THE CHEAPSKATES JOURNAL

Bright ideas to save you money

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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.

From Cath's Desk

Hello Cheapskaters,

It's February and you know what that means: No Spend Month! I am so excited for the blank slate February holds. Every day is an opportunity to start fresh, but there is something special about a brand new month that provides added confidence that you can really make significant improvements in your life. To start 2014 on the right financial path, I am embarking on a spending freeze for the entire month of February - 28 full days - and I'm inviting you to join me.

I can't believe this is the thirteenth February we'll be doing our best to not spend a cent, all spending has been frozen. And each year the challenge has grown and grown. That's a lot of Cheapskaters saving a lot of money.

The rules for the No Spend Challenge are simple, and easy to stick to. You simply stop spending, although we have elected to allow essential spending because even the most frugal amongst us would have to spend something in a month, after all we all have bills to be paid.

That means staying out of op shops and off ebay and Gumtree. It means inviting friends home for morning tea instead of meeting at a café. It means taking your lunch to work and borrowing magazines from the library instead of buying them. It could even mean you learn a new skill like home haircutting!

You'll find plenty of help in the Member's Centre. Go through the Tip Store, particularly for menu planning ideas. And read Bare Bones Groceries and see how you can feed a family of four for just $20 a week - three meals a day, with menus, recipes and a shopping list. And yes, it can be done.

I challenge you to give the February spending freeze a go and see how much you can save. Get the whole family involved and watch the savings mount up.

Happy Cheapskating,

Cath

Feature Article

Paying Yourself First

We've all heard the financial advice, "Pay yourself first," more times than we can probably count. ***Many experts consider this to be the most important financial tip in existence***. But let's consider what the advice really means.

The tip refers to the practice of saving some of your money before you pay any of your bills and is the second "ten" of the 10-10-80 principle of handling your finances:

10% to give (charity, church, etc.)

10% to your Emergency Fund (you can split this 50-50 to Savings and Emergency accounts once you have a fully-funded Emergency Fund)

80% to live on (this goes into your Peace of Mind account and should include debt repayment).

Ideally, the money for your savings would be taken out of your pay before you ever see it and be deposited into some sort of interest bearing

savings or investment account. If you don't have the money in your every day account, you won't be able to spend it.

It might seem that you could just as easily pay your bills and then save the money that is leftover, but in practice that rarely works. What commonly happens is your lifestyle expands to the amount in your bank account. You'll pay your bills and there will be nothing left.

By paying yourself first, you'll find that you adjust your lifestyle accordingly and save money easily.

Using this process will help you pay yourself first:

Set up your automatic savings. You really have two options available to you: either have the money taken out of your pay or have your bank account set up for an automatic payment.

· Some employers will allow you to have a part of your pay deposited directly into a separate account. This should be an investment account of some sort. *This is the ideal method*.

· You can also set up your bank account to automatically pay a set amount on a specific date every month. *Just be sure not to spend the money before your savings 'bill' gets paid*.

· Keep in mind that you can do this with multiple accounts. If your employer can divert part of your pay to another account, they can break it up further and send part of your money to your every day account, part to your investment account, and another part to a third account.

· If you're self-employed, then the method of auto-debiting your bank account is the way to go.

There are challenges: psychological challenges. Most of us feel like we simply don't make enough money to save anything. *This is rarely true*. In reality, most of us simply have expenses that we're not willing to do without. Examine your spending and see if you can free up some funds.

Another solution is to start saving 1%. You won't miss 1% of your pay. The next month save 2%. Keep increasing the amount for as long as you can. You're doing pretty well if you can get up to 10%. You're doing great if you can get up to 20% or more!

Whenever you pay off a debt, consider adding that money to your savings. Simply keep making the payments, only now you can make them to yourself.

Paying yourself first is one of the greatest things you can do for your financial future. The key is to get the money out of your hands as quickly as possible. Ideally, you'd never have possession of the money in your everyday bank account. Save automatically and your retirement is practically assured! Get started today.

A Thoughtful Moment

The Rules of Life

1. Accept the fact that some days you're the pigeon, and some days you're the statue!

2. Always keep your words soft and sweet, just in case you have to eat them.

3. Always read stuff that will make you look good if you die in the middle of it.

4. Drive carefully... It's not only cars that can be recalled by their Maker.

5. If you can't be kind, at least have the decency to be vague.

6. If you lend someone $20 and never see that person again, it was probably worth it.

7. It may be that your sole purpose in life is simply to serve as a warning to others.

8. Never buy a car you can't push.

9. Never put both feet in your mouth at the same time, because then you won't have a leg to stand on.

10. Nobody cares if you can't dance well. Just get up and dance.

11. Since it's the early worm that gets eaten by the bird, sleep late.

12. The second mouse gets the cheese.

13. When everything's coming your way, you're in the wrong lane.

14. Birthdays are good for you. The more you have, the longer you live.

16. Some mistakes are too much fun to make only once.

17. We could learn a lot from crayons. Some are sharp, some are pretty and some are dull. Some have weird names and all are different colours, but they all have to live in the same box.

18. A truly happy person is one who can enjoy the scenery on a detour.

19. Have an awesome day and know that someone has thought about you today.

AND MOST IMPORTANTLY

20. Save the earth..... It's the only planet with chocolate!

Contributed by Hazel B.

Saving Story

We Don't Need So Much Stuff!

Yes I have enjoyed my membership, and do recommend you to others!

I am "old-school"… a baby boomer who worked, saved, spent wisely, etc etc., and am now comfortable in my retirement!

My parents were not wealthy, but sensible and comfortable, and passed on all the living well, but not extravagantly, life skills! Sewing, cooking, gardening, mending, repairing, etc.

After Dad retired from his career as an airline pilot, he used to go to Trash n treasure markets and purchase old pool pumps, then repair them and sell them in the Trading Post for a profit!

Now I enjoy garage sales and purchase items for myself and my husband and for our grandies!

Especially books for the littlies ....wonderful!

When we relocated from Darwin with little furniture, we shopped at garage sales and furnished our whole house for peanuts!

Keep up the good work… we need to train up our young ones that they do not need so much STUFF!!!

Have you ever seen the film "Trashed" with Jeremy Irons?

It is an eye-opener for what we have done and continue to do to this planet of ours.

Check out the recycling in San Francisco – it is brilliant!

Sorry got a bit carried away there – guess you hear lots of similar stories!!

You have a good rest of the day – hope the heat down south abates soon!

Kind Regards,

Sue

Articles

Summer Might be Almost Over but the Bargains Keep on Coming

The summertime is a big selling period for most retailers. Patio furniture, seasonal decor, clothing, shoes and even camping and beach accessories are their biggest money makers. Luckily, if you shop for these things at the end of summer, rather than the peak time, you can save a bundle.

Follow these tips on how to turn the big summer money makers into your money savers!

Sure, you may have needed that outdoor setting two months ago. But, if you're able to save 50% off just by shopping in late February, chances are it's worth storing until next year. In order to truly save on end of season summer stuff, you must be flexible.

If you're willing to stash items away until next year, you can stock up on anything from patio furniture to barbecues and much more for a fraction of the advertised cost in December or January.

If you're feeling super bold, you can walk right up to the store manager and ask for an even lower price on the merchandise. Chances are not many customers would be willing to purchase a bistro set on March 29th, especially if you live in a colder climate like Hobart or Canberra. The store needs to make that sale. And many times, if you're willing to haggle, you can save a great percentage on end of season summer purchases.

The store needs every end of season summer sale they can get. So they're often willing to lower prices on items - all you have to do is ask! Of course, this is an unpublicized practice. But, if you're willing to put your haggling skills to the test, your Cheapskating ways can have you laughing all the way to the bank.

Walk up to the manager and say something like:

"Hi, I noticed that the price on this bistro set is $129. But because it's almost March, I'm not willing to pay that price. Is there any way that you can come down into the double digits?"

Yes, it's quite pushy and a frank question to ask. But that is what haggling is all about: paying less than the list price or even the sale price. And when managers are desperate to move

display items or boxed merchandise off the floor in order to make room for new items, they're eager to make the sale - even if it means $30 less profit.

Generally, stores try to move beach items, such as beach balls, towels, coolers and umbrellas as quickly as possible. In most states, consumers will only be able to get good use out of the merchandise from December to February. Therefore, most consumers make their purchases from December to January in order to maximize their use.

Mid January and February are great times to buy these items because the prices are generally slashed significantly. Big box stores like Big W, Kmart and Target often have the best deals, simply because they need to introduce new displays and the outdated beach items are eating up valuable floor space. Specialist camping stores like Anaconda and Ray's Outdoors have regular sales through the year, but the best bargains are to be had at their end of season sales when they are clearing out old stock.

Smart shoppers buy at the end of the season. Whether it's Christmas items in January or summery merchandise in late March or April, shopping after the season saves money, time and effort.

Making Money at Farmer's Markets

Bringing in extra money to bump up your bottom line requires putting your creativity to work. If you can open your mind wide to the possibilities that might exist in your backyard or even within your skill set, you'll be amazed at the enjoyable and unexpected ways you can make money.

A pathway to more green that you may not have thought about is becoming an active participant in your local farmer's markets. This guide will help you realize the possibilities that farmer's markets can bring in terms of financial success.

What to Look for During Your Next Farmer's Market Foray

This weekend, attend your farmer's market. Instead of just running through to pick up produce for the week, take your time examining what you see and what's going on there.

Observe. What are people selling? Of course, the standard fruits and vegetables are available. But what else? Maybe there are freshly-cut herbs, pretty baskets of assorted soaps, and even some small hand-crafted tools for the kitchen, like whisks or cleaning brushes. You might want to jot down the array of products available for sale.

Notice how vendors are displaying their products. This one is particularly important because it lends some info about what type of overhead costs you may generate to display your own wares and products.

· Are they simply laid out on a fold-out table? Is there a decorative table cloth? How are the items for sale packaged? Are fresh herbs tied with decorative ribbon, simply spread out so people can pick up how much they want, or banded with a rubber band? Is there package wrapping to consider?

· Look for simple, no-frills, yet attractive ways that products are displayed. Which product displays attract you? Make notes.

Ask yourself, "What's missing?" Now that you have a good idea of what's for sale, ponder what types of products you and others might like to purchase from the farmer's market.

Look for signs or pamphlets about who's in charge. Usually, there's someone you can talk to about how to become involved in the farmer's market. If there's a phone number or name of the organizers posted, write it down. It may be the local town's business association or chamber of commerce. Get down that info so you can call them later with your questions.

· This information may also be found in the newspaper article that advertises the market.

What Could You Make to Sell at the Farmer's Markets?

When you get home, take a look at things you're good at and what you do that earns kudos from others. Your next income stream might also flow from something you love to do.

1. What are you good at? Maybe you love to try different soup recipes. Why not buy up some quart-size Mason jars and sell your freshly-made and jarred soups at the farmer's market?

2. When do you get compliments from others? If people rave over your five-ingredient homemade bread, maybe it's time to start a cottage industry baking and selling loaves of it.

· Perhaps your garden isn't all that large but you love to get fresh produce and make your own salsas and jellies. With a case or two of pint-sized wide mouthed jars, you'd be all set for next week's market. Stick with simple, natural ingredients to make things easy for you. Plus, customers love the idea of buying something that's homemade.

3. What do you love to do? Of course, you can sell fruits and vegetable from your own garden, and maybe even sell small plants, like a strawberry pot already planted with strawberry plants or an herb pot full of growing herb plants for kitchens.

Perhaps you think there's nothing more fun than making home-made soaps and tying them up in stacks of two or three to give to friends for birthdays and holiday gifts. You love seeing all the pretty colours and smelling all the fragrances and the idea of others using soaps you made yourself. Plus, it's easy and fun to do on a Sunday afternoon.

Inspiring Ideas for Farmer's Market Profit

Just to get your creative juices flowing, consider some of these suggestions for what you could sell at the farmer's market. Bringing in more cash can be an enjoyable process.

Wood-crafted items. Maybe your granddad taught you how to make small carvings from wood. You like to do it but you never know what to do with all the left-over creations. Selling them at the farmer's market is your answer.

Knitted, crocheted or sewn items. Many people love the idea of given a hand-crafted gift to others or even treating themselves to something extravagant from time to time.

· Consider making washcloths, dishcloths, dishtowels, potholders, hats, handbags, change

purses, small gift bags, water bottle carriers, grocery shopping totes, aprons, pot holders, baby blankets, booties, jumpers, coasters, placemats, mobile phone socks, scarves and mittens or gloves, beanies, warmies or an item you create.

Baked foods. Who doesn't love a fresh-baked treat to take home with them or present as a special gift to someone? Think about small wrapped clusters of cookies or candies, baked cakes, muffins, cinnamon rolls and the like. If your forte is making such goodies, this could be the way to go.

• You will need to check with the local council for the rules and regulations covering the sale of homebaked goods. The organizers of your farmer's market will be able to point you in the right direction.

Jarred gifts. If you think you lack skills in hand-crafting hobbies and you're not much of a baker, why not consider buying some preserving jars and layering ingredients for cookies, bars, bean soups, or even cocoa mixes into the jar? If you Don't already have recipes for such items, look on the internet to find them. Tailor the recipe to make it your own.

· Print up a decorative label and instructions on how to mix up or cook the food and tie a decorative square or round of fabric over the top of the jar. Voila! You've got an interesting, enticing, and money-making product to sell.

It's all about the Presentation

After you decide on what you're willing to make to sell at farmer's markets, decide how you can attractively display and present your items to entice prospective customers to your table at the market.

• How can you make your table pretty? Maybe all you'll need is a one-color plastic tablecloth.

• Think of colour themes. Limit colour selections on your table and packaging to no more than three to avoid looking "too busy."

• Consider how you'll package your product. If it's fresh herbs, you may not need much but some light rubber bands and big baskets to display your bunched sprigs. If you're selling homemade noodles using your grandma's recipe, how will you inexpensively package them to look appetizing?

Include typed-up directions for anything that requires the customer to blend, mix or put together a food item. Don't forget to put your contact information somewhere on the product.

Final Steps to Become a Farmer's Market Vendor

Contact the organizers of the market by phone or in person when you go to the farmer's market. Tell them you have a product you'd like to sell.

Ask if you're required to have a permit to sell your products at the market. Find out where you can apply for and obtain such a permit.

Tell the organizers about what you plan to sell and listen to any feedback they offer. Although they might not restrict you from selling your fresh herbs from your backyard herb garden, they may tell you they already have two regular vendors who sell them.

Don't be concerned if you're told, "We've never sold that before." Bringing fresh ideas can be a

welcome addition for the market and make you some nice cash at the same time.

Consider it an adventure to boost your income by trying your hand at the local farmer's market. Wouldn't it be great to have an additional income stream to pad your bank account?

Quick Fixes When You've Blown Your Budget

We're doing much better about staying on budget within our households. Personal debt levels are at the highest point ever in Australian history (at an average of 150% of income) and yet saving and paying down debt is taking priority over spending for many Australian families. However, that doesn't mean that even the most financially responsible family doesn't have financial challenges at times.

Unfortunately, once your household spending plan has been blown, it gets easier and easier for additional failings to occur. It's like being on a diet and having a piece of cake. Many people will think, "***Heck, I've already blown my diet. I may as well have two pieces of cake***."

It would be better to admit that things get off course occasionally and then right the ship.

These four spending plan fixes will help you get back on track:

Ensure your spending plan is reasonable. Budgets require knowing where money is being spent, as well as how much. When first making a spending plan, it's easy to incorrectly estimate how much you actually spend on different items. Appearance and reality often collide.

Until you have some real data to use, ***build a buffer into your budget to protect against overspending***. When you overspend in one area, you can use money from the buffer category to offset the difference.

Over time, your estimations will improve and the buffer category can be phased out. You might decide to keep it in your budget permanently, but keep the amount down.

Use the more flexible spending plan categories to correct spending mistakes. Some categories are much more flexible than others. Your rent or mortgage payment isn't very flexible. But things like clothing are flexible. You can purchase a $20 pair of pants or a $300 pair of pants. That's flexibility. Eating out is similar. You don't have to eat out.

It's quite easy to cut back in these areas in the event that another category has been overspent. Eat in instead of going out. Rent a movie instead of going to a concert.

Avoid waiting to ask for help. When folks get behind on their bills, many panic. ***Sometimes the solution is as simple as asking your creditors for a little extra time***. Many are far more accommodating than you might think. Creditors know that if they're willing to work with you, you're more likely to be able to pay them.

Avoid jumping at costly solutions. Payday loans and credit card advances can be difficult debts to eliminate. These types of solutions often result in additional rounds of similar solutions. The amount of debt you owe seems to keep increasing all the while. They are to be avoided at all costs.

Negotiate with your landlord and even your utilities to see if an alternate payment arrangement can be reached. Never assume you know the answer before speaking with them.

Adjust your spending plan as needed. If you're consistently coming up short, your spending plan likely needs to be adjusted. It might be that your income simply doesn't permit the targets you've set in the more discretionary categories, such as entertainment.

If you're still struggling, ***keep track of every cent that you spend for a month***. This includes the spending of loose change. Track everything. Then ask yourself how this compares with the spending plan you've set - be honest with your answer, even if it hurts. Where are you making an error?

Living within a spending plan is a part of being financially responsible. ***Everyone overspends from time to time***. The solution is to make the necessary adjustments by shifting the allocation from one category to another. If you're still having challenges, then your spending plan probably needs an overhaul. Get that spending under control and reap the rewards!

Money Tips for Young Adults

We have a houseful of young adults these days. All our children have grown up and finished school. They're all in tertiary education, with part-time jobs. And they are all learning to handle their own finances. As their parents we can guide them and make suggestions but ultimately they need to figure it out and learn the steps to being financially secure themselves.

Personal finance isn't taught in high school or even university. Many parents don't teach fiscal responsibility to their children either. It may be because they believe they are protecting them from the harsh reality that is adulthood or because they believe they are too busy or perhaps they even believe that family finances are grown-up business and not for children. This all results in many young adults not having a good foundational knowledge of how to manage their personal finances. Fortunately, this subject isn't complicated. A willingness to learn and do a little reading is all that's required.

With a small investment of time and energy, anyone can become fluent and knowledgeable on the topic of money. The payback on this small amount of time and energy is priceless. ***Money challenges are a major source of stress for most adults***. You can avoid these challenges.

Add these 8 simple tips to your financial knowledge:

1. Be responsible for your finances. While there are many great money experts that can help you with your finances, the personal finance field is also full of unscrupulous people.

· Take the time to read topics that pertain to your finances. Pay your own bills. Stay on top of your money. Avoid leaving the responsibility to someone else.

2. Be aware of how you're spending your money. Setting up a simple spending plan is the first step. Then track how you're spending every cent, at least for the first couple of months. Everyone is surprised by how their money is being spent when they take the time to really examine the issue.

3. Learn the differences between 'needs' and 'wants.' It's not always easy to deprive ourselves of the things we desire. But if you can to say 'no' when it's appropriate, you'll eventually be able to purchase essentially anything you could ever want.

· *Many financial challenges are created by poor impulse control.* This includes purchasing things you can't afford and things you don't really need.

4. Keep track of your credit score. Credit scores become more important every year. It's common for credit reports to have errors, so be sure to review your credit report every year. Take the time to learn about credit and how to build a strong credit profile.

5. Don't wait to start funding your retirement. If you get started early, you can save a lot of money quite easily. A little bit grows into a lot over 40+ years. *Compound interest works like magic.*

· Be sure to take full advantage of compulsory superannuation. The tax savings and convenience are spectacular. You can add to your superannuation - speak to your paymaster about the best way to go about it.

6. Invest in your career. Spending money to further your earning power is money well spent. This can include job-related training, books, and formal education.

· Hiring someone to mow your lawn isn't out of the question if it permits you to spend time on more important, career-related activities.

7. Protect your health. Health insurance is very expensive for most people, but hospital bills are even more. Do everything you can to be as healthy as possible. And find a way to afford health insurance.

8. Have reasonable expectations. It's unlikely you're going to be living like your parents when you first head out on your own. It will take time to accomplish what your parents have spent years building. *Patience is critical*.

Many older adults wish they could go back in time and handle their finances differently. You're in an ideal position to get started down the road to a healthy financial future. Take advantage of your unique situation. *You can have a life of financial security*. It's much easier to avoid mistakes than it is to fix them.

Dear Cath

Q. I cannot seem to find a recipe for MOO Buttermilk. Could you please tell me where I might find it? Thank You. *Caroline*

A. **Moo Buttermilk**

Ingredients:

3 -1/2 cups milk

1/2 cup cultured buttermilk, at room temperature

Method:

Mix ingredients and let sit out in warm spot for 24 hours. After that, you have a fresh batch of homemade buttermilk! Don't forget to save a half cup at the end so you can make a new batch of homemade buttermilk. It keeps going and going! Makes 1 litre.

You can use any kind of milk including powdered milk, but fresh full cream milk works better than skim or dry milk. This recipe is a good way to use sour milk without throwing it away.

Or for instant buttermilk when you need it straight away add 1 tablespoon of white vinegar or lemon juice to one cup of milk. Let the mixture stand for 5 minutes before using.

Q. Do you have a liquid hand soap recipe please? *Sue*

A. Here are two recipes for liquid hand soap. Both use everyday household ingredients.

Liquid Soap Recipe No. 1

1 bar soap, grated (or the equivalent in shards, about 125g)

1 cup washing soda (found in the laundry products aisle)

1 saucepan

1 bucket

Put soap gratings in pan, and cover with water. Heat on medium heat until the soap has dissolved. Stir constantly and do not let boil. Add soapy water to 13 litres of hot water in a bucket. Stir, then slowly add washing soda. Keep stirring until all is dissolved. Put into pump when cool. Shake before using.

Moisturising Liquid Hand Soap Recipe No. 2

1 bar (or equivalent, about 125g) toilet soap (any type), grated

1 cup boiling water

1 tbsp. honey

1 tsp. glycerin (available from chemists and health food stores.)

Put the grated soap and boiling water into a food blender and whiz. Add honey and glycerin and whiz again. Let it cool for 15 minutes and give it another good whiz. Add cold water until the mixture reaches the six cup mark. Whiz again. Pour into a storage container and let the mixture cool for approximately 1 hour with lid off. Shake well before using.

As you can make both these liquid soaps very cheaply, it won't matter if the kids use more than one squirt to clean their hands! And, as a bonus, both these soaps make great bath and basin cleaners, so let the kids wash their hands and clean the bathroom at the same time.

Q. I have misplaced the recipe for homemade butter. *Shirley*

A. Here is a recipe for you. And you'll find others on the Dips and Spreads page in the Recipe File,

Homemade Butter Soft

Ingredients:

500g butter (softened, not melted)

250ml olive oil

3 tablespoons skim milk powder

150ml water

Method:

Mix the milk powder and water and gradually add to the softened butter. Beat with electric beaters (or food processor) until smooth. Gradually add the oil in a thin stream and continue beating until mixture is cream in colour and fluffy. Store in clean margarine containers in the fridge. This quantity makes 2 1/2 margarine containers of spread.

On the Menu

Money Saving Lunch Ideas for Frugal Families

Breakfast may be the most important meal of the day, but lunch is what gets you through until dinner time. The price of tuck-shop lunches rises each year and it is hard for some parents to keep up. This is besides the fact that many lunch menus, not just in schools either, are not as nutritious as they could be, regardless of healthy eating policies - a sausage roll in a roll is hardly a healthy lunch food.

Packing lunches for school and work really is the only way to make sure the food your family eats is healthful and keep the cost down. They can still enjoy treats and tasty meals, packed lunches don't need to be boring Vegemite and cheese or peanut butter sandwiches day in, day out.

Here are some money saving lunch ideas for frugal families.

1. Take your lunch. This goes for parents as well as kids. We are tempted to eat out with the group every day, too. That adds up after a while. Those cute insulated lunch bags make it easier to carry hot and cold items. Throw out the brown bags in favour of reusable options which are more environmentally friendly. Lunch packs, lunch boxes, drink bottles and freezer blocks will all be on sale now that school has gone back. The stores will be anxious to clear their stock and will be marking all these back to school items down drastically. When you pack your own lunch, you know what is in it so it is easier to avoid a lot of unhealthy fats, salts, sugars and junk food.

2. Make a sandwich. I'm not talking about just any sandwich. This can be a wrap, pita, crustless bread or bun sandwich. Varying the bread each day will help you decide what ingredients to put on it. You may want turkey with alfalfa sprouts, tomato and onion on a pita or chicken strips with barbecue sauce, lettuce and shredded cheese in a tortilla wrap. Many kids like bread without crusts for peanut butter sandwiches. This makes lunch fun and your kids are more likely to eat it if they have a creative variety (and you can save the crusts to make breadcrumbs). Don't invest in single packs of condiments; instead invest in a collection of small, reusable containers and fill them with mayo, sauces, dressings etc. from your favourite $2 shop. They can be used in lunches as opposed to putting them on the sandwich and saturating the bread before lunchtime rolls around.

3. Bottled water. Water has never been the same since they came out with those flavoured varieties. Unfortunately they are not only expensive but not all that good for you - read the label if you don't believe me. And they are really not good for children. Instead use

refillable drink bottles. Half fill them of an evening and freeze them overnight. Top up in the morning with cold water and they'll stay cool until at least lunchtime. If you're not sure they will wrap them in a handtowel or make an insulated drink sack to hold them. You can find drink bottles everywhere, ranging in price from around $1 up to $20 or more. Choose drink bottles that are sturdy, with secure lids and drinking spouts to prevent spills. If your kids don't like plain water, jazz it up with a tablespoon of lemon juice. It's just enough to flavour the water without making it sour.

4. Dessert courtesy of home. Stop! Put down that chocolate bar and walk away from the chocolate display. Instead, choose a better option. Homemade muesli can be shaped into bars and used as an after lunch snack. How about dried fruit pieces? They are sweeter than chocolate bars and won't spike your blood sugar. It's okay to have a naughty treat every now and then, but even at those times you can choose a healthier option than chips or chocolate. Make a batch of homemade Lunchbox Cookies and pack a few in your lunch.

5. Ice packs. These nifty items will keep lunch from spoiling. The perfect complement to an insulated bag, they allow you to take yoghurt or a sandwich with meat and not have to worry about it getting warm before it's time to eat.

6. Veggie sticks. Carrot, zucchini, capsicum, eggplant, lettuce wedges, cucumber all make great veggie sticks. Eat them with your sandwich and add some hummus for dipping.

Lunch doesn't have to come from the school canteen or the fast food joint around the corner to be good. Coming from home, it can be healthier, taste better and cost less. Now that's a combination you can't beat.

Quotes of Note

Motivation is what gets you started.

Habit is what keeps you going.

~~Jim Ryun~~

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In the middle of difficulty lies opportunity.

~~Albert Einstein~~

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The greatest results in life are usually attained

by simple means and the exercise of ordinary qualities.

These may for the most part be summed up in these two -

common sense and perseverance.

~~Owen Feltham~~

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Do not let what you cannot do interfere

with what you can do.

~~John Wooden~~

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Nothing is a waste of time if you use

the experience wisely.

~~Auguste Rodin~~

Living Green in 2014

12 Ways to Save Money by Reducing Your Water Consumption

People are frequently concerned about conserving electricity, while water conservation is frequently ignored. They install a low flow showerhead and think they are saving megalitres of water and doing their bit for the environment. Don't get me wrong, low flow showerheads are a great water saver, but there are lots more things we can do.

I was in Sydney recently and stopped short when I saw a sprinkler going on the front lawn of a house. Now I have nothing against a green lawn, in fact I love the look and feel of soft green grass around a home, but to have a sprinkler using good drinking water just going back and forth on grass somehow seems wrong. We haven't used sprinklers in years - in fact the only water our lawn gets is the grey water from the laundry. It's just enough to keep it slightly green over the summer. And we're not wasting good drinking water.

Australia is the sixth largest country in the world and is the driest inhabited continent on earth. We have the least amount of water in rivers, with the lowest run-off and the smallest area of permanent wetlands of all the continents. We need to conserve our water.

For most Australians water is rather inexpensive, but that doesn't mean there's any reason to waste it. Everyone can conserve water and save a little money at the same time when they put their minds to it, we shouldn't need enforced water restrictions to do this!

These tips will save you a bundle over time:

Check taps for leaks. Did you know that a dripping tap can leak up to 75 litres of water per day? That's 2,250 litres during a month.

Inspect the toilets for leaks. Try adding a little food colouring into the cistern and see if it leaks into the toilet bowl. You'll also know you have a leak if you hear the toilet "run" at random times. That's the sound of the cistern adding water to bring the level back up.

Insulate your hot water tank and pipes. Yes, even here in Australia insulating the hot water service and pipes will save you water, energy and money. A lot of water is wasted while waiting for it to heat up. Maintain the temperature of your water by insulating your pipes and tank. Collect the water that runs while the hot water comes through and use it to wash dishes, water plants, make a cuppa, soak laundry, wash vegetables or flush the toilet.

Read your water metre. Take a reading and then refrain from using any water for 2 hours. Check it again. If the metre moved, you're losing water somewhere.

Replace your showerhead. There are more efficient showerheads that use much less water

Install a low flush toilet. These toilets use less water per flush. If that's not feasible, add a brick or a full 1 litre soft drink bottle (fill it with water) to the cistern. It will still flush just as efficiently, it just won't be flushing as much water.

Take a shower instead of a bath. A quick shower uses about 75% less water than a bath. If you must have a bath make sure the water is no more than 5cm deep.

Turn off the water while brushing your teeth. A great deal of water is wasted while you're standing there brushing your teeth. Fill a tumbler with water and use that for rinsing.

Plant drought resistant grass, flowers, trees, and shrubs. These will require much less water to maintain. Choose plants and trees that are native to your area and they'll require the absolute minimum of care, including water. Ditch the lawn altogether – grass takes a lot of water to maintain or set up a grey water system to keep it green,

Water your garden early in the morning. Watering in the early morning allows maximum absorption. If you water at midday, the sun may cause the water to evaporate too quickly and it will burn your plants. Watering in the early evening encourages fungal growth since the plants will stay wet too long.

Use a watering can instead of the hose to water pot plants and hanging baskets. You'll be able to target the area that needs to be watered without drenching the surrounds.

Mulch! And plenty of it. It could be pea straw or wood chips or pebbles, old carpet, compost or even layers of newspaper. Whatever you use, make sure it's at least 15cm deep and covering all the soil. Mulching prevents, or rather slows down, evaporation and it keeps the weeds down.

Examine your hoses and connections for leaks. Old hoses tend to have small cracks or leaks and the connectors may warp, causing unnecessary water loss.

Run the hose sparingly while washing your car. Use a nozzle and then only to wet and rinse, you don't need to continually run water over the car to clean it. Make sure the car is on the lawn so it's watered as you wash.

Put a cover on your swimming pool. Apart from keeping bugs and other debris out, it stops evaporation and can save you thousands of litres over the course of a summer. Considering you can't use tap water to fill or top up a pool, and buying in water can cost thousands, the cost of a good fitting pool cover is well worth it.

Cheapskates Tip Store

Fake Double Glazing

Approximate $ Savings: $10

I have put bubble wrap on the western windows of our unit. Bubble side facing the window and taped all around the edges on the glass so it won't peel the paint when we move out. This has cut the afternoon heat by at least half; especially good considering it is our bedroom and a big window.

Contributed by Jodie Crowe

Oh So Easy Jewellery Storage

Approximate $ Savings: Time is money : $100 p.a.

Enforced time indoors due to the heat. Time to tidy? What? Jewellery! The ear rings, after the girls have been into them, can never find the matching one quickly. Found a small canvas, saved because? Had a plastic skirt hanger. Used my favourite tool: cheap shop glue that is highly recommended as it glues most things to each other. 10/10 Pierced canvas for pierced ear

rings. Glued a loop across the bottom of the canvas for the clip ons. Then, and this is the best bit, used a generous amount of glue along the ridge at the base of the hanger, same on canvas, waited the going off time of around 30 minutes, pushed it together and it is there for the life of the equipment used.

Contributed by Carol Ryan

Super Cheap and Effective Head Lice Treatment

Approximate $ Savings: $10 - 15 per treatment

Now that the children are heading back to school, for some this will mean dealing with head lice and nits. Over the counter shampoos are very expensive, smell horrible and caused rashes in my children. I found the easy and cheap way of killing the nits was to get a cup of super cheap hair conditioner and adding 1/4 - 1/2 teaspoon of tea tree oil and lavender oil (all available from supermarkets). Cover the hair liberally with the conditioner mix and leave for 15 minutes. Comb with a lice comb as usual and wash out. Repeat after 7 days as with the bought brands. This mixture actually seems to kill the eggs as well as the adult lice. It also smells nice and is safe for more sensitive skins. The main thing was that it cost us pennies to treat the whole family.

Contributed by Sara Hewitt

Cheapest Ever Mirror & Glass Cleaner

I have a lot of mirrors and glass in the house and have spent a lot during the year on paper towels and glass cleaner. And still didn't manage to get them squeaky clean. While in the hair salon, I asked the owner how they keep their mirrors so pristine! The answer surprised me. A plastic spray bottle full of water and old newspapers! Simply spray the glass or mirror, then crumple up a sheet of newspaper and clean it. It's fast, easy, doesn't leave streaks or lint. Shower stalls look brand new. No soap scum or water marks on the glass. I now collect the free local papers delivered and save them.

Contributed by Mary Piper

How to Get the Last Drop of Mayo

Approximate $ Savings: Satisfaction :)

My husband only likes a very expensive brand of mayonnaise and it irked me that I could never seem to get the last bit out of the jar. By accident, because the fridge was full, I lay the mayo jar down on its side in the pull out section of the fridge and voila, the mayo settles in one place and easy to retrieve.

Contributed by Hazel Cameron

Save on Gift Giving with Discounted Vouchers

Approximate $ Savings: $20 - $60

Save on gift giving. Sometimes gift cards are on sale in supermarkets. Buy one when it's on sale and then redeem it yourself to buy a gift. I wanted to buy my husband a flying lesson for a big birthday. At $300 though it was too much. I found 'Red Balloon' gift cards were 20% off at Woolworths. So I bought $300 worth of gift cards at 20% off. I redeemed the voucher myself, getting the $300 flight for $240.

Contributed by Rebecca Takac

Protecting Your Precious Memories

Living in Australia (and with a week of 40+ temperatures heading our way) it is important for many people to have a bushfire plan in place, including how protect their precious photographs. I live in a metropolitan area but there are always other threats that could damage or destroy photos. I have all of my negatives stored in archival safe sleeves at my mother's house and a back up copy of all of my digital photos saved to DVD and a copy stored at my mother's and another at my father's houses. I also have a portable hard drive that I have used to store back ups of my photos in case my PC ever dies. You could also scan and save any other precious memorabilia and keep copies of them safe offsite also.

Contributed by Donna Reid

Re-purpose Advent Calendar Moulds

Approximate $ Savings: $20-$50

I was clearing away Christmas things recently and came across some of my children's Advent Calendars. I went to recycle the packaging when it occurred to me that the inner plastic mould found inside the Advent calendar would be perfect to use as a mould for homemade Christmas chocolates next year! The tray is shallow (therefore a little melted chocolate will go a long way), they have a cute Christmas theme (at a fraction of the cost of a specialty chocolate mould), and they would otherwise be thrown out, so why not reuse it! The chocolates could be wrapped in cellophane and tied with a nice ribbon or put in a nice mug for a great present for kids/teachers/KK/stocking stuffer etc.

Contributed by Ange Goh

No New Pillows Needed

I was beginning to think about buying new pillows. One washing machine wash, with the 'Cheapskates liquid clothes washing detergent' which I have used for so many years, then hung/balanced on the line in the extraordinary sizzling heat of yesterday and today and they have come up so very well. No new pillows needed.

Contributed by Carol Ryan

Time Management

It seems like a lifetime ago now when I was a sales rep in Sydney. During my initial training we were taught (amongst other things), time management and prioritizing the daily tasks. Strange how some things seem to stick! Even today, some 30 years later, living in a different state, and retired, I still work out of a diary and prioritize my household tasks. Due to health and injury problems, I've prioritized my housework (you know, the boring stuff) and divided my little villa into sections, and I do one section per day. Not only does this save compounding my injuries, but it actually saves me time as whatever section I do, is over and done with very quickly (I usually do it straight after breakfast), and allows me to enjoy the rest of my day freely.

Contributed by Claire Martin

Bake Your Own

I bake veggie and fruit muffins and freeze in freezer bags for the kids to 'pick their own' snacks. I use home grown veggies and add a

little cheese and bacon for the savoury ones (have also been known to use up any left over cooked veggies too and bolognese sauce!) For sweet ones, I use the over ripe bananas, soft apples and bruised fruit. They all cook into muffins very, very well!!! I also like to have pikelets in bags of three in there too. They are super, super cheap to make and defrost in the lunch box perfectly! My kids love picking their own snacks from our freezer!

Contributed by Lee Watson

Grandma's White Oil - It Works!

This is a recipe to make white oil for your plants. My grandmother swears by it!

1. In a blender, combine 2 cups of vegetable oil with ½ cup of dishwashing liquid. Blend it up until it's well mixed. This is your concentrate and can be stored in a jar. Make sure you label the jar and also note the dilution rate (so you don't forget!).

2. Make the white oil solution by diluting 1 tablespoon of the concentrate in a litre of water, mix it well. Spray as needed. N. B - using the wrong dilution can burn your plants leaves etc.

Contributed by Jessica B.

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