

# THE CHEAPSKATES

# JOURNAL

Bright ideas to save you money



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## THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

**December 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  
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Dec 2010

## From Cath's Desk

Hello Cheapskaters,

We're almost to the end of another year. It sounds trite, I know, but the older I get the faster the time goes.

Christmas is just a few days away, already the tree is up and gifts are under it. Our calendar is full of parties and barbecues and end of year get togethers. I love this time of year, and yes, I get a little sentimental. I take time putting the decorations on the tree - the pasta angels AJ made in Grade 1, the Christmas tree Thomas made from an old magazine in Grade 5 (by the way the instructions are in this edition) and the angle tree-topper Hannah made in Grade 3. Every year I remind the kids of how they made these things just for our tree, and how precious they are because they made and gave them to me with so much love and pride. And I tell them that as long as I have a Christmas tree these precious memories will be on it, to remind us of family and what that means.

As this year ends, I hope you'll join me in congratulating the Bumstead (not their real name) family for their successes and triumphs as they've undergone their budget renovation. Theirs is a real success story.

Part one of our Grand Plan is almost complete. Some of you have been testing the new forum (if you'd like to try it out let me know) and the feedback is positive. Some of the other things we'll be rolling out over the next few weeks are personal savings blogs and a new Recipe File, as well as some other smaller treats, after all it is Christmas.

*Happy Cheapskating,  
Cath*

## The Rules of Re-gifting

While you sit there and shake your head, thinking "how tacky" just remember that re-gifting is common, a lot more common than you think. And in its own way makes good economic sense.

There are two ways to re-gift - one with class and style and yes, the other is just plain tacky. I suggest that if you really want to re-gift well class and style is the method you choose.

As you start re-gifting, the most important rule of all is to always rewrap and make sure any gift tags have been removed, because forgetting to those two things is a lot more common than you think too!

Most of us have re-gifted at some stage in our lives. Who hasn't been given yet another glass plate, only to re-gift it as a wedding present for a co-worker or your third cousin twice removed. Done without thought and planning, re-gifting is a recipe for disaster that will come back to bite you. It may be in the form of public humiliation or a never-ending family feud, but it will bite you.

Re-gifting with style and class can turn what could be an otherwise very expensive holiday into one where you come in under gift budget, and give the perfect gift.



Rule No. 1 - Rewrap and remove any gift tags! Even if you think the gift wrapping is lovely, unwrap and check the contents. Then wrap in equally lovely new paper. If you really want to be a Cheapskate, carefully iron the original paper and use it to wrap other gifts. And think of the public humiliation I mentioned earlier when your Aunt Sue opens her gift and finds a tag that reads "To Dopey, Love Snoozy". Check for gift tags inside and outside the wrapping and get rid of them.

Rule No. 2 - Keep your mouth shut. You don't need to explain how you came by the wonderful gift you are giving Aunt Sue. She doesn't need to or want to know that you've re-gifted it because you think it's hideous or just another dust catcher or any other reason.

Rule No. 3 - Only re-gift new items. Don't re-gift used items you've been given. By all means hand them on, just not as gifts. And don't re-gift items that are so old the store or manufacturer has gone out of business because that makes warranty calls really hard. And it's really, really tacky.

Rule No. 4. - And this really should be Rule No. 2 - Keep a record of what you re-gift and who you re-gift too. You don't want to re-gift that hideous whatever back to the person who gave it to - it's not a cute Christmas card going back and forth between families as a joke - this is a gift, so always know who gave it to you originally and never, ever give it back to them.

Rule No. 5 - Sell your unwanted gifts. Why not? You can then use the proceeds to buy brand new, never given before gifts and save yourself a lot of re-gifting stress. I suggest eBay, mainly because it is relatively anonymous. Selling at a garage sale runs the risk of the giver turning up

to check it out, and you don't want to go there, especially at this time of year.

So whether or not you choose to re-gift, or whether you have gifts sitting in the bottom of the linen cupboard and stuffed on the top shelf of the spare bedroom wardrobe, remember these rules and always, always re-gift with class and style.

## A Thoughtful Moment

### Congratulations, you've just won first prize!

Imagine that you had won the following prize in a contest:

Each morning your bank would deposit \$86,400 in your private account for your use. However, this prize has rules, just as any game has certain rules

The first set of rules would be:

Everything that you didn't spend during each day would be taken away from you

You may not simply transfer money into some other account

You may only spend it

Each morning upon awakening, the bank opens your account with another \$86,400 for that day

The second set of rules:

The bank can end the game without warning; at any time it can say, It's over, the game is over!



It can close the account and you will not receive a new one.

What would you personally do? You would buy anything and everything you wanted, right? Not only for yourself, but for all people you love, right?

Even for people you don't know, because you couldn't possibly spend it all on yourself, right? You would try to spend every cent, and use it, right?

Actually, this game is reality!

Each of us is in possession of such a magical bank. We just can't seem to see it.

The magical bank is time!

Each morning we awaken to receive 86,400 seconds as a gift of life, and when we got to sleep at night, any remaining time is not credited to us.

What we haven't lived up that day is forever lost, yesterday is forever gone.

Each morning the account is refilled, but the bank can dissolve your account at any time...without warning.

SO, what will you do with your 86,400 seconds?

Aren't they worth so much more than the same amount in dollars?

Think about that, and always think of this: enjoy every second of your life, because time races by so much quicker than you think.

~~ Author Unknown~~

## Saving Story

Jen P sent this Saving Story to me last December, but its message is as valid this Christmas as it was last year: you can get control of your finances and live a really good life, without depriving yourself. Jen is still a Platinum member and still doing a great job at living the Cheapskates way.

We all have a saving story, some of them are just being written, as Jen's is, some of them are almost finished. Wherever you are with your saving story, I wish you the very best Christmas and New Year and may you find peace, happiness and joy living the Cheapskates way.

## The Most Liberating Feeling

Dear Cath,

I am just writing to say a very heartfelt Thank You!!! to you from all of my heart. You are wonderful with how you help us and I only really realised it today, but this is the first Christmas in over 11 years where I am not stressing one bit about money or where I am going to find it for all the expenses of the season. It was enough to actually make me cry with relief when I realised it!

My groceries are nearly under control finally and I look forward to even more savings next year if I can in getting them down even more.

I have money for my bills saved and no credit card debt anymore. We have money in our savings account finally and money building up and some set aside for a long overdue holiday next year to celebrate our 20th Wedding Anniversary.



It is the most liberating feeling to not feel controlled by debt. We are still paying off our home loan, but I am happy to say this is the only debt we have now.

We are not high income earners and pay our own way with private health insurance and school fees etc., but I think we have learned to live within our means and save up for the things we really want from life.

I have only been a member since August but what I have learned I could not have learned in a lifetime without Cheapskates support and guidance.

I would also add that it has not been easy, I have had to work on fine-tuning and getting my budgets a bit better every day slowly and steadily, but it certainly wasn't as hard as what I thought it was going to be either. Also the advice and encouragement from other members is just overwhelming and wonderful not to mention invaluable.

Thankyou so much once again Cath. I wish you a blessed Christmas and a New Year full of love, happiness and good health (and savings!)

*Jen P*

## Giving with Grace - The Case for Charity

Did you ever wonder why people who seem to give away everything they have actually have more than anyone else? People who are generous to a fault often become wealthier and have more than they started with. Some people believe there is a universal law at work called the Principle of Reciprocity that says the more

you give, the more is returned to you. I believe it's the Golden Rule of do unto others as you would have them do unto you. Whatever you believe, generosity breeds happiness and to a certain extent wealth.

Have you ever heard about the biblical mandate to tithe? That's when you give a tenth of everything you receive back to God through your church. It is believed that, in doing so, the ninety per cent that you have left will grow and multiple to make up for what you gave. Many wealthy people the world over have found this principle to work for them. Cheapskates call this the 10 - 10 - 80 Rule: give 10 per cent, save 10 per cent and live off the remaining eighty per cent of income.

J. C. Penney, the founder of the huge American department store chain, believed in this principle so strongly that he gave not just ten per cent, but ninety per cent of all he earned. And he was one of the wealthiest men of his day.

You don't need to have an income to practice the 10 - 10 - 80 Rule. You can give of your time or of your skills. Babysitting, helping someone with household or yard tasks, using your sewing, cooking or mechanical skills can all be a part of your 10 per cent of giving.

But giving only for the purpose of getting something in return will defeat the purpose. It is only when we give with a generous heart and open spirit that we discover the truth of this universal application. In effect, it is much the same as reaping what we sow. We sow generosity, and reap generosity in return.

So how do you give in order to receive? First, you need to realize that even if you never see a monetary return on what you give, the act of



giving itself is still worth the effort, time, and money involved. There is a blessing in giving, aside from what we get in return. The joy of meeting another's need, the fulfilment of helping someone, the sense of satisfaction that comes from doing something good... these are reasons in themselves to give. Realizing that up front will ensure that we are rewarded in so many ways for what we give.

The interesting thing is that you don't have to give money. How often have you given a bag of outgrown children's clothes to a friend, only to receive something you need completely out of the blue a few days later? Or shared excess produce from your garden with a neighbour and had something you needed come back to you from someone else?

Our minds shouldn't be set on only receiving something in return for what we give. That's like the televangelists who tell us to send them \$10 and we'll get \$100 back. If we are thinking only about what we'll get back for ourselves, we are defeating the purpose of giving. Giving should be done out of concern for others and a desire to help. That kind of giving will return to you in ways that you may have yet to even imagine.

The returns may or may not be monetary, it may simply be a kind deed done for you by a complete stranger. Have you seen the movie Pay It Forward? It's a similar principle - when someone does something unexpected and kind to you, it is your responsibility to pay it forward by doing something unexpected and kind to a stranger, to pay the kindness forward and keep it going.

So, give it a try. Open your wallet and share what you're blessed with, even if it's a small amount. Do something kind for a complete stranger. Share your wealth (remember, wealth

isn't always money) with someone who needs it. The Principle of Reciprocity will ensure that you receive back in proportion to what you freely and generously give to someone else. How will you be rewarded for your giving? You will never know until you try!

## Planning a Family Christmas Dinner

It is one time a year that families are almost guaranteed to get together for a meal. Christmas dinner with family is a big deal in most households. Instead of becoming stressed and over-spending and having a miserable time with a fake smile on your face, remember that this is just one day of the year and Christmas dinner is just one meal.

While it is nice to have lots of delicious food and drink, a lovely table setting and pretty decorations, the whole point of getting together on Christmas day is just that - to get together and celebrate the meaning of the day. This year, plan ahead so that more time is actually spent with the family, enjoying the day, and not slaving over a hot stove.

Planning saves not only time but money when it comes to having a family gathering. At Christmas, most families are filled with good cheer and a longing to reconnect. Let the family Christmas dinner be the culmination of that celebration.

Here are a few tips to help that dinner turn out to be a delight instead of a disaster.

1. Find out who is coming. We are talking about family so most people you ask will probably attend. But, there will be the person who has to



work or the cousins who are away on holiday or someone who has to visit with other family and can't make it. Use the Christmas Hospitality Planner to plan your Christmas dinner catering so nothing is forgotten and you are not rushed.

2. If you are really serious about avoiding the stress, ask everyone to bring a dish. Don't be proud and don't feel like you have to cater the whole dinner yourself. Let everyone contribute. Suggest that someone bring the potatoes, someone bring the peas, someone else can bring the gravy etc. Be specific, you don't want to end up with four chickens and no sides. And don't forget dessert. You supply the nibbles, drinks and plates and let everyone help out on the day. Obviously if they are traveling a long distance that will be difficult, but for family members who live nearby, it is okay to ask them to bring a dish to the Christmas dinner. The others can pitch in on the preparations when they arrive.

3. Make side dishes in advance of the Christmas dinner. The veggies can be prepared the day before and put in the fridge until ready to bake. Use instant gravy and sauces if you're worried about lumps. We all like to sit and smell the delightful flavours wafting from the kitchen but that's impractical when serving dinner to a sizable group. Before you know it, the entire house would be overheated and there would be dishes piled up in the sink for someone to wash. Fix and freeze as many side dishes as you can. A few hours before the meal, take them out and warm them up. Make it a special meal by using your best dishes and glassware and setting your table prettily.

4. Cook the turkey early. Turkey is the main course at most traditional Christmas dinners. Roasting the turkey early leaves plenty of room in the oven to fix smaller dishes together. It

takes several hours for a turkey to cool completely, so by dinnertime, it will still be warm enough to serve without reheating the entire bird. Or be adventurous and cook it on the barbecue, either on a rotisserie or in a roasting rack. Or if you (or someone coming for dinner) have a kettle-style barbecue use it to cook the turkey and the vegetables and keep the kitchen cool.

Alternatively have a cold dinner. Cook the turkey, chicken or ham the day before and cut into pieces and serve with lots of salads. Go for a tossed green salad, coleslaw, potato and pasta salads. All these salads are easy to make ahead and transport, just leave the dressings off until you are ready to serve. Have buttered bread sticks and a variety of dressings for the green salad.

5. Unless you have a lot of serving space in your kitchen, let everyone serve themselves. Either serve dinner buffet style and everyone can then sit down, or have the food on the table and hand the dishes around. Either way ensures everyone gets dinner and it will still be hot (or cold, depending on what you are serving) when they eat it.

Planning a Christmas dinner for the family is about the fellowship as much as it is about the meal. Use the above tips to share the cooking and spend more time reminiscing with family and friends.

## Cheapskates Style Gift Hampers

Hampers make great gifts but trying to find a hamper with that unique twist is difficult, if not



downright impossible. Instead of spending time looking for that unique hamper, why not make your own?

I'm not talking the run 'o the mill tea and coffee, or chocolate and wine. I am talking about gift hampers Cheapskates style. A Cheapskates style hamper is definitely going to be different and it will definitely be cheap. There are Cheapskates Washing Powder hampers, Cheapskates hotcake hampers or how about a Cheapskates Cleaning hamper?

As a Cheapskate you'll already know that all these things are great value, really do a great job (in the case of the washing powder) or taste fantastic and you also know they are very inexpensive to make. As hampers they are incredible value and so cheap you can afford to give them to everyone.

## Cheapskates Washing Powder Hamper

### You will need:

- 1 quantity of Cheapskates washing powder made up
- 1 bar laundry soap
- 1/2 cup borax
- 1 cup washing soda
- 3 small ziplock bags
- 1 copy of the Cheapskates washing powder Tip Sheet
- 1 small plastic or wooden container to hold the washing powder (from a craft store)

Folk art paint and stickers to decorate the container

1 pretty teaspoon (from an op shop)

Place the laundry soap, borax and washing soda in the ziplock bags and label them with the contents. Decorate the container by painting inside and out. Allow to dry thoroughly. Then either stencil or use stickers to put the words "Laundry Powder" onto one side of the container. Fill with the washing powder. Place the teaspoon on top of the powder. Put the ziplock bags into the container, fold the Tip Sheet and sit it on top of the teaspoon. Put the lid on and wrap.

Note: You will find washing soda in the laundry aisle of your supermarket. Harper's Borax is available at IGA, Franklins, Foodworks and SPAR supermarkets. It is no longer stocked by either Coles or Woolworths.

## Cheapskates Hotcakes Hamper

### You will need:

- How to Make Hotcakes Tip Sheet
- How to Make Pancake Syrup Tip Sheet
- Large paper lunch bags
- 2 ziplock sandwich bags
- 1 250ml glass bottle with a leak-proof stopper (an old mint sauce bottle is good)
- 2 cups SR flour
- 1/4 cup milk powder (skim or full cream)
- 2 tsp sugar



2 cups brown sugar

1 tsp vanilla sugar

Print the tip sheets. Mix the SR flour, powdered milk and sugar together and put into a ziplock bag and label "Hotcake Mix". Place the brown sugar and vanilla sugar into another ziplock bag and label "Pancake Syrup Mix". Decorate the front of one paper bag with "Hotcake Mix" and another with "Pancake Syrup". Fold the tip sheets and slip into the respective bags.

Decorate a third paper bag with the words "Cheapskates Hotcakes Hamper". Place the hotcake mix and the pancake mix into this bag along with the small glass bottle. Fold the top of the bag over and staple shut. Attach a gift tag.

## Cleaning Hamper

### You will need:

1 plastic bucket

Laundry soap

Washing soda

Borax

White vinegar

1 microfibre cleaning cloth (from \$2 shop)

1 microfibre glass cloth (from \$2 shop)

Cheapskates Style Green Cleaners Tip Sheet

Print Tip Sheet. Pack all the items into the bucket, wrap with cellophane and tie in a bow with ribbon.

## What Does Your Pantry Say About You?

Last month I asked you what your fridge said about you. This month I'd like to know what your pantry would say if I happened to have a look.

I come from a long line of food stockpilers. There isn't a woman in the family who doesn't have a fully stocked pantry. My mother has the reputation of being able to feed a small army at a moment's notice and I've been told my pantry could outdo Woolworths!

So what does your pantry say about you? If I were to take a peek, would I see canisters of flours, sugars, dried fruits and other baking needs? Would I find lots of different herbs and spices, just waiting to be added to cakes or casseroles? Would I be able to tell the type of cook you are - a from scratch cook or a convenience cook - by your pantry?

Over the years the contents of our pantry has changed considerably. BC (before Cheapskates) if you'd opened the pantry door you would have seen four shelves, packed full of packets, tins and jars of food.

On the bottom shelf you would have found tins of braised steak and onions or baked beans or perhaps tinned fruit. There would have been jars of pasta sauce and Chicken Tonight or Kantong sauces. You may have found the odd can of baked beans or spaghetti too. You'd see a Tupperware bread container full of packets of pasta and sauce or instant noodles, casserole bases, packet soups and instant gravy.



The second shelf held cereals and spreads. Lots of them. Weetbix, three or four different types of muesli, Nutrigrain, Coco pops and Fruity Bix. Next to the stash of cereals the jams were lined up: apricot, raspberry, strawberry, orange marmalade and ginger marmalade. Then came peanut butter (smooth and crunchy), Vegemite, Nutella, cheese spread and a couple of different Pecks pastes. Note the brand names - in those days I did not buy generic cereals or spreads and absolutely none of them were homemade.

Third shelf was what I called my baking shelf. A packet of self-raising flour, one of plain. A canister of white sugar and another for icing sugar. Then a packet of custard powder and Gravox. Lined up down the wall were the cake mixes - chocolate, butter cake, patty cakes, cheese cake and muffins. I did a lot of home baking - it just mostly came from a packet.

Fourth and top shelf was used for storage - it didn't hold any grocery items at all, just a load of empty containers.

Today when I look at the pantry I am still in awe at just how much it has changed. Gone are most of the packets and tins. These days the tins are baked beans, tomatoes, pineapple, peaches, pears and apricots. The jars are mustards -Dijon, wholegrain and hot English.

You'd be hard pressed to find a packet cake or muffin mix in there. In fact I know you won't. Instead you'll see canisters of different flours (self-raising, plain, wholemeal, gluten, cornflour, pasta flour) and sugars (white, castor, brown, raw and icing sugar). There will be packets of noodles and pasta of various kinds.

There are canisters of sultanas, raisins and mixed dried fruit. Small jars of herbs and spices and a 750ml bottle of homemade vanilla

extract. There is a big canister of rolled oats and two more with milk powder, skim and full cream. I almost forgot the white vinegar, a large 5 litre container. It's good for salad dressings and cleaning and did you know you can use a dilute white vinegar and water wash to clean vegetables?

If a Spendthrift were to look into this pantry they'd probably say there was nothing to eat. For the Cheapskate it is a mini-supermarket, chock full of all ingredients to make hundreds of meals.

So what does your pantry say about you?

## Dear Cath

**Q.** I have tried finding the recipe for Muffin Surprise, but can't find it. Could you please point me in the right direction? Thanks heaps, *Sam*

**A.** There is no recipe for Muffin Surprise. It's something we have once or twice a month to use up leftovers from the fridge. My kids named it when they were little, because it was always a "surprise" on a toasted muffin.

### Muffin Surprise

(my kids say the surprise part is that it is always different)

Toast one or two English muffins per person. Top with any combination of the following, depending on what you have in the pantry, fridge and freezer.

Sliced cheese, sliced tomato, mushrooms, baked beans, tinned spaghetti, left over spag



bol, egg (boiled, poached, fried or scrambled), ham, bacon, sliced deli meats - whatever takes your fancy.

**Q.** I have a tough situation. My credit card is maxed out, over time I've used up the 4 grand on bills etc. I'm moving to another state soon, what tips do you have to help me eliminate my debt fast? *Marc*

**A.** Stop spending. And get rid of that credit card. If you can't afford to pay it in full each month you can't afford it at all and you definitely should not be using it to pay day to day living expenses.

If you really want to eliminate your debt quickly you'll have to stop spending money on anything that isn't absolutely essential to life, and even those things you'll need to cut down.

Trim your grocery budget, fuel budget, phones, internet, clothing, haircuts, eating out, movies etc. and throw every spare cent you have at your credit card debt.

Don't wait until the payment is due, pay something off it every time you have a spare \$10. If that means you're in the bank or doing an online transfer every day so be it.

Have a garage sale and sell everything you don't need, don't use or don't want. Put that money straight onto the credit card.

You are moving interstate so this may take a little while, but look for a second part-time job and use that money to pay down debt. You should be able to eliminate that \$4,000 debt in a year at the most if you really try.

When you pay this month's bill, make a note of the minimum payment. That is now the

minimum payment you will be making each month, regardless of the minimum payment stated on the bill. Doing this will put you just a little bit further in front each month, reducing the interest you'll be paying and getting the debt cleared earlier.

**Q.** I am trying to make non-alcoholic apple cider. I have pureed the apple in my mixer and the juice I am extracting is brown. Has anyone got any idea of what I can use to make it more clear. Tastes great, but the colour of mud! *Cheryl*

**A.** The juice is brown because it is the pure apple juice. Commercial sparkling apple juices (non-alcoholic ciders) have been very heavily filtered, with preservatives and carbonated water added. Just as a cut apple will turn brown when exposed to the air, so the juice turns brown when it's pressed from the apple. You can try filtering it to clear it, but in its natural state it will be brown and murky. You may notice some rather dark pure apple juices available in the fridge case of your supermarket - these are 100% unfiltered juice. They taste much nicer and very different to the clear apple juices available, they just look different.

## On the Menu

### You Can Bake in Summer and Stay Cool!

When I was a child my mother baked twice a week, every week without fail. Summer or winter, Tuesdays and Fridays were baking days. She managed to produce the best cakes, biscuits, slices, scones and breads I have ever had, and all on a rather ancient gas stove. And her Sunbeam electric frypan.



When the weather was really hot the baking was done in the frypan. The cakes baked beautifully, as though they were done in the oven. The advantage for Mum of course was that the frypan didn't heat up the house like the oven did.

It's very easy to prepare your electric frypan and cake tins to bake in and some manufacturers may still include cake recipes and methods in the individual instruction manuals. If they don't, these are the basic guidelines:

1. Make sure the frypan you use has a high domed lid.
2. Place a rack in the frypan to sit the tin on when baking.
3. Always pre-heat the frypan to the required temperature before putting the batter in, just as you would if cooking in a conventional oven.
4. Grease and line your tins. Cover the base with four layers of brown paper and one of buttered greaseproof, butter side up.
5. Keep the steam vent closed during cooking, this is important.
6. When placing the cake tin into the frypan, lift the lid and put it in quickly then replace the lid. Do not leave the lid off a moment longer than absolutely necessary.
7. As with conventional ovens the cooking times will vary from frypan to frypan and between brands. Check the cake after the stated cooking time. If it's not done cook for five minutes and test. Continue cooking in five minute sessions until a skewer inserted in the centre comes out clean.

I found an old Sunbeam aluminium frypan with a high metal lid at an op shop and I use this pan to cook cakes in as my everyday electric frypan is non-stick and has a shallow, glass lid. It cost a grand total of \$12 and is just brilliant for cake baking on a hot day, or even when the oven is full. If your electric frypan isn't high enough, it is worth keeping an eye out for an old aluminium pan to use just for cake baking.

## Butter Cake

This is a simple butter cake recipe that cooks beautifully in an electric frypan and is economical too.

### Ingredients:

125g butter (not margarine)

3/4 cup sugar

1/2 tsp vanilla extract

2 eggs

2 cups SR flour, sifted

1/2 cup milk

### Method:

Cream butter, sugar and vanilla until light and fluffy. Add the eggs one at a time, beating well between each addition. Gently fold in half the sifted flour and half the milk until just combined. Add remaining flour and milk and mix well.

Pour mixture into a well-greased and lined (as per point 4 above) 23cm x 12cm loaf tin. Place on rack in frypan and replace lid. Bake at setting

10 or 215 degrees Celsius for approximately 45 minutes.

**Variations:**

\*Chocolate - add 3 tbsp cocoa with first batch of flour

\*Coffee - dissolve 2 tsp instant coffee in the milk, leave out vanilla extract

\*Cherry - Take a packet of glace cherries and halve the cherries, stir into second lot of flour before adding to the batter.

## Quotes of Note

Enjoy the little things, for one day you may look back and realize

they were the big things.

~~Robert Brault~~

~~~~~

About all you can do is dream of a white Christmas,

for it seems like it always leaves most of us in the red.

~~Author Unknown~~

~~~~~

Christmas gift suggestions:

To your enemy, forgiveness.

To an opponent, tolerance.

To a friend, your heart.

To a customer, service.

To all, charity.

To every child, a good example.

To yourself, respect.

~~ Oren Arnold~~

~~~~~

Buy what thou hast no Need of and ere long

thou shalt sell thy Necessaries.

~Benjamin Franklin~

~~~~~

Christmas is the time when kids tell Santa what they want

and adults pay for it.

Deficits are when adults tell government

what they want and their kids pay for it.

~~ Richard Lamm~~

~~~~~

The only man who sticks closer to you in adversity

than a friend is a creditor.

~~Author Unknown~~

~~~~~



Who goeth a borrowing

Goeth a sorrowing.

~~Thomas Tusser~~

~~~~~

Before borrowing money from a friend,  
decide which you need most.

~~American Proverb~~

~~~~~

## Meet the Bumsteads Part 12

.... 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,

We can't believe it's been just a little over 12 months since you called and told us our application for the 2010 budget renovation had been chosen. I know Blondie was in shock, she really didn't think we would be chosen, so she wasn't really planning on making any life changes. You sure knocked the wind out of her sails. In all honesty I was almost as surprised myself.

Looking back we don't have one single regret, other than we didn't apply earlier. Just starting our reno a year earlier would mean that we

would be debt free a whole year sooner and we would have saved some money on interest too.

We are both so glad that you haven't been here to see our weekly Spending Plan meetings, sometimes they have been interesting, especially when we were trying to get the Spending Plan to balance. On your advice we included the kids in the meetings on the proviso that we would listen their suggestions but that we had final say as to how the money was spent. Alexander has come up with some good ideas for getting bills paid on time and while I was sick he really stood up and took over helping Blondie. I am so proud of him, especially as it was his VCE year.

Now Christmas is here, Cookie and Alex put up the tree and decorations on Sunday and our home certainly looks festive. They've even wrapped some interesting looking presents and put them under the tree with strict "no shaking" instructions. And for the first time in our married lives we own our Christmas - love that saying Cath and we love the feeling too. We haven't gone into debt for presents or food or anything else for the holidays!

We are so much better off today than we were a year ago, it's hard to believe. So much has happened this year and we have come through and even have some money saved. This time last year we didn't have a cent to our names and owed so much we thought we'd never be out of debt.

Blondie and I want to thank you and all the members who have helped us and kept us going this year. We wouldn't have been able to do it without you and we know that we can stick to the plan and be debt free in November 2014 at the latest with what you have taught us this year.



We all wish you, your family and the Cheapskates Club members the happiest, safest and most prosperous Christmas and New Year ever.

Blondie, Dagwood, Alexander and Cookie Bumstead

*Dear Blondie, Dagwood, Alexander and Cookie,*

*What can I say but that you have been great students. You've questioned my suggestions, even fought against them at times, and worked out how to use them to benefit your family. It is you who have done the work, you've had the "aha" moment and realised how it's lots of little changes that makes the huge difference to your life and your money, not one single, huge change.*

*You have the tools and the skills to get you where you want to be, now it's up to you to put them to use. We are all here to help and encourage you when you need it, so don't forget to check in regularly.*

*Have a very happy Christmas and I know you are going to have a sensational 2011.*

*Happy Cheapskating,*

*Cath*

## Cheapskates Tip Store

### Refurbish on the Cheap

**Approximate \$ Savings:** \$400+

If your Kwila chair pads need to be replaced, STOP! Buy some large bath towels in your favourite colour and put them straight over the

pads and tuck in all around. If you get double sided ones you can change them around as well. One for everyday and one for company? New pads are at the very least \$50 each, bath towels I bought yesterday cost me \$12 each for 8 chairs and look a treat. Saved me a bundle and they are easy to clean as well - just chuck them in the washer. Ever tried to wash one of those full length chair pads! When you tire of those they make great pool towels which you never can have to many of. Double the savings!

Contributed by Katie Clemson

### Get Your Christmas Ham Early and Beat the Price Rise

I have notice in the local supermarkets Christmas hams are starting to appear. Now would be the best time to grab one, before the price goes up closer to Christmas. You can freeze hams for up to six months too.

Contributed by Wendy Duncan

### DIY Cake Boards Display Homemade Cakes, Saving \$90!

Instead of paying \$15 or more from my local cake shop for cake boards to display home-made cakes, I use artist's canvases bought from \$2 Shops or The Reject Shop for \$2 - \$3 each. They make excellent cake boards, come in a variety of sizes in square or rectangular shapes and can be re-used over and over. Depending on the type of cake and how it is decorated I either cover the board with ordinary foil, wrapping paper or cut to size plastic party tablecloths (again bought from The Reject Shop for \$2), sticky-taped neatly on the back of the board. With six birthdays a year, not to mention



other special occasions, making my own cake boards saves my family at least \$90 a year!

Contributed by Pat Allan

## Love My Labeller

Although it is was a little expensive initially, I just LOVE my Dymo labeller.....it makes mismatched op shop storage jars look uniform, and my laundry full of homemade washing powders and cleaning products looks positively stylish! Also, I put usage instructions on my jars so that the other half knows how to use them, just like shop-bought! Having everything clearly labelled stops me buying extra we don't need and saves money by preventing waste. Keeping everything organized makes life easier and cheaper.

Contributed by Megan H.

## Fashion Shorts for Less

Those fashionable shorts that are all ragged and chopped off real short that all the girls are wearing and want cost from \$40 in the retail stores. I visited the op shop cut the jeans to shorts to the exact length my daughter wanted, scruffed them up some more, and made a shoulder bag for her phone from the legs. She looks great and fashionable for less than \$5.

Contributed by Cherie Williams

## Use Fish Tank Water as a Fertiliser

**Approximate \$ Savings:** \$10

If you have a freshwater fish tank, you can use the water from it to help fertilise your indoor plants. I have a bowl with a Siamese fighting

fish in it, and every third day I take one soup bowl full of water out of the tank and add it to a watering can. Top up the watering can with tap water, and it's a great fertiliser for indoor plants, when spread between 4 or 5 plants. It saves plenty of money in fertiliser and is a good way to recycle water!

Contributed by Sarina Hicks

## Drop International Postage and Save on Christmas Gifts

**Approximate \$ Savings:** at least \$100

I've been living in New Zealand for 15 years now and each year, I'd pay an absolute fortune in postage to the UK to send my Christmas parcels to my parents, sisters, their kids etc. Last year I decided that this was crazy! I told my sisters that from now on, we are not to post presents anymore. What we do now is decide how much we would normally spend on each person, around \$20NZ in my case, and my sisters now convert that amount to UK pounds and either give the money to my nieces and nephews, or buy them a present to that value and I do the same for my kids. I have one more child than my sisters do, so for my extra child, we work it out over birthdays during the year (again no postage). I have asked one of my sisters in the UK to use the money that she would have sent my (extra!) child for his Christmas to make my parents a Christmas hamper from me. As long as we keep a tally during the year, we can work it out really easily. One year, I spent almost \$200 on parcel postage to the UK alone, this year, I won't be spending anything! The only thing I will be sending overseas are Christmas cards that I will be able to post using economy international postage, as long as I have them



done by November 22nd! Better go and get writing!!

Contributed by Liza Balme

## **Saving on Christmas Pressies**

**Approximate \$ Savings:** \$500

When our family gets together at Christmas there is about 25 of us, needless to say Christmas was quite expensive costing around \$600, now we put all the adults name into a hat and draw out those names whoever you have drawn you spend \$50 on and we do the same for the children so instead of spending \$600 you only spend \$100 and get something you may need. This saves time, stress and money.

Contributed by Frances Lee

## **Better Than a Throw Away Cracker**

I made my own Christmas crackers for the first time last year - they were fancy though and were more of a gift than a throw-away cracker. I brought the kit from our local \$2 shop in rural NSW and unfortunately they were very ugly so I sprayed the cardboard outer section with spray adhesive and covered in silver Christmas paper which matched our Christmas table decor - the kit comes with a hat joke and cracker. I had purchased a small gift for each person that I thought they would like (up to \$5 per person) and popped them in (e.g.: an LED torch for the men) everyone loved their surprise gifts and I will be doing it again this year.

Contributed by Angela McCormick

## **The \$6.32 Christmas Presents**

**Approximate \$ Savings:** \$200

My boyfriend has a large family and this year to save myself money (and sanity!) on Christmas presents I am making all the women home-made cosmetics. I have decided each will receive a little box with 3 jars; a face lotion, a body cream and a lip balm. The ingredients for these I bought from Escentials of Australia ([www.escentialsaustralia.com](http://www.escentialsaustralia.com)) and they even have recipes and sell all the jars and bottles for your cosmetics. Total cost for me ended up being \$63.20 which, for the 10 women in his family, works out to be \$6.32 per person for a beautiful, thoughtful and home-made gift.

Contributed by Sandra Zwick

Website: [www.escentialsaustralia.com](http://www.escentialsaustralia.com)

## **Christmas Decoration Repair Tip**

While decorating my Christmas tree (early I know) I found quite a few of my decorations unable to hang up because the loops were broken. Instead of fiddling around with thread or buying decoration hooks (yes they do exist) or throwing them away I used the twist ties from sandwich bags that I always seem to find everywhere in my pantry instead! I hooked them through the hole and twist the top to make a loop and voila decorations that didn't cost anything to fix.

Contributed by Mellissa McDonald

## **Pound Wise - e-buy Wisely**

**Approximate \$ Savings:** \$120/55%



Recently I saw the Clint Eastwood 35 movie collection on [amazon.com](http://amazon.com) advertised for \$US134 (\$AU140) with postage between \$AU15-\$30 depending how quick you want it. Out of curiosity I checked [amazon.co.uk](http://amazon.co.uk) for the same item and found it on sale for £50 UK (\$AU81) with postage of \$AU6. It was delivered 4 days after the order was placed. What makes me really happy was that the day after the order arrived I saw the same movie pack advertised by JB HiFi for \$199 on special. On a visit to JB HiFi with my daughter today I compared another recent purchase from [amazon.co.uk](http://amazon.co.uk) for price. In summary: Open All Hours box set JB wants \$89, paid £13.59. Vicar of Dibley box set JB wants \$89, paid £13.56. Complete Steptoe & Son box set JB wants \$149, paid £15.31. Dad's Army complete box set JB wants \$142, paid £21.25. Postage £8.45 - Total £72.16 or \$AU116.89 and delivered in 6 days from the UK. Savings – over \$350. Shop carefully. Not all bargains are as cheap but if you take the time to compare you can save lots of money.

Contributed by Barry Meyer

Website: [www.amazon.co.uk](http://www.amazon.co.uk)

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