it or not a high efficiency refrigerator uses less electricity than a light bulb. When you buy new appliances check the energy consumption before you buy, it's easy to do using the star rating.

8. When you are away from home, even for a few hours or days, you should turn off and unplug all electrical appliances and turn settings on the heater thermostat, water heater and refrigerator to the lowest setting (OK, this is for when you are away for a few days, you don't need to do it every day). Don't forget appliances like your microwave, your washing machine if it's a newer, computerised model, clock radios and the like. Individually they only cost a few cents to run, together they add up.

9. Ensure that you use a water-saving shower head. I know it's been done to death - but there are still households that haven't made the switch! It's not only water, but money too, down the drain. Water heating costs for a family can be lowered by up to \$200 a year.

10. Weatherize your home. This helps reduce heating bills by 20 per cent and cooling by at least 10 per cent. When building, renovating or decorating a home, use weather friendly materials—those that are not good conductors of heat and cold. Install windows and sky lights in such a way that you use sunlight to light up the rooms during day light hours and warm them in winter. Use drawn draperies to keep summer heat out and winter warmth in. Make an effort to switch off lights and fans when leaving a room. Ensure that the filters in air conditioners and heaters are always cleaned and free of clog and dust.

If you live an energy efficient lifestyle you will see the numbers on the energy bill actually

reducing. The power to cut energy costs is well within your control. It really is as simple as only washing full loads in cold water. Use the hot wash option only for very dirty clothes. Cook food just before you are ready to eat that way you can save reheating costs as well as refrigerating costs of storing the food. Turn the thermostat of the refrigerator to minimum in cold or cool weather. Switch off freezers if they are not in use. Moving freezers from the garage into the house will cut their running costs significantly.

Small contributions can all add up to significant amounts of power saved. And, power saved means money in the bank.

Step-by-Step Instructions for Making Stain Removing Soap

With a husband and two healthy and active sons and my gardening habit my biggest laundry expense has been stain removing soap, such as Sard or even Solvol and soakers. Even the generic equivalents are pricey, especially when you're a stain freak like me. Nothing upsets me more than doing the washing only to find a stain on an otherwise spotlessly clean garment. I've been known to howl in frustration at the clothesline, much to my neighbour's surprise.

I can't remember where I first found the original recipe, but many, many heartfelt thanks to the inventor. This soap is brilliant, easy and cheap. Even on Wayne's work clothes (do you have any



idea how hard graphite is to get out of shirts and trousers?) and the boy's sports clothes I just damp the stain, rub it with the soap and put the garment in the wash. And I haven't howled at the clothesline in ages.

To make your stain removing soap you will need:

4 bars of soap* \$2.54

4 tbsp Eucalyptus oil \$2.50

1 cup methylated spirits \$1.50

1 cup boiling water

A stainless steel or enamel bowl

A saucepan big enough to sit the bowl over, like a double boiler

An old metal whisk

Soap moulds - I use empty egg cartons

1. To get started, fill the saucepan with water and bring to the boil. While you are waiting for the water to boil grate the soap, using the zester side of your grater. You do this so the soap will dissolve faster. You can just cut it into chunks, but you'll be standing stirring forever, waiting for it to dissolve.

2. When all the soap is grated into a fine powder, add everything to the bowl and whisk together. The mixture will be cloudy.

3. Turn the exhaust fan on and place the bowl over the pot of boiling water and start stirring with the whisk. I prefer to use the whisk because it helps the soap to dissolve

completely. The smell will be very strong, which is why I like to have the exhaust fan on.

4. Stir until the mixture becomes transparent and thickens. It will look like a thick custard or sauce. Remove from the heat and pour into the moulds.

I use an egg carton because the little half egg shaped bars of soap are just the right size and shape to fit into the palm of my hand when I'm using it.

5. Set aside to set and cure. It will need to dry for at least four weeks to harden enough to last when you use it. The longer you let it cure the harder it will be and the longer it will last. When you want to use a bar of your stain-removing soap just tear off a segment of egg carton and pop the soap out.

*You can use any type of soap. It's a great way to use up all those scraps of bathroom soap no-one will use. If you use scraps you'll need approximately 5 cups of scraps. Laundry soap is cheap and perfect for re-making into this stain-removing soap if you prefer to use cakes of soap.

Costings:

Sard Soap - \$2.61/125g (\$20.88/kg)

Homemade Stain Removing Soap - \$1.30/125g (\$10.40/kg)



What Does Your Fridge Say About You?

If you had snuck a peak in my fridge before I became a Cheapskate you would probably have thought it was pretty normal.

The top shelf would have held eggs and butter, jams, mayo, bottled sauces and a variety of different cheeses. Perhaps there would have been a container of hummus and maybe a tub of sour cream. Some of it would have been well past it's Best Before date, nudging it's safe use-by time.

On the second shelf you would see some dairy meats, a few sealed containers with anonymous contents. There may have been a plastic covered plate or two holding leftovers.

Shelf number three would show up bottles of soft drink, some coffee beans and other miscellaneous foods.

The crispers should have been labelled with a warning "Open at own risk".

Without any fridge organization, we were throwing away most of what we bought, either because we bought more than we needed and could use, or because the fridge was such a mess we didn't know it was there to be used.

These days the fridge is very different.

When you open the door you'll find lots of jars, recycled and full of homemade jams, marmalades, sauces, salad dressings and marinades and jars of semi-dried tomatoes (home-grown and dried of course). There will be eggs and butter on the top shelf, along with

containers of beetroot, pineapple rings and asparagus. If you're lucky you'll find a jar of homemade bread and butter cucumbers, delightfully crisp and tangy and just waiting to be added to a salad sandwich.

On the second shelf you'll find the baby bath. Well that's what we call it, it was what the Tupperware lady called it when she sold it to me and the name just stuck. This container holds cooked meat - roasts or silverside, sausages, rissoles, meatloaf, steak and chops to be used for other meals or lunches. Next to the baby bath you may see a container of stewed fruit or potato salad. Or you may find a bowl of leftover mashed potato or container of stock waiting to me made into soup.

Third shelf, left-hand side is a square container. In it you'll find tubs of margarine, blocks of butter and tasty cheese, tubs of sour cream and cottage cheese. Next to it is a container of chopped vegetables, ready to be used. It might hold carrots, parsnips, celery, broccoli and cauliflower - whatever was cheap or in the garden at the time - ready to be cooked or added to a recipe. The small green container holds mushrooms or spring onions. The round canister next to the vegetable box holds the shake-n-bake, all ready to be used. In front of it is the meat thawing for tonight's dinner.

The most exciting part of this fridge exploration is the vegetable crispers. What a treasure trove, although you'll have to look hard to find what they hold. I use Gel Bags to keep the vegetables in the drawers fresh until they are used. There is always a bag of lettuce and one of tomatoes. If broccoli or cauliflowers have been particularly cheap or the garden is doing its job there will be bags of chopped vegetables. And there is always a bag for cabbage, a much maligned, but very useful and tasty vegetable. You'll also



see zucchini, cucumbers, pumpkin, capsicums, eggplant and squash in the crisper drawers. We eat lots of vegetables all the time.

What you won't find are bought jams, sauces and dressings. You won't find bought dips or spreads either. Pre-packaged deli meats will be a no-show too. As will packaged salad greens or bought pre-made salads.

Today our fridge is full to overflowing and yet the contents have cost a fraction of what it used to hold. I can open the fridge and put together a meal in minutes, without panic or having to dial a pizza.

Don't get me wrong. There are still bought things in there, just far fewer than there used to be. And with each bought item I replace with a homemade or home-grown item, we are one step closer to a healthier and less processed, fake, diet.

Learning to cook from scratch was a big thing for me. Yes, I could grill a steak or cook a roast, but I didn't know how to bake bread. I'd never made mayonnaise or jams. The only things in the freezer were frozen foods I'd bought.

The impact this fridge full of fresh food, ingredients really, has made on our budget is almost immeasurable. Each time I open the fridge and see its contents, I feel pride that I can feed my family and various ring-ins at times, without putting any additional strain on our grocery budget.

How to Make Vanilla Extract

According to wiki, the vanilla bean is the most expensive spice, after saffron, which goes a long way to explaining why a small bottle of pure vanilla extract can cost the equivalent of \$140 a litre. And yet vanilla extract is the easiest thing to make. All you do is split some vanilla beans and add them to a bottle of vodka.

Told you it was easy :) With vanilla being such a common flavouring in baking and desserts, having a never-ending bottle of inexpensive, pure extract on hand is a good idea.

Being the Cheapskate I am I use the cheapest vodka I can find. Now not being a drinker I wouldn't know the difference between the cheapest and most expensive. I can still remember the look on the young fellow's face when I wandered into the bottle shop on Melbourne Cup Day a few years ago and asked for the cheapest bottle of vodka he had. I'm sure he thought I was a bit of a wino, dressed as I was in my yard clothes (old jeans and t-shirt). And when I counted out the change in my pocket to pay for it he was starting to look concerned, bless him.

His relief was visible when I explained I wanted to make vanilla extract - his girlfriend did the same thing. We then spent a lovely ten minutes chatting about where to get the cheapest and nicest vanilla beans and the curing time needed before it can be used.

To make your own vanilla extract you'll need:

6 - 8 vanilla beans



750ml bottle of vodka

Split the vanilla beans lengthwise and drop them into the bottle of vodka. Screw the lid back on and put it in a cool, dark cupboard and forget about it for around six weeks. That's it. After the six weeks, have a sniff and if it smells like vanilla extract it's ready to use. If it still smells a little of alcohol, let it cure another couple of weeks and do the sniff test again. If it smells right and is dark in colour, it's good to use.

I have an old Queen vanilla extract bottle (from back when I bought the stuff) that I keep my kitchen supply in. It holds 200ml and I just decant it as needed. When the vodka bottle is about half empty, I top it up with fresh vodka, add a fresh vanilla bean (leave the originals, they're still good) and start the curing over again. If I've used a vanilla bean in cooking I drop the scraped pods into the bottle too, so nothing is wasted.

Vanilla beans can be expensive if you buy them from the supermarket; around \$10 for two I think last time I looked. There is a stall at the Queen Vic market in Melbourne where they are \$6 for four, a much better price. Or you can even buy them on eBay for around \$4 for three.

However you buy them, try to get certified organic beans. The vanilla bean most commonly used for extract is the Madagascar Bourbon, which is just the name of the place they come from, not what they are made of, but beans also come from India, Papua New Guinea, Tahiti and Mexico.

I started making vanilla extract after doing some research for another project and finding out just what was in the imitation vanilla essence I had always used (mainly because

that's what my mother always used, I just carried on with what I knew and it was cheaper). After finding out that imitation vanilla essence can contain, along with other chemical substances, propylene glycol, which is used in brake fluid amongst other things, I couldn't wait to change to pure vanilla extract.

Until I saw how much it was going to cost. Which is when I started to research how to make it myself and have been doing so ever since, around 9 years now.

If you do a lot of baking and cooking, it really is worth making your own vanilla extract. It's easy, it's cheaper and it's a healthier option.

Dear Cath

Q. I've just discovered a couple of Silverfish in my house. How do I get rid of them naturally without using those smelly naphthalene flakes that end up going through everything? *Sharyn*

A. Borax! Put a teaspoon or two of powdered borax in shallow containers where you found the silverfish. They'll be gone in a few days. Just remember to place them out of reach of small children and pets. You'll find Harper's Borax at IGA, Franklins, Foodworks and SPAR supermarkets. Unfortunately the two majors, Coles and Woolworths won't carry it any more.

Q. Two dogs have made the sun room their home over winter with the result we now have a sofa covered in dog hairs. Vacuuming is hard work and does not really do the job. Any other suggestions. *Norine*

A. Put a disposable rubber glove on each hand and wipe over the furniture. The glove will



gather the hair into a ball that you can pick up in your fingers and dispose of. It may sound like hard work but you'll find you will have all the hair picked up in no time. To pick up pet hair off hard floors, slip a stocking over the head of your broom and sweep. The hair will stick to the stocking, leaving the floor hair free. You can then just wipe the hair off the stocking and re-use it or dispose of it hair and all in the rubbish bin.

Q. I noticed a tip from the 1 August suggesting egg substitute in baking. I don't recall seeing any in my supermarkets (IGA and Woolworths). I would like to know where it is available. *Lyn*

A. Look in the health food aisle for Orgran No Egg for a commercial product. Alternatively there are a number of different pantry ingredients you can use as and egg substitute. They are all listed on the How To... sheet in the Printables file.

Q. I just wanted to know what bar of soap you used for the laundry powder recipe. I used velvet because it said it was suitable for use in the laundry but it does seem to be on the pricey side - \$2.70 for 4 bars of soap. Could I use any no name soap? *Wendy*

A. You can use any soap - laundry soap is the cheapest, bathroom soap smells nicer if you like the scent. Making your own laundry powder is a great way to use up the ends of cakes of soap. Save them in a jar until you have around 125g (the weight of a cake of soap) and use them up. They don't have to be the same - soap is soap when it comes to laundry powder.

On the Menu

Three Easy Recipes, Perfect for Gift Giving

If you are trying to stick to a budget (and who isn't these days?) then giving edible gifts is the way to go. How often have you pondered on the perfect gift because the recipient "has everything and doesn't need anything"? Just about everyone appreciates a homemade goodie to eat or use in their cooking, or because it doesn't add to the clutter one already has. And to make it even more attractive, cooking for Christmas gift giving can bring the cost of your gifts down to just two or three dollars per gift.

There are so many simple, but spectacular edible gift ideas to choose from and many of them can be made well ahead of time, fitting perfectly with Cheapskate's Christmas Countdown.

Strawberry Vinegar

This delicately flavoured vinegar couldn't be any simpler to make, costs just a few cents and is truly a gourmet delight. You can use this vinegar in any recipe that calls for white vinegar, lemon or lime juice.

Ingredients:

600ml white vinegar

6 large, fresh, unblemished ripe strawberries

Method:



Wash the strawberries. Pour the white vinegar into a clean, sterilized jar. Add the strawberries. Seal and store in a dark, cool cupboard to infuse for six weeks. If your vinegar develops a film over the top, don't worry. This is the vinegar mother, just skim it off. It is a natural part of the fermenting process. After six weeks, strain the vinegar into a small saucepan. Heat to boiling point and boil for five minutes. Strain through a clean cheesecloth into decorative, sterilized jars, seal and store in the fridge.

Two-Minute Fudge

This microwave fudge makes a slice tray full for around \$6

Ingredients:

- 1 bag of milk chocolate chips
- 1 can sweetened condensed milk
- 1 1/2 cup chopped nuts (macadamia, hazelnuts, almonds, peanuts or a combination)
- 1 1/2 tsp. vanilla extract

Method:

Put the chocolate chips and sweetened condensed milk in microwave safe bowl. Microwave on high in 30 second bursts until the chocolate has melted. Remove from the microwave. Stir in the nuts and vanilla extract. Mix well. Pour into a foil lined and buttered slice tray. Chill for 2 hours before cutting into small squares.

Fudgy Brownies in a Jar

Ingredients:

- 1 600ml decorative canning jar (or similar)
- 2 cups brown sugar
- 1 cup cocoa
- 1 cup SR flour
- 1 cup choc chips
- 1 cup chopped nuts

Method:

Mix brown sugar, cocoa and flour together. Use a whisk to mix them all evenly. Pour into the bottom of your jar. Top with a layer of chop chips and then the layer of chopped nuts. Seal the jar.

Make a recipe card with the following instructions:

Fudge Brownie Mix

Pre-heat oven to 160 degrees Celsius. Grease a 22cm x 30cm baking dish and line the base with baking paper. In a large bowl, cream 1 cup of softened butter, add four eggs, one at a time, beating well after each addition. Add the Brownie Mix and continue to beat until batter is smooth. Spread in pan and bake for 40 - 45 minutes.

Punch a hole in one corner of the recipe card. Using 1 metre of ribbon, thread one end through the hole in the recipe card and tie it around the jar ring on the lid. You can use raffia instead of the ribbon.



Quotes of Note

There are only two ways to live your life.

One is as though nothing is a miracle.

The other is as though everything is a miracle.

~~Albert Einstein~~

~~~~~

We find what we expect to find,

and we receive what we ask for.

~~Elbert Hubbard~~

~~~~~

Ask and you shall receive.

You must, yourself, do the asking.

Mediocrity is self-inflicted.

Genius is self-bestowed.

~~Walter Russell~~

~~~~~

Enthusiasm is contagious.

Be a carrier.

~~Susan Rabin~~

~~~~~

A man may not always be what he appears to be,

but what he appears to be is always a significant part of what he is.

~~Willard Gaylin~~

~~~~~

A budget tells us what we can't afford,

but it doesn't keep us from buying it.

~~ William Feather~~

~~~~~

I have enough money to last me the rest of my life,

unless I buy something.

~~ Jackie Mason~~

~~~~~

After the government takes enough to balance the budget,

the taxpayer has the job of budgeting the balance.

~~Unknown~~

## Meet the Bumsteads Part 11

.... Blondie, Dagwood and their children Alexander and Cookie in part one of their year long Budget Renovation as they begin their journey to living life debt free, cashed up and laughing - the Cheapskates way



Dear Cath,

Here is our current Spending Plan. Having to actually put all the figures down on paper so to speak, has been a huge wake-up for both of us, and the children. We thought we were doing OK, turns out we are doing a little better than OK, even with our financial set-backs when I was ill.

It's a little different to the one we did back in January, but I'm sure you'll be happy with the changes, we certainly are.

Our income has gone down, but so have our expenses. We've cut way back on groceries and takeaway and those two things alone have made a huge difference to our money.

| This is what it was:   |            | This is what it is right now: |            |
|------------------------|------------|-------------------------------|------------|
| Rent:                  | \$1,798.33 |                               | \$1,798.33 |
| Takeaway:              | \$ 346.66  |                               | \$ 24.00   |
| Groceries:             | \$1,170.00 |                               | \$ 541.00  |
| Utilities:             | \$ 373.33  |                               | \$ 284.00  |
| Phone:                 | \$ 89.95   |                               | \$ 89.95   |
| Mobile Phone:          | \$ 116.00  |                               | \$ 63.00   |
| Foxtel:                | \$ 120.00  |                               | \$ 000.00  |
| Internet:              | \$ 89.95   |                               | \$ 49.95   |
| Education:             | \$ 822.50  |                               | \$ 822.50  |
| Car Insurance:         | \$ 37.81   |                               | \$ 37.81   |
| Car registration:      | \$ 53.75   |                               | \$ 53.75   |
| Petrol:                | \$ 390.00  |                               | \$ 300.00  |
| Dancing:               | \$ 112.00  |                               | \$ 000.00  |
| Piano:                 | \$ 98.00   |                               | \$ 98.00   |
| Debt Repayment:        | \$ 00.00   |                               | \$ 400.00  |
| CC Repayment:          | \$ 196.00  |                               | \$ 400.00  |
| Emergency Fund         | \$ 000.00  |                               | \$ 500.00  |
| Savings:               |            |                               | \$ 575.77  |
| Total Expenses:        | \$6,664.98 |                               | \$5,462.29 |
| Monthly Income (Nett): |            |                               |            |
| Dagwood:               | \$3,137.33 |                               | \$3,137.33 |
| Blondie:               | \$2,227.33 |                               | \$2,227.33 |
| Family Assistance:     | \$ 782.01  |                               | \$ 673.40  |
| Total Income:          | \$6,146.67 |                               | \$6,038.06 |
| Deficit:               | \$ 518.51  |                               |            |

For the last 10

payment on our credit card. Each month we have the \$400 transferred straight from our bank account. At this rate we will have the credit card paid off completely in November 2011, just one year away. And I have calculated that we won't have paid over \$4,000 in interest!

We are also paying back our debt to Blondie's mother, at \$400 a month. She's not charging us interest on the loan, thank goodness, and she has been so patient waiting for her money. Now we transfer \$400 a month to a special bank account she set up just for the loan repayments. As soon as the credit card is paid off we plan to increase the monthly loan payments to \$800 which means we will be totally debt free by the end of January 2014.

The cost of school fees will drop next year, with Alexander going to Uni (we hope) we'll only have Cookie's school fees. They should be around the \$500 a month mark, but we won't know for sure until mid-December. The savings in school fees we want to put into our Emergency Fund and build it up again. It saved us this year so we know how important that cash buffer is.

Blondie and Dagwood

*Dear Blondie and Dagwood,*

*What can I say but congratulations! I wasn't looking forward to seeing your current Spending Plan, but you've done it and with the whole family's support.*

*You must be very proud of Alexander and Cookie for coming on board as they did. I know Cookie loved her dancing, but that extra money each month has made a difference.*

months we have been paying double, well a little more actually, of the January minimum



*You are doing well on your debt repayment and I am thrilled you are using a Payment Push to get rid of your credit card debt. Saving that \$4,000 in interest is going to make a huge difference to your lives.*

*I notice that you haven't put in any gifts, entertainment or mad money for you and the kids. Even if you allowed \$10 a week for gifts, \$5 for entertainment and gave yourselves \$10 a week each to spend on whatever you like, you will still be ahead. I think it's important now that you have some money you can save or blow on a magazine or a movie ticket or coffee and cake at Muffin Break.*

*You have had a tough year, financially, physically and emotionally so remember that your plans are not set in concrete, they are fluid and are meant to change with your circumstances.*

*Keep up the good work; we are so close to the end of your renovation now.*

*Happy Cheapskating,*

*Cath*

## **Choose Your Parcel Post Carefully and Save Up To \$30**

This is a great tip I picked up from a lady who works at Australia Post. If you're sending a parcel interstate, check the postage and compare it to the cost of a prepaid parcel satchel. I sent a parcel today and paid for an Express Post satchel, which saved me 50c, and will get the present there in time for the recipient's birthday. Not much in this case, but apparently the savings can be up to \$30 - which some people turn down!?! And of course you can buy the satchels in bulk, so you could save

even more, and there are savings on packaging as well.

Contributed by Jennifer Ker

## **A Budgeted Shopping Spree**

**Approximate \$ Savings:** \$600 per year

When my fiancé and I leave the shopping centre after intending only to 'pop in' quickly or find a birthday present for a friend we usually end up walking out with something for ourselves, whether it be a new tee-shirt, shoes, underwear etc. This unthoughtful spending adds up so fast and after keeping a running total of our spending for the year it has added up to an estimated total of \$2000! We have quickly come to the conclusion that don't NEED these items as much as we want our mortgage repayments increased, so we put our heads together to stop this wasteful and spur of the moment shopping. Our plan is that all unnecessary spending on clothing stop right away (we made a promise to keep an eye on each other). As our incentive, at both the mid-year and end of year sales we are each allocated \$350 to have our own little shopping sprees. This allows us to take full advantage of the sale prices, get new summer and winter wardrobes each and save an estimated \$600 year that goes straight onto the mortgage! What better incentive is there?!

Contributed by Emma Crisp

## **The Right Credit Card Can Save Travellers Thousands!**

**Approximate \$ Savings:** \$4,750

I love to travel. This for me is the single biggest motivator for living frugally. The costs of travel



can definitely add up when you factor in flights, travel insurance, accommodation, meals etc. I have found that getting the right credit card can slash these costs. I have a card that I put absolutely everything on. This includes rent, groceries and all bills. For every dollar I spend I receive 1.25 Frequent Flyer points. At the end of each week I tally up all the spending on the card and Bpay it from my bank account so I never owe anything on the card - and never pay interest. I have been doing this for 3 years now. Our next trip is to South America in 2011 and I had enough points to book the flights with points, saving over \$3000! An added cherry on top is that the card provides comprehensive travel insurance for you and your partner/spouse if you purchase your travel with the card. As an annual multi trip travel insurance policy can start at about \$1000 per person my credit card has already saved me \$5000 this year alone. All for an annual fee of \$249!

Contributed by Emma Healey

## How to Use an Empty Tissue Box

I am an avid fan of your website and book, as well as being a member of the Cheapskates Club ....so naturally, when I thought upon a cost-saving idea, I knew I had to tell you J

Our family has a cold at the moment so are going through tissues like there's no tomorrow. Although I can't save much money on the tissues themselves, I was struck by the ornate designs on tissues boxes these days and thought that it's a shame to throw out (into the recycle bin, of course) such lovely, albeit empty, boxes.

Most tissue boxes have writing on one of the two longer sides but if you cut up the box (long sides only), score it down the centre with a

sharp blade, then fold in half, you've made yourself a beautiful gift card. Although the inside is not white, like a standard card, the 'cardboard effect' of the inside of the tissue box gives it a recycled feel which is very on-trend.

I also used the end pieces to make gift tags, and part of the second long side of the tissue box to make a bookmark, being sure to cut off any branding of the tissue maker.

Approximate saving ...\$1.00 per card made (from an item that would otherwise be thrown away)

+ \$0.50 per gift tag (x 2)

+ \$1.00 per bookmark

+ \$2.00 per photo surround

x Amount of gift giving occasions in one year = a lot of savings!

- Contributed by Karon Sharp

## Use for Old Bananas

Everyone has a few bananas left over once they are past their best. I cut them up and fry them with a little butter in the fry pan and put over ice cream. The best and easiest dessert. My fussy 3 year old love it. Much better then throwing them away and saving you a couple of dollars each week.

Contributed by Nena Zammit

## Kids Shower Seat

**Approximate \$ Savings:** \$30



My daughter is nearly two and she used to always have a bath in her baby bath. Now she prefers showers which is faster but it's not the safest for little children to stand up in baths and they don't always want to. So what I did was bought a new potty (\$5) and she sits on that while I shower her. This potty is a different colour so you can't confuse it for the toilet potty. Because she's sitting down she doesn't slip over and it saves loads of time washing her and she prefers it which saves a battle. I put the shower head in it's holder and push her under the water to rinse and pull her out of the water (just leaving her back under) to wash her. She only has to stand up when I have to wash her bum etc (and because the potty quickly fills up that part gets a good soak), then I take the shower off the hook to give her a good rinse. I have to be a bit careful not to splash water all over myself and it helps that she doesn't mind water on her head, which is strange because when I used to have to rinse her hair after washing it, it used to be a real battle and now she doesn't mind at all hardly. It's cheaper than buying one of those special bath chairs, faster and less of a battle.

Contributed by Cheryl Anderson

## Create a Garden

A garden can be created very cheaply by using plants that propagate or self-seed easily. One packet of 10 daffodils years ago has given me hundreds every spring. One punnet of sweet alicia has created a continuing display for years, violets in shady corners multiply and are wonderful ground cover. Daisies give a blaze of colour and self-seed easily, geraniums can be grown from cuttings, spider plants and fishbone fern make great hanging baskets. It is also extremely satisfying to do it yourself rather than

pay for landscaping. All these plants are very hardy and will survive drought and water restrictions.

Contributed by Val Regnier

## How Using 'Less Than' Can Mean More

I started using the printable inventories but found them not specific enough to keep track of what we have and need. So I came up with this: once you open an item, use the 'less than' symbol to show it's open. Then when it's low, use a double less than symbol way you know whether you have enough in before you buy more when you might not have to. I have saved so much money and time in not shopping, in a few weeks.

Contributed by Michelle Grey

## Copy Receipts as a Back-Up

Store register receipts tend to fade. If you purchase a big cost item make sure you photocopy the receipt and attach to the owner's manual or warranty that comes with the item for proof of purchase in case of any future claims.

Contributed by Seranita

## Creating a Mobile Garden

Take an old laundry trolley with laundry basket and turn it into a mobile garden. Great for those who are affected by shade in backyard, particularly for units and those with balconies. Great for Dad/Mum as they wheel it out of the way to mow the lawn, etc... Can put in garage or inside when inclement weather beating down.



Contributed by Carol Heagney

## Save with Seeds!

If you like to garden, you will know the cost of seedlings can be quite high. With a little planning ahead you can save lots of money by planting seeds. You can get about 100 seeds in a packet for about \$1.50 compared to buying individual seedlings for \$2.95 each (this price varies depending on age of plant and variety). Even if you only get about a 50% strike rate of your 100 seeds, you are now only paying \$0.02 per plant! That is a huge saving. If you like variety in your garden, get together with other gardening friends and if you all buy different seed packets you can swap as you rarely need the whole pack yourself. Then you will end up with a nice cheap veggie garden and we all know that home grown vegies always taste better than store bought, but I can say they taste even sweeter when you know you have saved money when growing them!

Contributed by Rebekah McLean

## The Correct Way to Store Clothes

It's time to think about changing to summer mode with clothing, bed linen and soft furnishings. My great aunt worked for a member of the royal family and cared for her clothes, and taught me many tricks. One of the most important is - never, ever store anything unless it's perfectly clean. Moths adore used wool and the holes appear very quickly, and they also attack cotton and other fibres. Also, a garment might look clean but if you store it without proper treatment, any stains will be visible and permanent after a few months. I always wash every blanket and quilt before storing in vacuum bags or plastic containers. I

put heaps of bay leaves and peppercorns in with them but you can use mothballs. Then the most important thing is to seal the edges so insects can't get in. A few rows of parcel tape around the lids of the box will potentially save hundreds of dollars. It can take a while to wash, dry and store everything but it's always worth it the following winter. I have a pure wool Fletcher Jones skirt that was made in 1967, and I wear it every year. It's dry cleaned at the end of winter and stored in a sealed box and never lets me down. If you change your loose covers, cushion covers and curtains too, dry clean or wash them and they will come out as good as new next year. I stored my baby's christening shawl, used only at her baptism, without washing. The next year it came out again but the moths had feasted on it. It's the only thing I've ever stored badly and the only thing that's ever been nibbled.

Contributed by Georgina Richard

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