

The Cheapskates Journal February 2013

From Cath's Desk

Hello Cheapskaters,

Boy are bee stings painful! I was racing out to the letterbox yesterday afternoon and a lovely little bee that I am sure meant no harm, promptly landed on my foot and sat down. Ouch! I'm sensitive (not allergic thank goodness) to bee stings and before I could hobble back to the front steps my foot was starting to swell and I had the chills and headache I usually get with them. Thankfully Thomas was home and managed to get the sting out, find the ice pack and the anti-histamines and generally look after me. Hopefully it will be down by the morning so I can get shoes on to go out.

As today is the start of our annual No Spend month (we've been not spending in February for over 10 years now - woo hoo!) staying home would be a good thing, but I do have some things to do and places to go so here's hoping I can get shoes on and not spend any money.

Are you up for the challenge? Can you go a whole month without spending? If you are, join us here - you'll find support and encouragement, shoulders to lean on and friends to share a laugh with and ideas to help you not spend money.

This month the Journal is full of great ideas that will help you save your cash and not spend it, including some nice ideas for Valentine's Day, and some tips on how to eat a vegetarian diet on a tight budget as well as how to save \$100 a month with just one no-spend weekend a month! And of course the On the Menu and Tip Store are bursting with Cheapskating goodness too.

Have a lovely four weeks of no spending; I can't wait to see the results in March.

Happy Cheapskating,

Cath

Paying Off Debt in 2013

Having debt is like carrying a huge boulder on your shoulders. Each time you finance another purchase or swipe your credit card, you're adding weight to that boulder.

Let this year be the year of removing that boulder from your shoulders so you can live joyfully in the realm of financial freedom.

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You can pay down your debt this year, whether your debt amounts to \$3,000 or even \$30,000. The single most effective way to do so is by creating an income stream and dedicating all of its earnings towards paying down your debt.

Yes, you may need to temporarily add quite a few hours to your workweek, but one year of long hours can lead to a life free of the many burdens of debt. Can you imagine what it would be like not having to make debt payments? Your pay would be yours to do with as you please!

Getting a Part-Time Job

If you have the ability to get a moderate to well-paying part time job, go for it! If you're able to land a 20-hour per week part time gig paying just \$12 per hour, that's over \$1,000 each month. Granted, you'll inevitably need to pay taxes on this income, but even so, you're able to keep about \$945 in your pocket by the end of each month.

Over the course of a year, you'll be able to devote over \$11,300 to your debt. Surely, that will remove a heavy boulder from your shoulders! And if your spouse is willing to get a part time job with the same pay, you'll be able to pay off your debt in the following amounts.

Louise and Tom paid off \$93,000 in two and a half years by living the Cheapskates way, sending all their spare money to their debt and both taking on part-time jobs. They washed dishes and cleaned up in a local Chinese restaurant on Friday, Saturday and Sunday nights and added the money they earned to the savings they were able to make from their full-time jobs.

As Cheapskater Louise said "We wanted to get rid of the debt so we had to have more money. We were newly weds and we wanted to spend our time together, but we couldn't afford to go out. So instead we were paid to spend time together, washing dishes and cleaning up. Every week we'd just grin when our debt would go down. I loved those nights when we worked side-by-side. That was the time we spent dreaming and planning our life together, when our money really would be ours. We still do the dishes together when we want to talk and plan things."

Total Debt Paid Off With Two Additional Part Time Incomes:

Month:	Debt Paid Off:
1	\$ 1,890
3	\$ 5,680
6	\$11,340
9	\$17,010
12	\$22,680

How drastically would your life change if you were able to pay off over \$20,000 worth of debt? Better yet, if you choose to keep the job even after you're done paying off debt, you'll be able to

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build a hefty Emergency Fund to protect yourself from ever needing to borrow money from lenders in the future.

Capitalizing on Your Hobby

Everyone has a hobby. Unless your hobby is habitual shopping (and sadly it is a popular hobby with so many), chances are you'll be able to capitalize on indulging in your hobby. You can flip furniture, sell knitted items, profit with sporting gear, or even sell your homegrown vegetables.

If you're talented in repainting furniture, purchase used furniture for cents on the dollar at yard or garage sales or a local trash'n'treasure market. Then spend an afternoon and sand the piece, prime it, paint it with two coats of glossy white paint, apply a protective coat, change the hardware and then list it on eBay or Gumtree for sale.

If you purchased the piece for \$25, spent an extra \$20 on supplies and are able to flip it for \$150, you've made a \$105 profit with just a few hours of work! When you become accustomed to the process, you may be able to flip 3 pieces of furniture a week and end up with a nice \$1,260 profit. Not bad for indulging in a hobby you enjoy!

While you may not be the Picasso of cabinet refurbishing, you may have another hobby. Below are seven common hobbies that are easy to capitalize on.

- Knitting/sewing
- Cooking/baking
- Babysitting
- Painting
- Flipping collectibles
- Writing
- Party planning

There's no need to downsize, or even adjust your lifestyle in order to pay off your debt.

Before you even think "but I have to have some time off, I can't work all the time" stop. This is strictly temporary - a one year plan to get you out of debt.

You've worked hard to build everything you currently have; why give it up now? Getting a part time job or effectively monetizing your hobby will allow you to pay down your debt considerably this year so you can start living the debt-free life you deserve!

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A Thoughtful Moment

You Are Priceless

A well-known speaker started off his seminar holding up a \$20.00 bill. In the room of 200, he asked, "Who would like this \$20 note?" Hands started going up. He said, "I am going to give this \$20 to one of you but first, let me do this."

He proceeded to crumple up the \$20 dollar note. He then asked, "Who still wants it...?" Still the hands were up in the air. "Well," he replied, "What if I do this?" And he dropped it on the ground and started to grind it into the floor with his shoe. He picked it up, now crumpled and dirty. "Now, who still wants it?" Still the hands went into the air.

"My friends, we have all learned a very valuable lesson. No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20. Many times in our lives, we are dropped, crumpled, and ground into the dirt by the decisions we make and the circumstances that come our way. We may feel as though we are worthless. But no matter what has happened or what will happen, you will never lose your value.

Dirty or clean, crumpled or finely creased, you are still priceless to those who DO LOVE you. The worth of our lives comes not in what we do or who we know, but by WHO WE ARE.

You are special - don't EVER forget it."

Contributed by Lee

Saving Story

A Lot Can Change in Five Years of Cheapskating

Dear Cath,

I would like to thank you for everything, Hubby and I have paid off all our loans (other than mortgage and that's next), are down to one credit card, had a baby girl six months ago, and celebrated Christmas with no debt - WOO HOO!

I can't believe that just five years ago we were both working full time and had over \$40,000 in debt (a car loan and three credit cards!) and no house. For two 23 year olds that was a lot.

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Since we then we have bought a house, married, been to Europe for a four week honeymoon, visited family in Melbourne twice, gone on a P&O cruise, had a child in the private hospital and started a few renos around the house.

But the biggest thing I am happy about is that we can supply everything she needs for our little girl and I can stay home to enjoy it all.

Thank you for your help and keep going.

I love the Cheapskates Club and can't wait to get another platinum membership for my birthday next month.

Karen Edwards

How to Go Vego on the Cheap

Vegetarian, or meatless if you prefer, meals are not only a healthy option but a frugal one too.

Vegetarian meals have always featured heavily in my meal planning - many of the meals I include on my meal plan each month are meatless versions of regular meals.

Eating a vegetarian diet won't cost you a fortune if you stay away from the processed meat substitutes and instead come up with your own. Actually your own will taste better, be fresher and probably won't have the additives the processed meat substitutes have in them.

Use different beans, lentils, rices and flours to make your savoury dishes. Flavour them with fresh herbs and spices and flavoured oils. Visit the [Vegetarian Recipe File](#) for some new recipe ideas.

Shopping for a vegetarian diet isn't really any different to regular shopping. The same rules apply, you're just buying different foodstuffs and ingredients.

Here are a few basic tips that will help you keep your vegetarian shopping list under budget.

1. Buy only local produce. Most of the local produce you can find in your grocery store is less expensive than the fruits and vegetables shipped to your store from far away. Plus, it's fresher and healthier than non-local food, considering it hasn't endured a long trip – and loads of chemicals – to your supermarket. Find a good local greengrocer and make use of their expertise. They know which

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fruits and vegetables are the best value and which are the freshest. If you become a loyal shopper, you'll find the loyalty returned and your produce shopping will be easy and frugal.

2. Shop at farmers' markets. Shopping at farmers markets gives you the opportunity to buy local produce straight from the farm. Usually you'll find good deals on in-season fruits and vegetables. Also, if the price is not to your liking, you can haggle for a better deal on your produce!

- Search online for your local farmers' market or try the Australian Farmers Markets Association

3. Pick the fruits and vegetables yourself. Some farms even let you pick the fruits and vegetables yourself! Depending on the farm, you can pick your own produce for less than buying it at the supermarket or greengrocers. Since you're dealing with the farm owner, you may even be able to negotiate your price. Plus, you know exactly how fresh your produce is!

4. Grow the fruits and vegetables yourself. This is my favourite way of getting fresh food free! Farming and gardening is not everyone's idea of a wonderful life, but it has many advantages! You can choose what you want to grow, decide if you want an organic garden, get an amazing workout and much more. Save money and reap the benefits!

5. Plan your menu around what's in season and on sale. Each week, plan your meals ahead of time based on what's on sale this week. Check your junk mail and the local paper for the ads and jump online and view the specials on store websites. When the next week rolls around, shop according to the new sales.

6. Avoid prepackaged foods. This one really is a no-brainer. Fruits, vegetables, and grains are more expensive when bought prepackaged. Be creative and assemble your own fresh fruit and vegetable trays and salads with your favourite foods. Cook fresh produce ahead of time and freeze or invest in a bottling outfit or food dehydrator to prepare your fresh produce for longer storage.

Eating a vegetarian diet doesn't have to cost you any more than eating a carnivore diet. In fact it should cost you less because meat, poultry and fish are so expensive. Choose your produce and grains carefully and only buy those you love and know you'll eat. Waste accounts for a large part of the cost of eating a vegetarian diet, just as it does with a meat-eater's.

And remember to try new recipes and new foods and you'll love your vegetarian diet and enjoy good health, physically and financially.

How to Afford Your Favourite Gourmet Coffee

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Are you addicted to gourmet coffee from your friendly neighbourhood coffee shop? These expenses can add up quickly. In fact, some folks spend well over \$300 per month for their daily dose of caffeine, gourmet style (ouch!).

What if you could have your cake and eat it too? In other words, what if you could enjoy your daily gourmet coffee and lattes, but save money at the same time!

These ideas will have you licking your lips while you count your savings, including my new favourite coffee flavour:

Lattes

1. Buy an on-the-stove espresso maker. Cost: ~\$20

*Heat up milk on the stove or in the microwave; pour in cup.

*Make espresso in the espresso maker.

*Add 30ml of espresso to 180ml milk.

Or buy a higher-end espresso maker. Cost: ~\$200+ depending on brand.

If you spend over a hundred dollars each month (that's just one coffee a day) at the gourmet coffee shop, you'll soon make up for the cost of the espresso maker in your daily savings.

*Brew espresso.

*While it's brewing, pour cold milk into mug.

*Steam the milk right in the cup with the milk steamer arm on the espresso machine.

*Add 30ml of espresso to 180ml milk.

Flavourings

Add your choice of flavourings to your milk when you add the espresso. If you have the more costly espresso maker, avoid adding flavourings to milk before you steam it, or it'll clog the steamer arm on the espresso maker.

*Mocha latte: Add in chocolate syrup and sugar to taste.

*Vanilla latte: Add a couple drops of vanilla extract and sugar to taste.

*Caramel latte: Add caramel ice cream topping and sugar to taste.

*Peppermint latte: Melt a peppermint candy in a small amount of water and add to latte (this is a great way to use up those leftover Christmas candy canes, just crush them up and add to your coffee). Or use 1-2 drops of peppermint extract.

*Gingerbread latte: This is my new favourite coffee flavour! And it's super easy to make your own for a fraction of the price of buying it.

*You can even buy your favourite flavourings at the supermarket or gourmet coffee stores, which would still be cheaper than buying the flavoured coffee and lattes there every day.

Top it off with whipped cream (if you dare) and enjoy!

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Iced Coffees

*Iced coffee. Pour coffee and ice into beverage shaker. Shake and pour into glass.

*Blended ice coffee. Pour coffee and ice into blender and blend.

*Make a batch of Joy's Iced Coffee Syrup -

*[click here](#) for the recipe and the How To..... tip sheet

Gourmet Coffee

Because of the immense popularity of gourmet coffees, supermarkets now carry a good selection of gourmet coffees and coffee beans.

If you like to grind your own beans for the freshest flavour, buy a coffee bean grinder (around \$20 and it can be used to grind nuts and seeds too) or use the one at the supermarket.

These gourmet coffees are every bit as tasty as the ones at your local gourmet coffee shop, but they cost less because you make the coffee yourself.

Whether you like lattes, cappuccinos or a short or long black, skip the coffee shop and experiment with different flavours and styles of coffee at home and have fun. You'll be saving yourself a trip to the local coffee shop, saving you money, time and energy (and a whole lot of kilojoules!).

Have More Fun, Spend Less and Enjoy Really Romantic Dates

February is the month to celebrate love and romance. We have just celebrated our 24th wedding anniversary and celebrating love and romance are still at the top of our favourite things to do together. Of course our dates (yes, we still date) may be different these days now we're older, but we still enjoy them and look forward to time spent with each other.

Our dates never cost much, if anything at all, but we always have fun.

So do you struggle to find money for dating? No one wants to spend their hard-earned money on just one night out - especially if you've been dating for 25 years, or even a first date! Surely you can impress someone without having to drain your bank account.

Try these romantic dating ideas to ensure that you don't overspend (without looking like a scrooge):

1. Everyone should know an inexpensive, charming restaurant. If you can't think of one, find one; every city has at least a few.

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- Look online and ask your friends who eat out a lot. Someone will know the perfect spot. You'll not only save money, but also you'll get to take your date someplace they've never been before. New experiences are always a hit.

2. Think outdoors. Many cities have walking paths through nice parts of town that can make for a pleasant way to get to know each other. An evening stroll with a stop for ice cream or coffee is a fun, inexpensive, and romantic date.

- Parks can be a good place to walk around and enjoy nature.
- A picnic in the park or on the beach is usually very pleasant.
- Rent a canoe or a paddleboat.
- Collect shells on the beach.

3. Rent a movie and make dinner. A movie at the theatre will cost at least \$15. Add popcorn and drinks and you're looking at \$30-\$40 in total. Dinner for two at a typical restaurant is another \$40+. That's \$80 total, if you're lucky.

- Instead, you could rent a movie and buy a couple of steaks and a fancy side dish for less than \$25. Staying in is a cosy way to spend an evening.

4. Think culture. Many museums have one day a week with free admission. If that doesn't appeal to you, here are some other ideas:

- Wine festivals can be fun, classy, and inexpensive.
- Many cities have regular free outdoor concerts.
- Art festivals are another interesting and free idea.
- Amateur theatre is inexpensive and fun.

5. Check out the flea markets. How about a flea market, farmers market or county fair for the afternoon? There are so many interesting things to see and talk about.

- These events can make for a very relaxing day. And they're much better than staring at each other over dinner trying to figure out what to say next. As a bonus, there's always something to eat that you've never tried before.

6. Used bookstores have a certain charm. If you know your date likes to read, a used bookstore can be a huge hit.

- We're not talking about the chain used bookstores in the strip malls. Check out the rustic, independently owned used bookstore in the artsy part of town.
- An hour or two poking around the stacks of old books followed by a good cup of coffee can't be beat. You can compare notes and the treasures you found. With the right partner, this date is golden.

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Dating doesn't have to be expensive, and the first date or two shouldn't break your bank. For new romances, it's a time to have fun and figure out if you want to continue seeing each other; for old romances it's a time to keep the romance alive. There are so many inexpensive and enjoyable ways to spend time together that to do anything else would be silly.

Be creative and see what you can come up with. Consider what you both would enjoy doing and start there. Spending less on a date doesn't mean you have to look cheap. Go have fun together!

Save \$100 a Month with One No-Spend Weekend Each Month

How Much Can You Save? \$100+ a month when you and your family enjoy one "No-Spend" weekend per month!

And what better month than this one, February, our annual No Spend month to start having fun saving money!

Making It Work

You know how expensive the weekend can be. Driving around in the car, eating out, and enjoying entertainment, like a movie or shopping (which really isn't a recreational activity) can really add up.

Think about it: for a family of four, a meal out costs \$50+. Then, if you go to a movie, that's another \$50 - 70 to get in the door (depending where you go). With the cost of movie snacks and the petrol to get you there, you're looking at probably \$160+ just for dinner and a movie!

Of course, these family outings are important to your family and serve many purposes, such as enhancing togetherness, keeping you all closer and building memories of wonderful times together.

They can also be a sneaky way of perpetual debt. Even if you don't do the movie treat, weekends can be expensive. Take into account petrol, drinks and snacks and those impulse purchases that almost always happen. They all add up to a lot of money very quickly.

However, what if you could spend plenty of quality, enjoyable time together and still preserve cash? Here's how to have a no-spend weekend without feeling deprived or being miserable:

1. Designate a certain weekend of the month as a "No-Spend" weekend. This weekend, everyone stays home. If your children or you are involved in sport, choose a weekend there's no game. The only exceptions are walking to places in your neighbourhood to visit neighbours and family or a park without any cost to you.

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2. Plan for your no-spend weekend. Explain it to the kids. Discuss activities to do together. Maybe you'll play a marathon Monopoly game or take a long bike ride in the neighbourhood. If a park is nearby, pack a quick lunch to take to the park. The goal is to have some things for each of you to look forward to on the no-spend weekend.

3. Show your excitement about the fact you'll all be home together. You'll find yourself looking forward to your no-spend weekend as it will provide a chance to do things you've wanted to do at home for a long time. Saving a bundle of cash isn't too bad either!

4. Before your no-spend weekend begins, ensure you have food and snacks so you won't have to go out. Plan to watch some DVDs or classic movies on TV. You can have an impromptu cook-out or invite the entire family into the kitchen to prepare the meals on Saturday and Sunday.

5. On Sunday evening, when your no-spend weekend is nearly over, ask everyone in the family what they thought of it. Ask for suggestions and ideas for the next no-spend weekend.

Act now to plan your first no-spend weekend. You'll enjoy it more than you think. You'll also be thrilled about the extra money you have in the bank at the end of your no-spend weekend!

Dear Cath

Q. Please help me find your article on naming and choosing the various cuts of beef. I am sure it will be in Food Preparation but I cannot find any index or box to bring it up. Margaret

A. You are looking for "Know Your Cuts of Meat". You'll find it in the Cooking section on the Tip Sheets page.

To find an article or a tip sheet (or anything else in the Member's Centre) use the Site Search at the top of the menu. Just type in the key words for the item you are looking for and it will bring up a list of related items for you.

Q. I remember reading how to tell if seeds are still OK to plant by dropping them in water but can't remember which were, the sinkers or the floaters. Have had a few goes at growing capsicums without success so was wondering if the seeds are still OK. Theresa

A. Capsicums are a little tricky to grow, and they can be very slow to germinate and even slower to fruit, so it may not necessarily be the seed.

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The theory is that if seeds float, they are viable as they are denser. Floaters are not viable as they have started to shrivel and therefore contain more air inside. It doesn't work for all seeds - some seeds are lighter and therefore float, others are heavier and sink, whether they are viable or not.

On the Menu

Healthy Snacks to Beat the Midnight Munchies

A growling stomach late at night is no fun. It's nearly impossible to get to sleep, or stay asleep, when we're hungry. We trudge to the fridge and grab the easiest, and often the least healthy, snack we can find to satisfy our cravings. If this happens to you night after night, it can get old very quickly, and you may be ruining your diet in the process.

There are a number of ways you can avoid the late night munchies. One of the easiest and cheapest is to plan healthy snacks ahead of time. That way, if you do wake up late at night at least you know you won't be reaching for the junk food.

Sage White Bean Dip

Ingredients:

1 can cannellini beans, rinsed, drained well
2 tbsp olive oil
4 garlic cloves, crushed
1/4 cup finely chopped fresh sage leaves
drizzle of extra-virgin olive oil
salt and pepper to taste

Method:

Put rinsed cannellini beans in bowl and mash with a fork; set aside. Heat the 2 tablespoons olive oil in a frypan over medium heat. Add garlic and chopped fresh sage leaves and stir for 2 minutes or until garlic is fragrant and sage is slightly crispy. Pour this oil/garlic mixture over the mashed beans in the bowl and stir to combine. Drizzle with the extra-virgin olive oil and add salt and pepper to taste; toss gently. Serve immediately with veggies, breadsticks, pita chips or crackers for dipping.

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Zucchini Italian Fries

These fries are a favourite snack of our friend Nino's. In fact he loves them so much they are gone almost before they're off the baking tray. They're also an interesting way to use up that glut of zucchini that happens about this time each year.

Ingredients:

2 medium size zucchini

1 egg white

1/4 cup milk

1/2 cup shredded Parmesan cheese

1/2 cup seasoned breadcrumbs

*optional - if you don't have seasoned breadcrumbs, use plain and add dried oregano or other Italian seasonings to the breadcrumbs

Method:

Preheat oven to 220 degrees Celsius. Lightly spray non-stick cooking spray on a baking sheet or cookie sheet. Wash and dry the zucchini, then cut into thin French-fry size and shape sticks. Put egg white in a bowl, whisk until frothy, then add milk and whisk together until combined. In a separate shallow bowl, put the Parmesan and seasoned breadcrumbs and mix together. Put a few zucchini 'French fries' into the egg/milk mixture to coat, then remove and put in breadcrumb/Parmesan mixture, coating well. Place on prepared baking sheet, and continue until all zucchini fries are prepared. Bake in preheated oven for about 25 to 30 minutes or until nicely browned; turn once during the cooking time. Remove to a cooling rack and enjoy with any dip you like.

Mixed Veggie Salsa

Ingredients:

1 cup diced zucchini

1 cup diced onion

2 cups diced red capsicum

2 cups diced green capsicum

2 cups diced Roma tomatoes

2 garlic cloves, minced

1/2 cup chopped fresh coriander

1/4 cup lime juice

1/2 tsp black pepper

Method:

Place all the ingredients in a large glass or plastic bowl and gently toss to combine. Cover with plastic wrap and refrigerate for 1 hour or more. Serve as a dip with pita chips or other snack cracker. May also be used to top scrambled eggs for a healthy late night meal or snack.

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Yogurt Carrot Dip

Ingredients:

6 regular carrots (not baby)
1 garlic clove, grated
1 tbsp good olive oil
1/2 lemon, juiced
1 1/2 cups plain yoghurt
1/2 to 3/4 tsp salt (to taste)

Method:

Peel and trim the carrots, then grate (fine) into a bowl. To the bowl, add garlic, olive oil, lemon juice, and yogurt; stir well. Add salt to taste, stirring well after each addition. Refrigerate (covered) for 30 minutes. Stir again before serving. May be enjoyed as a dip with crackers or fresh raw vegetables.

Quotes of Note

Almost everyone intends to accomplish something worthwhile--
as soon as there is time.

~~Edna McCann~~

~~~~~

Money never made a man happy yet, nor will it.  
The more a man has, the more he wants.  
Instead of filling a vacuum, it makes one.

~~Ben Franklin~~

~~~~~

Old men are always advising young men to save money.
That is bad advice.
Don't save every nickel.
Invest in yourself.
I never saved a dollar until I was forty years old.

~~Henry Ford~~

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You can only become truly accomplished at something you love.  
Don't make money your goal.  
Instead, pursue the things you love doing,  
and then do them so well that people can't take their eyes off you.  
~~Maya Angelou~~

~~~~~

If you can, you will quickly find that the greatest rate of return
you will earn is on your own personal spending.
Being a smart shopper is the first step to getting rich.
~~Mark Cuban~~

~~~~~

Someone's sitting in the shade today  
because someone planted a tree a long time ago.  
~~Warren Buffet~~

~~~~~

Doing more and more with less and less
is one form of being generous.
In fact, the easiest way to become rich is by being generous.
~~Robert Kiyosaki~~

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## **Living the Cheapskates Way: Improving the Planet's Health - and Yours**

You may be wondering why someone would choose a sustainable lifestyle. It may seem like you have to go out of your way for these practices. But there are many reasons why it makes sense to choose sustainability.

### **Industry and Technology**

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Over the past 100 years or so, the world has undergone major changes that have been significant to the health of the planet. Technology has allowed us to do more at a faster pace. The industrial revolution and technology have led to many changes in the way we do things.

Most farms today are managed by using heavy machinery rather than the horse and plow that were used a hundred years ago. In fact, farming has moved away from the local family farm to a large corporate model.

Chemical fertilizers and pesticides are in high use and fossil fuels are used in large quantities to power the equipment that plants and harvests crops. Crops are monitored through technology such as GPS systems that monitor the harvest.

Additionally, many foods have been genetically modified to produce a higher yield or make them resistant to herbicides that control weeds. While some experts argue that this is not a problem for health or the environment, others disagree.

We have become so used to getting our food from supermarkets, that we take for granted how it gets there.

It's important for the sustainability of the planet's resources that we pay attention to how products are made and transported.

## **Chemistry and Cleaning**

While you may not remember a world where you didn't use chemicals to clean your home or your office that time once did exist and it wasn't that long ago. Many of the chemicals that are on the market now are good at filling your home with lovely scents, but they have a price to pay.

Many of the everyday chemicals that are used to "clean" are actually quite harmful for the body and the planet. They leave behind toxins that can be harmful for people who suffer from asthma, allergies, and other respiratory problems.

Chemicals can also cause problems with skin. If your skin is very sensitive, you may find that many commercially available soaps and detergents can irritate you. Using products free of dyes and perfumes can help to alleviate the problem.

In addition, many chemicals can actually contribute to pollution of the environment. Sustainable living practices can actually reduce the amount of chemicals that end up in the water supply and in the ground. They can also help to alleviate you from symptoms caused by chemical use.

## **Financial Relief**

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While there may seem to be a little bit of out of pocket cost as you change your lifestyle, you'll find that sustainable living can actually save you a lot of money. Practices such as growing your own food and limiting waste can actually relieve your budget.

If you're looking for a way to pinch pennies, many of the sustainable living solutions for cleaning, managing energy waste and repurposing objects could be the answer. You'll find that this type of life can help you to escape the trappings of materialism.

## **Peace of Mind**

Many people choose sustainability because it brings peace of mind. You may be worried about the future of the planet for your children. You may be concerned about the ethical treatment of people and animals.

If you feel the ethical pull to make choices that will result in a healthier world, sustainable living might be for you. If you want to leave a legacy of ethical practices for your children and family, this is also a way toward your goals.

## **Leaving Excess Behind**

Many people in society have the philosophy that more is more. It's difficult to live in the world and not constantly see things that you want or feel you have to have. We've become a planet where people are more concerned with what they have than what they can give.

If you're tired of keeping up with the Jones's and you're ready to live a simpler life, you're ready to move toward a sustainable lifestyle. This doesn't mean moving into a shack or living on a commune.

It seems to mean that you'll learn to focus more on making sure your needs are met rather than collecting possessions. You'll be able to treasure what you have and not take it for granted as one does when they have too much.

## **Breathe Easier**

When you contribute to the sustainability of the planet, you're literally improving the air quality. In this day and age there's more asthma and allergies than ever before, with Australia being the asthma capital of the world (the Riverina district holds that reputation for us). It's no surprise that the air quality is worse than it's ever been globally.

Planting trees, growing your own food, reducing your dependency on fossil fuels and reducing your energy consumption can all contribute to a healthier atmosphere. Immediately you'll find you breathe a little easier and long-term, you can contribute to the reduction of global warming.

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## **Sharing Your Example**

Sometimes people worry that living sustainably as one person won't make much of an impact. But nothing could be further from the truth. When you choose sustainable living practices, you can actually begin a chain reaction.

When your neighbour sees you harvesting your garden he or she might decide it's time to start one, too. You might find that when riding your bicycle to work others see what you're doing and take their bike, too.

When you make one good choice, it will inevitably lead to more good choices. Your impact becomes much greater than what you alone did for the planet. Don't ever think that you alone can't make change happen. True change has to start with someone.

## **Changing Your Lifestyle**

As you continue our sustainability challenge, you may feel like sustainable living requires you to change your life too much (you probably thought that about living the Cheapskates way in the beginning). Rest assured that as we talk about the big changes you can make this year, we'll also address small steps that will help you to sustain the Earth without having to change more than you're ready to change.

## **Cheapskates Tip Store**

### **Make a Pillow Top Dog Bed**

**Approximate \$ Savings:** \$30-50

Dog beds are very expensive and tend to get smelly, requiring new ones every 6-12 months and at \$50-80 a pop, that is a big expense! I had a brainwave when chucking out old pillows and pillow cases.

Use two old pillow cases (or buy from thrift shop) and put a pillow inside. Put the pillow on top of the hessian bed or dog hammock or even in the kennel for warmth and comfort. You can make loops and attach with cable wire.

Using two pillow cases means you can wash the outer one and only do the inner one ever second or third week. The dogs LOVE their beds and often proudly lie on their pillows. The pillows also have your scent and dogs love that too.

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For winter I gave them a doona and cover and I put it out in the sun each day to kill germs and air them.

- *Contributed by Eleanor McEwan*

## **Saving for Bills**

At the beginning of each year I total up each bill: gas, electricity, vet, holidays, Christmas, insurance, car and then divide the total by 26 (I am paid fortnightly). I then have envelopes marked with the name of bill and the amount to save. After each pay I put the money into each envelope, ready to pay the bills.

- *Contributed by Mary Mason*

## **Enjoy Steak for a Lot Less**

When we want steaks for a steak sandwich etc. I buy a good piece of roasting beef and slice it on an electric slicer to about 1 cm, and then fry them. It works out cheaper than buying meat already cut as steaks, and you can buy a roast with no fat on it etc. They cook more quickly too.

- *Contributed by Patricia Hickman*

## **Recycle Ribbons into Christmas Ornament Hangers**

When I buy blouses they have a small ribbon near the shoulder area that is used to hang your blouses up on. I cut them off and use those ribbon pieces to hang Christmas decoration on the Christmas tree. Sometimes Christmas decorations don't come with a ribbon. They come in all colours so it's perfect for all shades of decorations. Depending how many decorations on your tree, using these beautiful discarded ribbons could save you a lot of money.

- *Contributed by Anna Waltisbuhl*

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## **Great Savings on Sandwich Fillings**

**Approximate \$ Savings:** 50% of Grocery budget

Christmas Produce At our local IGA they are throwing out turkey buffe and whole turkey for as little at \$4.99 a kg. What a great incentive for lunchbox delights for 2013. Cook the turkey buffe. Slice the meat and make sandwiches with cream cheese or tasty cheese and leftover cranberry or plum sauce. Place in sandwich bags and pop in a large ice-cream container in the freezer for the beginning of the busy school/work year. On the morning before school/work throw some greenery (cucumber, lettuce, bok/pak choy, Italian parsley etc.) into the bag to balance the meal. ENJOY

- Contributed by Melinda Rau-Wig

## **Your Own Great Coffee - Anywhere!**

**Approximate \$ Savings:** \$20 each time we go out

I am very fussy about my coffee and as I am allergic to cow's milk, whenever we get a coffee at a cafe, mine costs at least \$4.50! Add a cake or biscuit and my partner and I would spend at least \$20 each time we "stopped-for-a-coffee".

Most of the time, the coffee was mediocre anyway, so I went online and found [www.presso.com.au](http://www.presso.com.au) This is a brilliant Espresso coffee machine, that not only makes brilliant coffee, but also is energy saving and very portable!

It uses no electricity. So now when we go shopping in town, or even for a long drive, we take our picnic basket with the Presso, a thermos with boiling water, a jar of pre-ground coffee, sugar and milk (His and Hers) and homemade biscuits or cake. We have delicious coffee every time, with a minimum of effort and have saved such a lot of money!!

The Presso was \$185 to buy (I asked for it as a birthday present!) and has paid for itself over and over. We have even taken it to our friends' holiday house, where they just had the 'basics' and no 'real coffee' was available for 50 kilometres! We take it with us camping as well, as it needs no electricity to make a real good coffee-just boil the billy!!

- Contributed by Carla Moora

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## **Magazine/Brochure Wrapper**

I discovered that if you carefully open the short side of the plastic magazine or brochure wrapper - it fits perfectly in your small bench top or bathroom waste bin!

- *Contributed by Bindii Bee*

## **Replacing a Breadmaker Drive Belt**

**Approximate \$ Savings:** Max. \$220.00

My breadmaker drive belt wore out. I checked the price of new breadmakers - up to \$220.00. I wasn't willing to pay that as I do make a lot of my bread by hand anyway. The breadmaker is useful when I'm busy and in the winter. The belts were no longer available but once the service centre worked out I was committed to the old machine and was not in the market for a new one they told me just to use a piece of string - any string would do and I should be able to keep my breadmaker going for years more!

- *Contributed by Kay Marriott*

## **Stop Wasting Fruit!**

You've probably noticed during the hot weather that fruit tends to go off a bit quicker. I usually refrigerate most of mine but some weeks the kids will eat heaps of it and others they won't eat as much. To avoid waste I decided to freeze some of it. I'm not really sure if all fruit could be frozen, but I have tried a few. It makes a great treat on the hot days we have been experiencing this summer, particularly when ice blocks are expensive. This week I decided to chop and freeze the watermelon, oranges and grapes. I just popped them in ziplock bags (which I wipe out and reuse). The kids are just loving them! Of course you could try other fruits as well! Beats throwing it out!

- *Contributed by Katherine Field*

## **Emergency Safety Box**

Like many Cheapskaters, I live in a rural area and the threat of fire this year has been quite significant. I have taken on board the notion of having an emergency fire box filled with things

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suggested by fire personnel such as spare batteries, portable radio, first aid kit, precious documents etc. However I have a couple of tips to add:

1. Copy all precious photos onto disk or USB - do this well in advance and keep one or two of these in the box. Do this also with all key documentation such as insurance papers, personal identification such as drivers licenses, birth and marriage certificates, qualifications etc.
2. Also important is current medical advice - such as medical conditions, medic alert bracelets etc. You may not lose these in a fire, but even losing a wallet may make you feel relieved that you took copies of personal cards and drivers licenses etc.!
3. ALSO, whilst it is an added cost in setting up an emergency box, I suggest toothbrushes, toothpaste and some clean spare underwear for each member of the family.
4. For the pets, a couple of spare cans of food and WATER BOTTLES. (Keep a couple of these frozen and ready to go in your freezer if you have room).
5. A small amount of cash is also likely to be very useful.

If you need to leave in a hurry, flustering about to "grab" things is far from one's mind. So do this well in advance, and put it right near your door. On busy high alert times, I actually carry mine in my car so all I have to worry about is people, pets and RUN!! All of this will fit in a small cardboard box or if funds allow a plastic one with clip on lid or a cheap or re-purposed small suitcase.

- *Contributed by Lisa Jardine*

**Editor's Note:** Having an emergency kit handy is a good idea for everyone. Your emergency doesn't have to be a bush fire, it can be as simple as a sick child in the middle of the night. Get together a bag with essential information, some coins, a puzzle book (waiting can be boring) and something to eat and drink and keep it somewhere easily accessible. Then when you need to rush out the door in a hurry you don't need to scabble around gathering things up - just grab the bag and go. *Cath.*

## **Toast Extractor**

This will not save any money, but a few burnt or singed fingers. I use my tea bag squeezer to take the toast out of the toaster each day. Stops me from getting burnt fingers :)

- *Contributed by Hazel Cameron*

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## Trade a Skill

**Approximate \$ Savings:** \$5 up

If you have a skill why not offer it to a friend or colleague that has a skill you need? My colleagues at work do just this: one was a hairdresser and the other a costume designer. The hairdresser cuts the costume designer's hair in return for any sewing that needs to be done. This includes making an outfit from scratch. Huge savings all round!

- *Contributed by Christelle Buckschun*

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The Cheapskates Journal is the monthly ezine produced by The Cheapskates Club for its members. This ezine is produced 12 times a year by The Cheapskates Club.

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