

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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The Cheapskates Club -
Showing you how to live life debt
free, cashed up and laughing!
If you want to win the Battle of the
Bills and are serious about saving
money, and living life debt free,
cashed up and laughing then this is
the place to be.



THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

December 2013

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The Cheapskates Journal

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From Cath's Desk

Hello Cheapskaters,

Well here we are at the end of another year. It's been successful: so many of you have realised goals, others have met and overcome the challenges life has thrown at them, and still others have taken their first tentative steps towards a debt free life.

It's been a busy year. We've welcomed record numbers of new members, introduced the new printable Journals, watched as our weekly newsletter has almost doubled in size, I think to match the number of subscribers.

It's been a blessed year. I've had the privilege of meeting so many of you face-to-face for the first time, and it's lovely being able to put usernames (and Christian names) to those smiling faces.

Cheapskates has grown, getting bigger almost every day, bringing it's own challenges to us here at Cheapskates Central. Over the course of the year we've had to move our mailing lists to an email provider who could manage a mailing list the size of ours - we send out over 221,000 a week between the newsletter and Tip of the Day emails, add the e-courses and other lists and it's almost 230,000.

None of this would have been possible without you. You are the reason I started this website and you are the reason I get up every day and the first thing I do is log in to the Cheapskates Club.

So thank you for your questions, your answers, your support, encouragement and enthusiasm. It's what keeps me going and what drives Cheapskates.

Wayne, Hannah, AJ, Thomas and I want to wish you all a blessed, safe and happy Christmas and holiday season and we can't wait to see what 2014 brings.

Merry Christmas everyone.

Happy Cheapskating

Cath

Year-End Financial Ideas to Keep You on Track

When the year is about to end, parties often come to mind. There are important issues, though, that are worth considering beyond the festivities.

The end of the year is a great time to go through your finances and find just what you need to do and work on for the coming year. When you do, you'll be better prepared for the upcoming year.

You can save money and pay off debt, even if you make the same amount you made last year. There are usually ways to cut spending, save more money or pay down debt. Sometimes, that requires a serious analysis of the money coming in and the money going out to see how to make changes.

Take a good, close look at your spending plan. How much you're bringing in matters, of course,



but so does how much you're paying out. If you're spending frivolously, a close look at the money going out will show you where changes need to be made.

Look carefully at your money. Set up a spending plan if you haven't already. See exactly where you're spending. It's not just your bills. It's the cups of coffee before work and the lunches out, the magazine picked up at the checkout and the \$2 bag of lollies when you pay for your petrol. You'll probably be surprised to find the amount of waste in your spending. Track your spending for a month to catch the fiscal leaks and find out where you can plug them.

Cut back. When you're examining what you're doing with your money, consider how you can cut back on some of those little things. They might not seem like much, but they really add up. Even a few dollars a day, the price of one cup of coffee, can mean a thousand dollars over the course of the year. Cut back on two or three small things and watch just how quickly the money adds up.

Then use that money for something more important, like savings or paying down debt. Turn wasteful spending into fuel for achieving your financial dreams.

Plan carefully for the New Year. If you make New Year's resolutions, at least one of them could be financial. Follow up your goal setting with an action plan, and begin to take action toward the successful financial future you deserve.

As you plan, consider all of the issues you're facing. Is overtime going to be cut? Are you due for a raise? Is there something you need to plan for? Take your life into account as much as you're able. As you create your New Year's plan for your finances, consider:

- How much you have in savings and where you'd like to be at the end of 2014

- What debts you have and how quickly you want to pay them off

- What kind of fund you'd like to have for unexpected expenses

- Long-range goals like college, retirement, or a vacation home

- What little expenses you could cut out of your budget

- Ways you could reduce your bills to more manageable levels

It might seem a little overwhelming, but it's really not when you break it down and come up with a plan that you can use long-term. Remember, you don't have to do everything in one day. A plan is just that - and it's not designed to be all done at once. It's not set in concrete, it can and should be adjusted as your life changes.

Financial plans are valuable, and sticking to them can help you reach your goals. Be flexible enough to re-think and re-adjust if you need to, though. Make adjustments as necessary until your financial dreams become a reality.

A Thoughtful Moment

Gentle Thoughts for Today

A penny saved is a government oversight.



The real art of conversation is not only to say the right thing at the right time, but also to leave unsaid the wrong thing at the tempting moment.

The older you get, the tougher it is to lose weight, because by then your body and your fat have gotten to be really good friends

The easiest way to find something lost around the house is to buy a replacement.

He who hesitates is probably right.

Did you ever notice: The Roman Numerals for forty (40) are XL!

If you can smile when things go wrong, you have someone in mind to blame.

The sole purpose of a child's middle name is so he can tell when he's really in trouble.

There's always a lot to be thankful for if you take time to look for it. For example I am sitting here thinking how nice it is that wrinkles don't hurt.

Aging: Eventually you will reach a point when you stop lying about your age and start bragging about it.

The older we get, the fewer things seem worth waiting in line for.

Some people try to turn back their odometers. Not me, I want people to know 'why' I look this way. I've travelled a long way and some of the roads weren't paved.

When you are dissatisfied and would like to go back to your youth, think of Algebra.

One of the many things no one tells you about aging is that it is such a nice change from being young. Ah, being young is beautiful, but being old is comfortable.

Contributed by Hazel B.

The Power of Giving

Household budgets are strained and giving is more difficult than ever. Everyone is working with reduced resources and most of us feel as though we don't have enough to enjoy our own lives. The idea of giving may seem unreasonable. But maybe now, more than ever, is the best time to give. *There is a power in giving.*

One of the mainstays of the Cheapskates way is giving. Cheapskates live by the 10-10-80 Rule:

- *give* 10 per cent
- *save* 10 per cent
- *live* on 80 per cent.

The *giving is first* - the most important part of that rule.

Most of us have already been blessed with so much. Our parents, teachers, relatives, friends, colleagues and others have given us a lot. But many others are not so fortunate.

Consider this:

- 25% of the world's population is starving.
- 15% of the world's population cannot read or write.



- 25 children die every minute from a preventable disease.
- 1.5 billion people don't have access to clean water.

It's not necessary to look far from home to find real need. Australia has many homeless people. According the ABS there were 105,237 homeless on Census night 2011 (up 17%). There are many people not receiving proper nutrition and health care. There are children that aren't getting the attention they need to flourish.

In giving, you'll discover many personal benefits:

- A feeling of pride
- Happiness
- Health
- Love
- Peace
- Opportunity to make new relationships
- The realization that you have much more than you think

One of the more profound benefits to the giver is the reduction in fear. With everything going on in the world, many people live in fear of economic collapse, natural disasters, crime, paying their bills, caring for their children and their parents and numerous other things. This is a function of real events and the overly sensationalistic coverage by the media.

What's insidious is the effect it has on many people. People become more isolated and less connected with society and their community. Many don't even know their neighbours. *By giving your time, you open yourself up to others and your community*

Giving Helps You Reach Your Full Potential

Mahatma Gandhi said, "To find yourself, lose yourself in the service of others."

Reaching your full potential is much more likely when you give. No one can fully realize what they're capable of without being passionate about their day-to-day activities.

A person that can't move beyond the more superficial aspects of life can never do anything spectacular, because he will never be exposed to anything that will generate that kind of prerequisite passion.

It's in Your Nature to Give

It's in your nature to give, even if you've forgotten. Witness most children: sure, some of them are all "mine, mine, and mine" but most kids are really quite giving and share readily. They want to take their friends everywhere with them. They want to feed the baby ducks. They want to take care of their dolls.

However, somewhere along the way, *have you developed the belief that you must keep what you've gotten for yourself?* If so, you're punishing yourself. You're giving in to a scarcity mindset which, in itself, will limit your personal success.

So this Christmas make a plan to give what you have. You may have time, money, or both to share with those less fortunate, but give something and *witness the impact it has on your life.* You'll be pleasantly surprised in the power of giving and the benefits it brings into your life.



The Top 11 Ways to Save Money on Christmas Gifts

Set a budget and stick to it.

You'll be much less likely to overspend if you make a budget just for Christmas 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.

Get started as soon as possible.

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

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. At the very least remember the \$100/24 Hour Rule.

Consider a family grab-bag.

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

Shop online.

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 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.

Make something.

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

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 or bake a week's supply of bread and rolls.



Money Management Tips for the Holiday Season

It's so easy to get carried away during the holiday season! The excitement of Christmas and New Year combined with summer holidays makes carefree living seem like the only way to go.

As fun as the season is, however, it's important to keep an eye on your budget during Christmastime so you're not faced with a financial crisis later on.

So how can you resist the urge to spend frivolously in the name of gifts and having a jolly good time?

Remember: January is a long month. Resist the urge to spend all your holiday earnings on gifts, parties and Christmas decorations. The sooner you spend it, the sooner you'll start to stress out about living through a long January on mere cents.

Always give thought to emergencies which may pop up. Leave room in your spending plan for those spur of the moment things that could come your way in January.

Setup bill reminders. If you have a constant reminder of the bills you need to settle during the holidays and immediately after, you'll be more inclined to manage your money effectively. As you shop for gifts, decorations, food, drink, clothes and other holiday expenses, keep your financial responsibilities in mind to ensure you can cover them when required.

Setup alarms on your phone that remind you days in advance of your bill due date, write due dates for your bills on your calendar or better still download the Bill Payment Reminder sheet and use it!

Avoid credit cards. There's one saying that can help you avoid credit card disasters that you'll regret for months and maybe even years to come: "If you can't pay for it in cash, don't buy it on credit." As simple as it seems, it's very effective to ensure that you avoid getting in over your head with credit card expenses this holiday.

If you plan to use your credit card, ensure your bank account has at least 90 percent of the purchase total in available cash - if it doesn't don't use it! If you think you'll be tempted regardless leave the card at home, buried in the freezer or stuffed under the middle of your mattress or somewhere else it will be hard to get to. Then remember the \$100/24 hour rule and wait.

If all those strategies fail and you give in and use your credit card do yourself a huge favour aim to settle your credit card bill on time and in full.

Keep your priorities in check. If you have your financial priorities straight for eleven months of the year, you should be more than able to keep them in check during December. Here's the perfect guide:

- At the beginning of December, make a list of your responsibilities and prioritize them (this is where the Bill Payment Reminder sheet works wonders).
- Determine how much of your earnings to dedicate to each priority.
- Put aside the amounts decided upon.



- Whatever you're left with after these priorities is what you can use for holiday spending.

Then be generous with yourself. Give yourself a gift to brighten future holiday seasons. Open a holiday account for next year with \$10. Then, starting the first week of January, add \$10 each week. You'll have \$500 to spend freely next holiday season. If you put in \$20 per week, you'll have \$1,000! Take the financial stress out of your holidays with this small weekly gift to yourself.

All it really takes is a little bit of discipline and a lot of focus on what's most important to you - and that's what living the Cheapskates way is all about - ditching the stuff that's not important to you so you have the cash to enjoy the things that are.

Remember there are many more holidays to come, so you may as well leave some of the frivolity for those! Focus on getting your priorities taken care of before you take the holiday spending plunge.

20 Handmade Gifts for the Person Who has Everything

What to give the person who has everything? The perennial problem. I long ago gave up trying to be inventive and clever. It costs too much, and it usually misses the mark. So what to do?

Food, food, food. Everyone eats, right? It takes up no space, it's always welcomed, it costs little

to produce and doesn't create any rubbish for landfill or create clutter in the house.

Here's twenty quick handmade, homemade food gifts that will leave you, and them, smiling:

1. Chilli Orange Hummus

To one prepared tub of hummus (get a nice thick one, or make your own), add the juice and zest of one orange. Add 1/4 teaspoon chilli powder. Mix well and decant into a jar. Give with their favourite crackers.

2. Flavoured Feta

Cube a slab of feta. Add to a jar. Cover with olive oil and add herbs. Chilli, basil, ginger, rosemary are all good. Do the same with cherry bocconcini.

3. Maple Nuts

Toss some walnuts or pecans in a pan with a couple of slurps of real maple syrup. Stir until the syrup is evaporated and clinging to the nuts. Pour onto a baking paper lined cookie sheet to dry.

4. Drunken Jam

Warm some jam and add port, brandy, champagne or whiskey. Spoon back into jars and label accordingly.

5. After Dinner Mint Hot Chocolate Mix

Add some crushed peppermint lollies to bought or homemade chocolate drink mix for After Dinner Mint hot chocolate to die for.



6. Flavoured Salt

Toss some sea salt with Port and orange zest. Spread on a baking tray and pop into a low oven for about 90 minutes until dry. Use in a grinder over anything at all.

7. Tipsy Cherries

Pack some glace cherries into a recycled jar and top with vodka and a vanilla bean. This is best done a few weeks ahead.

8. Stained Glass Chocolates

Melt some chocolate and spread over a sheet of baking paper. Sprinkle with crushed candy canes and refrigerate until set. Break into pieces and put into cellophane bags. Tie with Christmas ribbons and attach a gift tag.

9. Candy Cane Wafers

Dip one end of cigar style wafer biscuits (dirt cheap at this time of the year - Cheap as Chips has 700g containers in a variety of flavours for \$4.99) into melted chocolate then roll in crushed candy canes. You can sometimes find them in presentation tins with one end already dipped. You can either dip again, for a double choc treat, or dip the other end and roll in the candy.

10. Vanilla Extract

Decant some vodka into 200ml bottles (or whatever size you want to use). Take three vanilla beans and split them down the centre so they are open, but don't take the seeds out. Put the beans into the bottle and top up with vodka. Put the lid on tightly and store in a cool, dark cupboard. Give the bottles a shake every

week or so. The vanilla will be ready to use after four weeks, and will get stronger the longer you leave it.

11. Nuts'n'bolts

Make a batch of nuts'n'bolts and decant it into cellophane bags and tie tightly with ribbon to keep fresh. Put them into noodle boxes (red, green or Christmas prints) and stick a label on the front.

12. Peanut Brittle

Make a batch of Peanut Brittle, package it in cellophane bags and tie a bag around the neck of a bottle of cider.

13. Everybody's Favourites - Ferrero Rochers

Whip up a batch of Ferrero Rochers and package them in a pretty box or tin.

14. Gourmet Coffee Syrups

Handmade, homemade coffee syrups for the coffee lover in your life. These are simple, quick and frugal, but more importantly they are delicious!

15. Popcorn and a Movie

Don't give plain popcorn - make a batch of Gobble Its and present it in a paper bag and a DVD.

16. MOO Spice Mixes

Give a simple, homemade gift any gourmet will love - MOO spice mixes! Use small mustard or jam jars to present a range of MOO mixes: Taco

Mix, Celery Salt, Seasoned Salt, Garam Masala. Hand write labels and attach to the jars with raffia or twine.

17. Russian Caramels

One of the first caramels I ever made, Russian Caramels are perfect for anyone with a sweet tooth and really cheap if you use MOO Condensed Milk!

18. Rocky Road

Easy to make and it can be as complex as you desire. Try Rhonda's Rocky Road, set in a square cake tin. Cut it into rough pieces and wrap in cellophane.

19. Cornbread Mix in a Jar

Cornbread is one of the quickest breads you can make, it's certainly one of the easiest. It goes well with chilli of course but it's also good with soup, stew, or grilled for steak sandwiches. Again, if you have someone on your gift list who likes to cook, a jar of Cornbread Mix complete with instructions will be well received.

20. Lemon Extract

Don't throw those lemon peels away - use them to make a gourmet gift. Lemon extract is as easy to make as vanilla extract, but a fraction of the price, especially if you have a lemon tree.

If you're feeling generous, a basket or box with one of each of these items would see you spending less than \$25, and leave your recipient feeling very spoiled indeed.

Beautiful Hair on a Budget

If there is one thing I am very particular about it's my hair! I've been blessed with thick hair with it's own natural waves. I have it trimmed every four weeks without fail. It is not coloured at all, even the supposedly "organic" colours are harsh and leave my hair dry and rough. I don't use any product in my hair, apart from the occasional squirt of hair spray for special occasions.

But I don't like the idea of a bad hair day, it's just not me. I'd rather have my hair neat and tidy, "visitor ready" as my Mum says. And that takes care.

Did you know that hair is the fastest growing tissue on the body, second only to bone marrow? Wow! No wonder it needs to be trimmed regularly. And no wonder it needs to be really looked after!

Healthy hair is naturally shiny and soft. The trick though is looking after it so it is naturally shiny and soft. Just as more natural ingredients in our food help to keep us healthy, the more natural the ingredients in your shampoos and conditioners and other hair care products the healthier your hair will be.

There are dozens of "natural" hair care products on the market. There are even hairdressing salons that use only natural and organic products (and boy do you pay a premium for them - \$175 for a shampoo and cut, \$45 extra for a blow dry at one Melbourne salon!). There is no way I will or even can pay those prices for a haircut, and you don't need to pay exorbitant prices either. You can achieve the same results



yourself in the comfort of your own home and without going broke.

There is a movement that's gaining popularity: the no 'poo movement. It's where you simply stop using shampoo, soap or detergent to wash your hair, and just use warm water, although you can use an apple cider vinegar rinse. That's just not going to happen to my hair. I may be frugal and I may be a closet greenie, but I will continue to shampoo my hair. I'll just use cheaper, safer and more natural shampoos.

A hairdresser told me many years ago that the "rinse and repeat" routine outlined on shampoo bottles was overkill and damaged hair. He suggested that the way to thoroughly wash hair of any length was to make sure it was completely wet, all the way through, then to use a small amount of shampoo, about the size of a 20 cent piece, and massage it in. Really massage it in, use your fingertips and massage your entire scalp and then gently rub the ends of your hair. Then rinse, and repeat the rinse, and rinse again to be sure all the shampoo is gone. It works! Even Hannah with her long hair uses just a small amount of shampoo on really wet hair, massages it in and rinses properly.

Max (the hairdresser) told me that dull hair was usually caused by leftover shampoo and too much conditioner - the hair wasn't rinsed properly.

Your hair only needs to be shampooed once, twice a week at the most. There's no need for daily washing unless you are doing really dirty, dusty work (like digging in the dust or sanding door frames ready for painting). Otherwise it's overkill, not good for your hair and money down the drain.

If you want an effective and natural shampoo, use 1 tablespoon of bicarb soda mixed to a paste with 2 tablespoons of water. Now this won't be like your usual shampoo with lots of bubbles and froth (the bubbles and froth are unnecessary and chemicals you really don't need to use on your hair). It's a paste, and you'll need to make sure your hair is wet all the way through. Then massage the paste into your hair and scalp and rinse and repeat the rinse. Your hair will feel so clean and shiny. And you won't be spending a fortune on shampoo.

Cost: about 5 cents

For most of us that should be all we need, but we have been conditioned (excuse the pun) into believing we need to condition our hair every time it's washed. We don't really. But if you do like to use a conditioner, then cider vinegar diluted in warm water and massaged through works wonders. And the vinegar smell goes away when your hair is dry.

Cost: about 3 cents.

On that note, if you use styling gels or mud or other products in your hair you can easily strip them out each night. Rub your hair with a 50:50 solution of white vinegar and water. Massage it through your hair, then comb and let it dry. This solution removes the residue from the product and leaves your hair glistening.

Cost: 6 cents per cup of solution.

Every now and then it's nice to give your hair a treat. There are so many recipes for hair treatments and masks, but this one is so simple and easy it's hard to ignore. It's good for all types of hair too, and is made from a pantry staple: olive oil.



Warm a tablespoon of olive oil till it's about body temperature - not too hot or you'll burn yourself! Then massage it into your hair (use two tablespoons if you have long hair). Wrap your hair in a shower cap and leave it for half an hour. Go and have a cuppa, read a book or have a snooze (or do the dishes, bring in the washing and peel the veggies for dinner). Then just shampoo as usual for beautiful, shiny, smooth and healthy hair worthy of a hair model. Cost: 35 cents per treatment.

Another nice hair treatment is a combination of honey and olive oil. It makes a fabulous deep conditioner treatment. It's simple, easy, environmentally-friendly and cost effective. Your hair will be soft and well pampered. Mix half a cup of honey with a quarter cup of olive oil. Use two tablespoons of this mixture and work it through your hair. Cover with your trusty shower cap and let it rest for half an hour. Then shampoo and rinse as usual. This is a great conditioner, especially for dry or damaged hair.

Cost: \$2.25, 80 cents per treatment.

If hair care a la natural doesn't appeal, you can still reduce your hair care costs.

- Buy your shampoo and conditioner on sale.
- Dilute both 50:50 with water
- Use a blob of shampoo the size of a twenty cent coin and shampoo once, properly.
- Use a blob of conditioner about the size of a fifty cent coin and rinse properly.

You can have shiny, healthy hair and stick to your budget and you don't need to buy anything special or be a chemistry genius either.

Dear Cath

Q. Hi, I'm looking for an easy bubble mixture to make for the kids that works really well. I've tried dish washing liquid, but it doesn't work as well as commercial mixes. Thanks, *Rory*

A. Try this bubble mixture recipe from the Fun Kids Playthings tip sheet. It makes beautiful, big bubbles. You'll need to get a bottle of glycerine, available in the health food aisle of the supermarket or from your local chemist.

Bubble Formula

You'll need:

1 part dishwashing detergent

10 parts water

.25 parts glycerine

If you have hard water use bottled distilled water instead of tap water. Store in a covered container and pour into a pie plate for using.

Q. I am sure recently within Cheapskates I saw reference to keeping dried herbs and spices in the fridge. Was distracted, forgot about it. Remembered it and now can't find. Help please! *Marg*

A. It would be the freezer. Put them in an airtight container and just keep them in the freezer. They'll stay fresh longer. I keep mine in the little freezer over my fridge in Tupperware containers. This is especially useful if you buy in bulk. Most home cooks don't use a lot of dried herbs and spices (a little goes a long way) and they do go stale fairly quickly (about six months after opening as a rule). Freezing them extends



the shelf life. Oh, and you can use them straight from the freezer.

Q. I am looking for a recipe for a hair detangling spray for my granddaughter's hair. *Marilyn*

A. My niece has beautiful, long, blonde, curly hair. You can imagine the agony for her and her mother every morning and after it's been shampooed, it is just one huge tangle. This solution works beautifully and costs about 30 cents to make a 125ml bottle - a huge saving of between \$9.50 and \$20 on buying hair detangler.

MOO Hair Detangling Spray

You will need:

1tbsp vegetable glycerine

1/2 tsp vitamin E oil (you can get it from capsules if you have them)

125ml water that has been let sit overnight so the chlorine evaporates

6-12 drops of essential oils (eucalyptus or lavender are nice)

125ml spray bottle

Combine ingredients in a 125ml spray bottle and shake well. Spray on wet or dry hair as a natural detangling spray and gently comb through with a wide-toothed comb. This also makes a great leave-in conditioner.

On the Menu

The Christmas Ham

A big leg of baked ham has long been a favourite on Australian tables at Christmas time, probably because it's good hot or cold and a relatively cheap meat when bought by the leg.

Give your Christmas ham a make-over this year and try this simple but really delicious pineapple and ginger glaze, then use the leftovers to create a new dish, using beautiful, sweet Australian peaches. No one will ever know they're really being served Christmas dinner leftovers.

Pineapple Ginger Glazed Ham

Instead of using sticky gooey glazes try this using jam. Any type will work including apricot or orange marmalade. Just be sure to use the same type of juice as the jam.

Ingredients:

3.5 - 4kg bone in ham

1 cup pineapple juice

300g jar ginger marmalade

Method:

Set the oven temperature to 160 degrees Celsius and allow the oven to heat up.

Remove the rind on the ham, leaving a 6mm layer of fat over the meat.



Score the surface of the ham by making crisscross cuts about 1cm deep into the outside of the ham.

Place a baking rack in a shallow baking dish and place the ham on the rack.

Pour the pineapple juice over the ham being sure to completely cover the top and sides of the ham.

Cover the ham tightly with aluminum foil and place in the oven for 1-1/2 hours.

Uncover the ham and brush the ginger marmalade all over the outside of the ham.

Return to the oven, uncovered, and continue baking 30 minutes or until a meat thermometer inserted in the ham reaches 60 degrees Celsius.

Remove from the oven and place on a serving platter.

Allow the ham to rest 30 minutes before carving.

Serving Size: 12

Savoury Peach Ham

This is such a nice way to serve up any leftover Christmas ham, without it appearing like leftovers. Cut your ham slices about 2cm thick and trim them to a uniform shape and size (if you really want to - I usually don't worry about it).

Ingredients:

1/4 cup good tomato sauce

1 tbsp brown sugar

1 tbsp cider vinegar

2 tsp Worcestershire sauce

1 tsp + 2 tbsp vegetable oil

1/4 tsp pepper

4 x 125g (approximately) ham slices

1 425g can sliced peaches in juice, drained

Method:

Pour the tomato sauce into a small mixing bowl. Add the brown sugar and mix until sugar has dissolved. Pour in the vinegar, Worcestershire sauce and 1 teaspoon of the oil. Sprinkle in the pepper and whisk all the ingredients together until well combined. Brush each ham slice with the tomato sauce mixture, being sure to cover both sides.

Place the remaining vegetable oil into a large frying pan. Place the ham slices one at a time into the pan over medium heat. Cook each slice 7 minutes, turn and continue cooking an additional 4 minutes. Transfer each cooked slice to a warm platter while cooking the remaining ham.

Once all the ham slices have been cooked lower the temperature to low. Add the peaches to the pan and drizzle the remaining tomato sauce mixture over the top of the peaches. Cover and cook 5 minutes.

Turn the peaches and cook an additional 2 minutes. Remove the peaches and place over each ham slice before serving.

Serving Size: 4



This makes an excellent meat for a small Christmas dinner. If you would rather use a small, boneless ham just place the ham in a baking dish. Place the peaches around the ham and pour the tomato sauce mixture over the top. Cover tightly with aluminium foil. Place in a 175 degree oven for 1-1/2 hours or until the ham is cooked through.

~~Author unknown, attributed to a 7-year-old named Bobby~~

~~~~~

At Christmas play and make good cheer,  
For Christmas comes but once a year

~~Thomas Tusser~

~~~~~

Quotes of Note

One of the most glorious messes in the world is the

The perfect Christmas tree?

mess created in the living room on Christmas day.

All Christmas trees are perfect!

Don't clean it up too quickly.

~~Charles N. Barnard~~

~~~~~

~~Andy Rooney~~

If "ifs" and "buts" were candy and nuts,  
wouldn't it be a Merry Christmas?

~~~~~

Our hearts grow tender with childhood memories and love of kindred, and we are better throughout the year for having, in spirit, become a child again at Christmas-time.

~~Don Meredith~~

~~~~~

~~Laura Ingalls Wilder~~

Like snowflakes, my Christmas memories gather and dance -

~~~~~

At Christmas, all roads lead home.

each beautiful, unique and too soon gone.

~~Deborah Whipp~~

~~Marjorie Holmes~~

~~~~~

Love is what's in the room with you at Christmas if you stop opening presents and listen.

Nothing's as mean as giving a little child something useful for Christmas.

~~Kin Hubbard~~

~~~~~



~~~~~

Christmas is a time to open our hearts to God and his gifts.

Just like the rest of the year.

~~Author Unknown~~

## Living the Cheapskates Way

### Create a Memorable Holiday Season Without Going into Debt

You can still spread the holiday cheer without spending a great deal of money in the process. The holiday season is about giving, but it doesn't have to be about spending. There are plenty of ways to still show love and spread memories around!

If you aren't following the Own Your Christmas Countdown, then you may think it's a little crazy to start preparing for Christmas several months in advance, but it could end up saving you a great deal of money. It's not too late to start, Christmas is after all only a couple of weeks away. Think about the people you'll need gifts for, and then make a list. This way, as you shop over the next few weeks, you can keep an eye out for the items on your list. You might find something on a super sale that you may have ended up paying the full price for otherwise.

When it comes to entertaining guests over the holidays, keep in mind that you'll likely have to spend some money. But you can spend smart.

This is one time of year when junk mail is your friend. Shop for holiday specials, and if you're entertaining many guests, you can consider warehouse shopping for some of the items needed.

An easy way to keep entertaining relaxed and on budget is to have the same menu for all your parties or barbecues or open-houses. Then you can shop once, and if you choose food and snacks that freeze you can cook once too. Pack it into party sized portions, label with the date of the party and freeze. Just pull out the party pack a couple of days before and let the food thaw in the fridge. Saves you time, money, energy and stress - no need to worry about different menus.

You can also consider going potluck style. Many people enjoy potluck dinners because there are usually plenty of varieties of food. Guests will also enjoy chatting about who brought what to the event. It's a great way to save money and time on preparing many dishes and most people expect to be asked to bring something to a party or barbecue, so don't be afraid to speak up.

Decorating is something that you can build on from year to year. Remember to re-use the decorations from last year. If you need new ones, or enjoy adding to your decorations each year, don't forget about handmade items.

You should get your children involved with the decorations. Have them string up popcorn on a string for a Christmas tree or get them to draw and colour ornaments. You can even bake decorations out of dough and enjoy a painting session with the kids.

When it comes to gifts, remember that something homemade is often regarded as





more valuable than something store bought because of the sentimental value. Plus, the supplies needed for a homemade gift are often a great deal cheaper than other gift ideas.

Make sure you keep an eye on special holiday deals when it comes to gifts. Often you'll find a deal throughout the shopping season.

Remember that no matter what holiday you're celebrating, you can always go "Secret Santa" style when it comes to gifts. During a Secret Santa get together, each person will draw someone's name out of a hat. This way, when it comes time to exchange gifts, you only need to buy one gift and you'll also be receiving a gift from someone else in the group.

Kids (of all ages and sizes) love Christmas and the summer holidays. No matter how much you actually spend, it's the activities and the togetherness that they'll remember fondly when they're older.

It may be fun to start a family tradition that the whole family can look forward to doing for years to come. This can also be something that doesn't involve too much money. Maybe it's baking special Christmas biscuits together, or sharing photos from the past year, or even decorating the tree together. It could be choosing one night to wait until after dark and then walk around your neighbourhood looking at the Christmas lights. It might be the reading of a Christmas story each evening before bed, ending with the Nativity on Christmas Eve. They're both free activities that the whole family can do together. Choose a Christmas movie and have a movie night each Saturday night in December, with caramel corn and gingerbeer or 50/50 cordial, where the whole family sits down and enjoys the movie together. Another activity that doesn't cost anything (and

if you don't have any Christmas movies, borrow them from friends or your library).

You don't need to spend a lot of money or go into debt to create a memorable Christmas, you just need a little imagination, some inspiration and the desire to create your own traditions with meaning, just for your family.

## Cheapskates Tip Store

### Pay Special Prices for Specialty Teas? Not this Cheapskate!

**Approximate \$ Savings:** \$10.00

I was keen to try a particular type of Chinese tea that I heard about, pricing the tea at a tea specialty shop and online it was around \$12.00 per 100gms. On browsing in my local Asian Grocers I found the same sort of tea for \$1.99 per 100gms at saving of \$10.00. The grocers also had lots of other assorted Green and Black teas from between \$1.50 and \$3.99 certainly a big difference from the cost of some of these teas in the Specialty shops.

*Contributed by Jacinta Darlison*

### A MOO Solvol Alternative

I would like to share my cleaner recipe for MECHANIC hands. I was sick of spending money on Solvol (a soap) and the mess it left behind. I devised my own cleaner for the lad in the garage. I filled an empty soft drink bottle with bicarb soda and sugar (DRY). Next to it is a cheap dollar shop liquid soap (use the disinfectant kind for any cuts etc. or add a few drops of tea tree oil). He pours a little of the dry stuff into his palm and a good pump of liquid



soap will scrub off the grease and dirt. Costs a fraction of the bought product and we get three or four times more in volume. Unfortunately its no less messy, but works better and saves money so two out of three isn't bad.

*Contributed by Lorraine Henderson*

## **It's Easy to Keep Aphids off Your Roses**

I have planted a row of Society Garlic adjacent to my roses. When previously aphids loved to feed on the sappy new growth on our roses, now they are nowhere to be seen. The Society Garlic keeps them away. The added bonuses of this garlic is that it has lovely mauve/lilac flowers all through summer and you can chop their strappy garlic flavoured leaves and add them to salads and other dishes. Buy Society Garlic online for the best price - the plants are not expensive. Purchase them at [www.greenharvest.com.au](http://www.greenharvest.com.au) or on Ebay.

*Contributed by Lorraine Yeomans*

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

## **Books!**

It may be that many of you are already aware of this but in case you are not. My MIL is an avid reader (5-6 books per week). She has an e reader (an I River but similar to a Kindle etc.). While you can buy books to download onto these devices you can also borrow e-books from some libraries for free. Better still, if you love classics, any books that have been written by an author that has been dead for 100 years will be available for free download as well as some books by authors not dead for so long. Manybooks.net is one site from which they are

available. If you have an iPad but no e reader, you can download the Kindle app for your iPad. I read *The Hound of the Baskervilles* on my iPad while away on holidays.

*Contributed by Susan Rochford*

**Website:** [www.manybooks.net](http://www.manybooks.net)

## **What is Your Supermarket Stocking Up On?**

In a supermarket recently I noticed they were putting large boxes of soft drinks at the end of the aisle where the specials usually are but were charging the regular price. Why would they do this when it wasn't a special? Ah ha, sure enough a week later they were on special for a drastically reduced price having sat there ready. Waiting a week saved me \$\$ as I was buying soft drink for a large family birthday and it got me thinking! What are they stocking up on in anticipation of the specials a few days before the catalogues come out? If you can delay your purchase, could save you heaps!

*Contribute by Anne Howie*

## **Fly Bait**

We purchased 3 Envirosafe Fly Catchers and found them excellent, however, now the refills are costing \$14.00 for three. Very expensive as they need changing weekly at some times of the year. I tried all the recommended substitutes (Vegemite, meat and other unmentionables) with no success. Then the light bulb turned on. What do flies like best - what we eat. Take 1 kilo of chicken necks (\$5 at the supermarket), place into a large soup boiler with as much water as you can. Simmer slowly until the water has reduced to two thirds and



cool. I then add to the fly catcher including a couple of the chicken necks and fat. Freeze the left overs in catcher size portions. I get about 6 serves with each brew. I have noticed that flies are immediately attracted to the fly catcher if added warm, instead of having to wait a couple of days for the "real stuff" to work.

*Contributed by Christine Bolvig*

## **Saving on Hairdressing**

**Approximate \$ Savings:** \$50-\$70

I have medium length hair and even though I don't need it cut very often, every time I went to the hairdresser I was out of pocket by \$75 -\$95. I decided to do a local search on mobile hairdressers and found that there were wonderfully qualified hairdressers out there willing to provide a great service for a fraction of the cost. I was able to get a cut and blow dry for \$25 in the privacy of my own home while my toddler was asleep - wonderful! Coupled with my budget leave in hair treatment (whole egg mayonnaise) I felt like a million dollars.

*Contributed by Natalie Johnson*

## **Water Rebate Helps to Fund Renovation**

Make your home more energy efficient and save thousands on the rebate alone! It's no secret that renovating can put some serious tension on the budget. We are doing our bathroom and I discovered that there are some great water saving rebates (which can vary from state to state). Obviously water saving will save money over time anyway, but the rebate is an additional saving. In Victoria you can get more than \$1,000 back for rainwater tanks, shower

heads, washing machines and toilets. Even if you aren't renovating each year you can get \$30 back when you spend \$100 on mulch, drippers or shower timers. The money is refunded on your water bill and all you need is proof of purchase and a plumber to have installed the new bathroom items. Too easy! You can find out more information by Googling your state and 'water rebate'. Victoria is here:

<http://www.vic.gov.au/government-economy/budgets-funding-rebates/rebates.html>

*Contributed by Rachel Bendall*

### **Website:**

<http://www.vic.gov.au/government-economy/budgets-funding-rebates/rebates.html>

## **How to Store a Big Block of Cheese**

Our family eats a lot of cheese so I usually buy it in kilo blocks. To keep from wasting any I halve or cut each block into thirds then tightly wrap them in wax paper (instead of baking paper which is much more expensive). Then each piece is placed in its own freezer bag and stored in the fridge. I find we get through all the cheese without any waste because the cheese which is last to be used has been sealed and refrigerated until needed.

*Contributed by Jenny Chanells*

## **Fresh Fish to Eat and Share**

**Approximate \$ Savings:** \$30.00/week

If you live near a lake or ocean, going fishing is one of the best freebies (or very low cost) out there for entertainment, gift giving, and of course a source of extremely healthy food. My husband goes fishing once a week to various



lakes and his limit brings home enough fish for a couple meals a week. It's his entertainment and my chance for alone time as well. As a bonus, we can have others over for a fish supper for free once in a while or donate the fish to non-fishing friends/family as a gift. There are oodles of ways to make fishing inexpensive-by sharing the ride with other fishermen, collecting your own worms, get free equipment from various local site like Freecycle etc. I just think it's one of the best ways to get super healthy meals for almost nothing. Here in Winnipeg, Manitoba, pickeral fish is about \$30/lb. With my husband fishing each week, we save far more than that and have the health benefits, entertainment, gift giving etc. all covered.

*Contributed by Liane Kilfoyle*

### **Lemon Fresh Dishwasher from Scraps**

We put lemons over the top rung of the dishwasher after squeezing them. Next time dishwasher is finished, it will smell nice and clean. The lemon peels will start to disintegrate after a few washes but you just throw them in

the compost, ensuring there is absolutely no waste at all from the lemons you use.

*Contributed by Jill Dalglish*

### **Grown Again Celery**

**Approximate \$ Savings:** In one growing season \$20

Did everyone else know this? I didn't until a couple of weeks ago and I so work at saving money, multiple uses etc. How many celery bases have I thrown away in my life - 0,000,000,000s - hate to count. Cut the base off the celery, poke toothpicks in on four equal spaces around the celery to hold the celery just in water in a glass. The bases are growing within days, wait until established and replant that celery you bought a month ago and eat it again for free and so it goes on.....not just a school room growing project anymore.

*Contributed by Carol Ryan*



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