

# THE CHEASKATES

# JOURNAL

Bright ideas to save you money



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

### March 2011

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The Cheapskates Club -

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

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

**The Cheaskates Journal**

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Mar 2011

# MARCH 2011

## From Cath's Desk

Hello Cheapskaters,

Happy MOO month! I love March, just because it's MOO month. I love the challenge of making as much as we can ourselves. The whole family gets in on the game, creating and designing and building the things we need and the things we want.

Of course we do a lot of MOOing in the kitchen. That goes without saying. But every March I find something else we can MOO. Last year it was cashew butter, I wonder what it will be this year? I do hope you all join in the fun of MOO month, it's so exciting to see just how many things we are not buying!

Now, drumroll please! I am thrilled to announce the winner of our Lifetime Membership giveaway.

Ratatatat.....

Congratulations to Jennifer Dowell as the winner of the 2011 Lifetime Membership giveaway. I'm looking forward to Cheapskating through the years with you Jennifer.

I hope you've all noticed the little (ahem!) ad above. Yes, I will be at Boronia Library again on 16th March. I hope you can come along and have a chat, I just love meeting Cheapskaters. Of course I'll be talking Cheapskating - what else - and sharing lots of hints and tips too. I love libraries and library talks so if you can't get

to Boronia and would like me to visit your local library let them know.

How did you go with your Spending Freeze? I know some of you shifted it to March. What brave Cheapskaters you are, March has 3 more days of no spending!

Ok, I'm off to do some MOOing!

*Happy Cheapskating,  
Cath*

## Shrink Your Carbon Footprint

How big is your foot? Is it big and heavy enough to leave a footprint? I'm sure it is. It's also big and heavy enough to leave a carbon footprint. Carbon footprint is the term used to describe the amount of greenhouse gas (or CO2) emissions we each produce in our daily lives. You can't see them but they exist. And they contribute to global warming.

So what can you do to reduce your carbon footprint? Well first you can find out just how big your foot, and your footprint, is! Go to <http://www.wwf.org.au/footprint/calculator/> and calculate just how big an impact you are having on the environment.

Once you know just how big an impact your footprint is having on the environment, there are heaps and heaps of simple things you can do immediately to lessen the impact, and



plenty of other things you can do in the long term to reduce it even more. As an added benefit, you'll probably find that your cost of living will actually go down!

Some things you can do right now are:

1. Turn lights off when you leave the room. Make it a habit to never leave a room with a light burning.
2. On that note, switch to compact fluorescent light globes where possible.
3. Keep the house cool (or warm) by making sure windows and doors are shut tight and drawing the curtains or closing blinds during the heat of the day or at sundown in winter.
4. Use draught snakes against all exterior doors to keep draughts out.
5. Don't turn on the hot water tap unless you are washing dishes or having a bath or shower. Use cold water wash your face and hands.
6. Put water in a tumbler to brush your teeth and rinse your mouth, don't leave the tap running.
7. Put 5cm of cold water into the sink to wash veggies rather than run the tap.
8. Use a steamer on one burner or element to cook vegetables rather than two or three saucepans.
9. Make good use of your appliances. Make sure the dishwasher and washing machine are full before running them through a cycle.
10. Compost food waste. A bokashi bucket will allow you to compost just about all your household food waste.
11. Separate the rest of your household waste into recyclable and rubbish.
12. Look for items with minimal packaging when shopping.
13. Take your own green bags and say no to plastic.
14. The same applies to veggie bags. Make re-usable veggie bags from light weight curtain or netting and ignore the plastic bags.
15. Put a 'no junk mail' sticker on your letterbox.
16. Recycle grey water onto the lawn and flowerbeds.
17. Walk or ride a bike for short journeys.
18. Only use the car when absolutely necessary, and try to combine errands into one trip.
19. Line dry, or use a clothes horse.
20. Limit your shopping trips to once a week or even better once a fortnight.
21. Clean the filters in your air conditioning and ducted heating regularly. Dirty filters make the units work harder, requiring more energy (power) to run, increasing the footprint and the bill.
22. Turn the thermostat up in summer and down in winter. If you're cold put on a jumper and slippers.

23. Use task lighting rather than lighting the whole room.
24. Turn all appliances off at the wall and unplug them when they are not in use.
25. Ditch the electric blanket and invest in a microfibre sheet to keep your bed warm and cozy in winter.
26. Limit showers to 5 minutes and baths to once a week.
27. Keep your car well serviced for peak fuel efficiency.
28. Mend and make do. Look for a way to repair or reuse something before you throw it out and buy a new one.
29. Join Freecycle and pass unwanted items on. It's also a great way to get the things you want or need free.
30. Turn off the hot water and central heating pilot lights if you are going to be away for more than 24 hours.
31. Make sure your ceiling is adequately insulated.
32. Only use the oven when you can cook something on each shelf.
33. If you have an electric oven turn it off 15 minutes before the food is cooked. The residual heat will finish the cooking. Ditto for electric hot plates.
34. Water the garden in the evening, after sundown to avoid evaporation. A good, deep watering twice a week is better for your garden than a short, shallow drink every day.
35. Buy a pressure cooker. You'll have meals on the table in 10 - 20 minutes.
36. Shop locally. Try to only buy fruit and vegetables that has been grown in your local area.
37. Make every second meal a meatless meal. There are lots of lovely meatless meals in the Recipe File.
38. Cook from scratch. Enough said.
39. Don't put hot or warm food straight into the fridge or freezer.
40. Keep your freezer full. If food is getting low fill empty milk bottles with water and freeze them or scrunch up newspaper and use it to fill the gaps.
41. Don't buy bottled water.
42. Eat in season as much as possible
43. Fresh is best. Try to buy only fresh fruit, vegetables, meat, poultry and seafood.
44. Hang towels to dry after baths and showers instead of getting a new one each day. Try to make it last a week before being laundered (you're clean after your shower, it's only wet!).
45. Use wet face washers for nappy and make-up wipes.
46. Use cloth serviettes.
47. Leave the tissues on the shelf and use handkerchiefs instead.



48. Keep some older serviettes or linen tea towels to use as paper towel for spills, wiping up etc
49. Dilute your dishwashing detergent 50:50 with water and remember, a little squirt creates a lot of bubbles.
50. Use Cheapskates washing powder.
51. Stop using dishwashing liquid and use a bar of laundry soap swished under the hot water tap to wash up.
52. Use the microwave to heat or cook food instead of the oven or stove.
53. Boil a filled kettle in the morning and store the hot water in a thermos for hot drinks during the day.
54. Use re-usable storage containers in the fridge and freezer rather than clingwrap and throw away containers.
55. Use a push mower rather than a motor or electric lawnmower.
56. Rake the leaves and grass clippings and sweep paths with a broom instead of using a blower.
57. Plant a tree (or two or three...) that is native to your zone.
58. Use a flyswat instead of fly spray.
59. Mulch garden beds to limit evaporation and help keep weeds down.
60. Think used before buying new furniture. You could end up with a better quality item for far less than what you'd pay for new.
61. Use a trigger nozzle on your hose.
62. Avoid using sprinklers, especially during the day. Soaker hoses used to water at night are a better option. They give the water time to soak into the soil rather than running off.
63. Limit the number of commercial cleaners you use. Instead opt for bicarb soda, washing soda, white vinegar, laundry soap and borax. You'll be able to clean just about anything with those few ingredients.
64. Wear clothes more than once. Ok, if it's dirty or smelly then wash it. But if you've only had a jumper on for an hour, it doesn't need to be washed.
65. Use cloth nappies. These days cloth nappies are better than disposables. They come in different shapes, sizes and colours and you will easily recoup the initial outlay in just a few months.
66. Line dry nappies in the sun to keep them white and bright. Sunlight is a natural bleach, so no need for chemical whiteners.
67. Defrost your fridge and freezer regularly to keep it running at peak efficiency. Once the ice is more than 5mm thick it's time to defrost.
68. Use solar lights outdoors. They can be used to light paths and driveways and are getting cheaper and cheaper to buy.
69. Collect rainwater to use in the garden. If you don't have tanks installed, think about getting at least one. In the meantime you can use buckets and empty bins to collect rain water.
70. Use rechargeable batteries.



71. Grow your own food. Even if it's just a few herbs in pots it will help.

72. If you have the room try to grow as much of your food as possible. Even a tiny backyard can provide vegetables and fruit.

That's 72 different things you can do right now to help reduce your carbon footprint. What other ideas do you have? Share them with us here, I'll add them to the list as they come in. Let Cheapskaters lead the way and see just how many we can get!

## A Thoughtful Moment

### Gran always used to say.....

Gran always used to say

"Ants work and have good lives but it can be dreary being an ant, grasshoppers party and have a good time one time but then they starve because they never learned to work. Be an ant, but get invited to the grasshopper's party and don't bring any lazy, loafing grasshoppers home with you! And NEVER marry a grasshopper!"

"Before you let a shock make you jump! scream! run! curse! etc stop and take a deep breath and think before you do anything. Forethought is hard to do but it's cheap and a good habit to develop. Afterthought costs the earth because it is what you could have said or done too late to do you any good."

"Never do a half-hearted job - do it right the first time, you will never have time to re-do it and

you never know when that task may be the nail in a horse's shoe that saves the world."

"Always save for a rainy day, but try using an umbrella and gumboots to deal with the wet before you use your saved money. You'll understand why when you see how hard it is to build up money in savings."

"Nothing is more expensive than being stupid. And it is dreadfully embarrassing to be caught out by your own moment of stupidity."

"Character shows in what you do to the person or animal who is helpless and in your power when no one is watching. So make it a point to watch those you are unsure about in such moments whenever you can arrange it and you'll know who you can really trust. Remember that you are also being watched by those knowing enough to follow this precept. Who would trust someone who tortures puppies, kittens or babies?"

"Foul language is the first reaction of a bird brain. If you cannot say something that makes you look and sound like you are intelligent then learn to just growl like a hurt wolf. Everyone will know to leave you alone until you're feeling better and you won't have to apologize for what you said in front of the wrong person."

And lastly, but not least, my very favourite Granism:

"Smile - it lets your friends know your life is good and makes your enemies wonder what is going on."



# Saving Story

## I Found Cheapskates and Haven't Looked Back!

We have mortgage debts in two countries (UK and Australia) as we still can't sell our flat in London because of the Global Financial Crisis - so I really needed some HELP with juggling what little money we have! Asset rich and cash poor is how the financial advisors categorise us!

I stumbled across the Cheapskates Club website a year or so ago and signed up to the free newsletters and then I finally bit the bullet and upgraded to a Platinum membership last year and I haven't looked back since.

We are a family of four (with a three year old and a 2 month old) living on my husband's one income which is very challenging in this day and age when the prices of everything seem to go up and up! So far since signing up I have really gotten our finances in order and feel like there may just be a light at the end of the tunnel.

The main things I have done that are helping:

- Bills folder
- Set up a Payment Push to try and pay down our highest interest debts first.
- Overpayments on our mortgages in UK and Oz (\$100's in interest over the term of the loans)
- Insurance reductions (a few phone calls = savings \$150 + per year)

- Low interest credit cards (I have been an interest rate tart for years !! think they are onto me now though!)

- Paying our rates/electricity/water bills off weekly via BPAY at \$25 per week (no more bill shock !)

- Phone: Cancelled our Telstra home phone and we now only use our computer and Skype for home phone calls (saving \$40 per month line rental)

- Internet: reduced our plan as we didn't need the 12GB we were paying for the last two years! (saving \$40 per month)

- Mobiles: Reduce our plans to \$29 per calendar month each and increase them when necessary (e.g. when our baby girl was born and I knew I would be using the phone more I increased the CAP for one month)

- Car: My husband started a new job where he had a company car so we were able to sell his car and cancel the insurance/regio/petrol costs associated with having a second car (I estimate \$100 per week savings)

The only thing that I am still struggling with is the meal planning/cooking/shopping etc with a newborn and a toddler but I am hoping that is my next thing to tackle ! I have been eBaying all our unwanted things in our townhouse and I have made some good money this month ! I am saving to buy a freezer off eBay and a larger fridge so we don't have to shop as often for food ! My husband just laughs as he comes home and one piece of furniture is gone and replaced by another all in the time he has been at work!



I am also making use of Freecycle for recycling things we don't need and also getting things free like a pirate costume that I needed for my little boy for a party last week ! Got it FREE off Freecycle ! FAB FAB !

I am feeling really inspired and will be hoping to sort out the kitchen side of things in the next few weeks/months! WISH ME LUCK !!

Thanks so much ...you really are an inspiration! My constant motivation is that I really don't fancy going back to the corporate world after having my 2 babies ...so I am trying everything to be debt free as soon as possible!

I just wanted to say a huge thank you to you for the wonderful work you do with your website I am truly inspired to start living the Cheapskates way! Thanks Cath!

*Michelle Nel*

## Making Money on a Funeral

**(reprinted from Debt Free, Cashed Up and Laughing from 27th July 2007)**

We have had a long and very sad week here. Early on Sunday morning we lost an old and very dear family friend and while he had been ill for a very long time and we knew that the end was close it has still been a shock and incredibly sad for us, although as it has turned out it has also been a funny and happy week too.

Derek was a very caring and loving husband and father and he made sure that his wife would be well provided for. Just last week he was at his solicitor's office making sure that everything was in order and that Barbara wouldn't have to worry about a thing, even to the point where his funeral was planned down to the hymns and flowers. And it was also paid for.

It's never nice to think about our own mortality but we are mortal and we are going to die sometime and in all fairness I think that we should prepare as much as possible ahead of time to make such a sad time a little easier for our loved ones. This could just be the control freak coming out in me, but I think not.

I'm not being morbid and I'm not saying we should all run out and select a casket and a plot. Just that a few minutes spent in checking insurances, updating wills (you do have a will don't you?) and putting any particular requests in writing won't hurt you.

The events of this week have had me thinking. Wayne's Granny had the right idea. After his Grandad died, Granny sold the farm and bought her unit. She also arranged her funeral. She chose a casket, arranged the plot, chose the hymns and the church and requested no flowers. She was a very frugal lady and couldn't bare the thought of spending money on flowers only to have them sit outside with no-one to enjoy them. Granny also paid for her funeral and the money was put into a trust fund to cover any price increases.

Granny Armstrong came from strong, sturdy stock and lived for 31 years after she made these arrangements. When Dad and his two brothers where settling her affairs after the funeral they were absolutely gobsmacked to



receive a cheque from the funeral director – for the balance of the funeral trust fund. Granny's money had been in trust so long that it had not only covered the cost of her funeral but made a profit for her estate! She would have loved knowing that she made money on her own funeral.

With the cost of a bare bones, no frills funeral being around \$4,000 putting a little aside each week to cover costs may sound morbid but when you think about it could your family find that much money in just a couple of days? Especially when they are grieving?

Wayne and I are going to sit down this weekend and at least have a talk about this. He won't like it one little bit but I know we'll both feel happier for at least having the talk.

Wayne and I did eventually have that talk and get our wills and our funerals sorted out. What reminded me of this blog post was a friend who asked me to act as Executrix of her estate. During the conversation she mentioned that she has her funeral costs as part of her Peace of Mind account.

That made me smile. She is thinking ahead (a long, long way ahead I hope), and we laughed because we can see her funeral fund being even bigger than Granny's.

Before you add a funeral category to your Spending Plan and Peace of Mind accounts check with your super fund and any life or sickness and accident insurance you may have. Sometimes funeral costs are an added benefit of these insurances.

Funeral plans are regularly advertised on TV and they sound good value. Unfortunately they are like everything else and before you sign on the dotted line you need to do your research and shop around.

There are some funeral insurance plans where you will end up paying more in premiums than what your funeral actually costs - something to think about. And then you need to read the fine print - if you cancel your payments you are no longer insured and that means no funeral cover. You will have paid premiums for nothing.

There are a couple of ways to get the funeral you want and not leave a financial burden for your family.

You can self-insure, as my friend is doing, by putting money aside regularly specifically for your funeral. This is a good idea if you are reasonably young and healthy. The side benefit is that if you have your funeral fund invested properly it will be earning interest and growing even faster. You then have the option of stopping payments once you reach the estimated cost of your funeral, topping up once or twice a year to cover inflation. Or you can continue to save in the account and leave an extra nest egg for your family.

Alternatively you can choose to pre-pay for your funeral. This means you either pay for your funeral, at today's prices, in a lump sum or pay a deposit and make regular payments over a fixed period until the cost is covered. After that there's no more to pay.

Or you may like to take out a separate life insurance policy to cover your funeral. Costs will vary, according to your age and the value of the policy. And again, if you stop paying the



premiums for any reason you're not covered and the money you have paid has been wasted.

Thinking about our own mortality is never pleasant. No one wants to think about dying or their own (or anyone else's) funerals. Leaving clear and concise instructions about what you'd like in the way of a funeral, as well as details on your funeral fund is a generous gift for those you leave behind.

No one wants to have to worry about finding thousands of dollars, at almost a moment's notice, when they are dealing with the death of a loved one.

And who knows, you may be like Granny Armstrong and live long enough to leave a considerable fortune, even after funeral costs.

## A Few Cross Stitch Tips

I love to hear from members and I get especially excited when I see someone has put a suggestion in the Suggestion Box. Recently there have been quite a few suggestions, or requests, for more craft projects in the Journal and newsletters.

One of my favourite crafts is cross stitch. It's the easiest embroidery stitch to learn and one of the most widely used and decorative. Cross stitch is one of the oldest forms of embroidery and embellishment and samples of early forms can be found all over the world.

I learnt to cross stitch in primary school, in Grade 6. I had to make a gingham apron and cross stitch a pattern around the hem and on the pocket. The pattern came alive with every completed stitch, making the apron very pretty. And so I fell in love with cross stitch. Sadly I wasn't so keen on the other aspects of sewing and I don't remember ever finishing the apron.

Over the years I've done quite a bit of cross stitch. I've used it to decorate baby bibs, serviettes and tablecloths, towels, hand towels and face washers, on tiny singlets for each of my babies and to create pictures and samplers that hang on our walls. I particularly love working samplers using historical patterns.

Here are some general cross stitch tips that will help you with your cross stitch projects. Next month I'll add some tips for advanced stitchers.

## Getting Started

Always start stitching from the centre of your fabric. To find the centre on your fabric, fold the fabric in half twice. The centre will be at the intersection of the two folds.

Finding the centre of your chart by following the two arrows. One arrow will be in the top centre and the other one in the middle left side of your chart. Follow these two arrows. Where they meet is your centre stitch.

## Fabric

The three most common fabrics used for cross stitch are the aforementioned gingham, Aida cloth which has an even basket weave and even weave linen.



Using gingham you put one cross per coloured square.

Using Aida cloth you put one cross over each woven block of threads.

Using even weave lined you count the number of threads across and down the fabric to make your stitches.

Use different qualities of fabric. Try cheaper fabric for quick designs, saving money so that you can splash out on the best fabric for heirloom projects.

Unless the work is very small always use an embroidery hoop. They come in all sizes and hold your fabric taught while you work, helping to keep your stitches even.

Put tissue paper in your hoop with your fabric then tear away the centre where you are stitching. This will keep oils from getting onto your fabric and help your hands from being moist.

You will want to allow 3 to 4 inches of fabric on each side of the design. This will help you framing your project easily.

## Threads

You can use just about any thread to work your cross stitch design. The most common is stranded embroidery cotton. While stranded cotton is the most common cross stitch thread, it's not the only one. You can use stranded silks or rayons to give your design a sheen. Or flower thread for a nice, even matt finish. On larger projects or for a rustic look try using tapestry wool (you can strand this out if necessary).

When stitching with two threads use only one strand of floss, put the ends together and thread them through the needle leaving a loop on one end. When you put the needle through on your second stitch, catch it through the loop. This keeps the material from getting bumpy.

When ending your thread by running under other stitches, try to match colours. Never run a dark colour under light stitched, it might show through to the front.

Back stitch should be added when all other stitching has been completed.

## Needles

Always use an embroidery needle for your cross stitch. It has a nicely rounded end for going through the fabric. A size 22 or 24, depending on the thread you are using, is usually the right size.

Many of us we have the bad habit of leaving the needle into the fabric when we end a stitching session. Be aware that this can leave a permanent stain or large hole in your fabric. Always store a needle properly.

## Tips

If you have pets or small children do not keep your cross stitch materials in a bag. Keeping your threads, needles and scissors in a box that shuts securely will prevent little fingers and paws from getting into things easily!

If you are working on a larger needlework project, invest in a set of stretcher bars. They keep the fabric from getting warped and it makes it easier to actually do the sewing. They come in several sizes, and are fairly inexpensive.



If at all possible, get your pattern and graph enlarged. It makes counting the stitches so much easier. I like to keep the original pattern and graph in a display folder, putting the marked off graph behind it when the design is finished.

Using a highlighter in a light colour - yellow works very well for marking off stitches or areas of stitching as you complete them. If your lighting makes the yellow hard to see at night, you could use another colour like green or blue or orange when stitching at night.

## Healthy Slow Cooker Cooking

So often at the end of a busy day it's a case of MCBB Syndrome (Mum Can't Be Bothered) when it comes to getting dinner on the table. Just the thought of having to cook, let alone prep a meal to cook, can be exhausting. It's then that takeaway or home delivery are so tempting. And what does the occasional takeaway dinner cost really? Well for a family of four a fish'n'chip dinner costs \$24.70 at our local fish'n'chip shop. Pizza costs \$24 for pick-up, \$30 for delivery. And Chinese - oh boy! Around \$54, but it is delivered to the door.

A slow cooker can put an end to MCBB Syndrome and be a real time and energy saver when it comes to preparing a hearty meal for your family. Put the ingredients into the crock in the morning, set the temperature and it basically cooks for you. You can go out and run your errands instead of watching over a

simmering pot. Dinner is ready to serve when you walk in the door, perfect for those nights you work late or have kids at after-school sport.

Although your slow cooker is the ultimate in convenience, you'll often see recipes that use too many pre-packaged or high fat ingredients, supposedly to make the meal faster and easier.

You don't have to sacrifice eating healthy for quick meal preparation.

It doesn't take that much longer to peel and dice some veggies or brown some meat than it does to open cans and packets. And apart from the health benefits, the benefit to your grocery budget can be huge.

Here are a few ideas for ingredients to add, and some to eliminate, in order to keep your slow cooker meals as healthy as possible:

## Add This

Kick up the flavour with herbs and spices instead of pre-packaged flavourings. Either snip a few fresh herbs or sprinkle in some dried herbs to boost the flavour of your slow cooker creation. Dried herbs are a good choice because they stand up well to the long cooking. If you use fresh herbs it's normally best to wait for the last half hour or so to add them to the crock pot. Mix and match a variety of herbs and seasonings like black pepper, chilli, garlic and onion, to give your slow cooker meal layers of flavour without using preservative and additive packed ready mixes.

If a recipe calls for packaged seasoning, take a look at the ingredients list. What are the real ingredients listed? Chances are you have most of them in your pantry. You can skip the filler



ingredients like artificial flavours and preservatives.

Use fresh meats and vegetables rather than canned or other pre-packaged food. With a little prep work, you can have a slow cooker meal that is nutritious and delicious without relying on processed ingredients. You can control the amount of fat and salt and completely remove the preservatives from your family meals by using fresh meats, vegetables, and even fruit. If you're used to canned and frozen food, this may taste a little different than you are used to. But it won't be long before you learn the pleasures of digging into a meal that's closer to what your grandparents used to enjoy.

You can make a delicious casserole base with one carrot, one onion, two sticks of celery and a parsnip. Dice them into evenly sized pieces. Toss in some seasoned flour and add to the slow cooker with your chicken, beef, lamb or pork. Mix some dry mustard in some stock (beef or chicken) and pour over the meat and veggies. Just before you serve, taste the gravy and season with salt and pepper if it needs it. You can also thicken it with a little gravy mix or cornflour dissolved in a little cold water.

Another advantage of slow cooking is the beautifully moist and tender meat. Lean meats, when cooked in the oven, can dry out. You have to watch them, perhaps basting with pan drippings or melted butter to keep the meat moist. This is not only tedious, but covering meat in butter to keep it juicy defeats the purpose of eating lean meat for your health. The slow cooker's unique cooking method keeps the moisture in the meat, recycling the juices over and over with the lid's condensation. Surround some skinless chicken breasts with fresh cut veggies and a sprinkle of herbs, put on

the lid, and you'll have the juiciest lean chicken possible.

## Eliminate That

The 'Cream Of' soups are often a staple of crock pot recipes. You'll find many crock pot dishes call for cream of mushroom, chicken, or celery soup to make a dish thick and creamy. Canned soups are often loaded with additives you can't pronounce and don't want to feed your family. These chemical additives are avoidable when you learn a few simple methods to whip up an alternative for the creamy base. A quick whisk of flour, butter or oil, and milk or broth in a saucepan will produce the same ingredient without the additives. Use our Cream of... Soup Mix as a base for any cream soups called for in recipes. You can make the base up in bulk and add the flavourings needed for each recipe as you make it up. It's cheaper and much healthier than tinned soups.

Most serious cooks know that salted butter is another thing you can do without. Unsalted butter is the best way to go, giving you the creamy flavour while still allowing you to control what goes into your slow cooker. Using unsalted butter keeps your food from sticking better than salted butter and also keeps your sodium content at your discretion, not the food manufacturer's.

Processed canned foods; vegetables, fruit, and meat, can be over-processed and may contain extra ingredients that just don't do well in the slow cooker. This leads to disaster, both in terms of nutrition and texture. In order to get the healthiest meal possible in your crock pot, ban food items that have been processed and canned in oil, sugary syrups or, even worse, artificial additives to keep the colours bright.



There is no room for these kinds of foods in your healthy crock pot cooking.

## Start Cooking Healthy Today

Controlling what goes into a meal is key to not just healthy slow cooker cooking but all cooking. You have the ability to keep the flavours high and the artificial preservatives, flavours and colours low just by choosing the right ingredients. Once you get used to cooking with healthy ingredients, you'll find there is not much of a difference in time or trouble between a stew made with fresh wholesome ingredients, and stew made by opening cans and other packages and dumping it all in the slow cooker.

Use fresh ingredients and leave out the processed foods to make the most of your slow cooker meals. Slow cooking was designed for fresh food; picture your grandma patiently stirring a pot full of fresh ingredients to feed the family a healthy meal. Follow her lead to bring back the joys of your grandparent's time around the dinner table.

## What to Do When Your Children Want a Pet?

I have three children. That equates to a lot of would-be pets and even more requests for pets of various types over the years.

When we were first married Wayne's aunty gave us a stray kitten she found in one of the farm sheds. It was a tiny, black and white bundle and the most ferocious miniature creature I've ever come across. That tiny kitten could scratch and

claw so fast. Glenwood (that was her name) loved to hide and spring out at us as we walked past. First she'd land on our ankles, she was so tiny. As she grew she could scratch a calf, then it was a knee until finally she could spring almost shoulder high, and with claws out slide down our arms. Sadly she disappeared when Tom was about a year old. I walked the streets, babies in the pram, calling her and searching for weeks but I never found her.

Those boys missed that cat terribly. I didn't really. She was a lot of extra work and rather expensive. Who would ever think a stray cat would demand "gourmet" cat food? Miss Glenwood turned her nose up at fresh fish and meat and the look she'd give if we served up generic cat food!

We decided to wait until they were old enough to look after a pet themselves (with supervision of course) before we replaced Glenwood.

Those years fairly flew. Before we knew it AJ was 8, Tom was 6 1/2 and Hannah was 3. As it turned out it was Hannah who wanted a pet. She loved Grandma's dog Bluey and cat Pumpkin and the birds in the aviary. But I still didn't think they were old enough or responsible enough to care for a pet themselves.

One day Hannah went for a walk. She was allowed to go for a walk around our cul-de-sac. All the neighbours knew her and she knew them. I'd time her, if she wasn't back in 5 minutes (it's a tiny cul-de-sac), I'd stand on the front porch and call her. This day she was home in super-quick time. With a dog.

My darling 4 year old had dog-napped our new neighbours dog. She assured me the dog had followed her home. She only had to open the gate and call it and it came to her. Thankfully



our new neighbour thought it was hilarious and we've been friends ever since.

It was then we decided we needed to get the kids a pet of their own.

It seems all kids want a pet of some kind eventually. Pets are just plain fun and provide companionship. As parents we want to make a wise decision when it comes to choosing a pet for them. You do need to get something they can take care of unless you are willing to be totally responsible for it yourself. But there are several options available and some questions you can ask the kids and yourself before deciding on a pet.

## How Responsible Are They Now?

Are your children fairly responsible now? Do they do their chores and school work when told and do they follow through as a rule? I assume they are not perfect, my kids aren't any way, but we are talking overall here. How responsible they are now can make a big difference in the type of pet they can have.

## What Can You Afford?

This is always a good idea to take into consideration and is a learning moment for your children as well. Depending on how old the kids are, are they going to be totally responsible for the pet, as in buying its food and everything? Or will it be a family pet that mum and dad will help with? Does your income allow a Great Dane or is a hamster more within the budget? Keep in mind the start up cost of the pet as well. That cute white rabbit may not be all that expensive but when you factor in it's

hutch, the pellets, vet costs etc. it can be just as pricey as a dog.

All pets will have ongoing costs. The only free pet is a pet rock, but they just don't seem to be all that popular anymore.

## Consider Starting Small

If you are not sure whether your children can handle the responsibility of, say, a puppy, consider starting out with something smaller. While you can't romp at play with a goldfish or hermit crabs they can determine how well they will do at after a pet. There are also smaller pets they can train and play with, such as a guinea pig, that is less costly than a puppy or kitten that can still be fun. This might be something you consider: tell them if they can be responsible for the smaller pet for a set time frame, perhaps six months to a year, they can then get something bigger. Of course you're only going to do that if you are prepared to follow through and come up with a bigger pet.

## Starting the selection process

If your kids are begging for a pet, take them to a pet shop and do some research before making a decision. Let them make up a pet budget, listing all the costs of the various pets they are thinking about. Then let them figure out how they will earn the money to care for their pets. And get them to make up a care plan too. Factor in the walking, bathing, vaccinations, feeding schedule, cage cleaning etc.

Pets aren't cheap to get or to keep no matter what anyone tells you as they hand over that cute puppy or cuddly kitten. Pets are also a lot of work, so finding one to suit your lifestyle is

essential. There is no point in having a Great Dane if you live in a high rise apartment and hate going for long, long, long walks. Or having a cat if you travel for work and are away from Monday to Friday.

## Where will it come from?

Once you've decided, as a family, on a pet, consider where you are going to get it from. The RSPCA recommends choosing your pet from either your local RSPCA or another reputable animal rescue group rather than a pet shop. This is because, charming as your local pet shop may be, you have no real information about the animal: where it's from, breeding conditions etc.

If you choose a particular breed it is advisable to visit a few registered breeders (in the case of dogs and cats). Choosing a pet from it's place of birth will give you a good insight into the health and suitability of the animal. This is especially important if you are choosing a dog to be a member of your family, you want a dog that is sociable and that will fit with your children.

It's best to steer clear of markets and backyard breeders. The health and integrity of the animal can't be assured, putting your family at risk. And if, for any reason, you believe a backyard breeder or market stall-holder is abusing the animals in their care please contact your local RSPCA or animal shelter. If they are doing nothing wrong they have nothing to fear. If they are abusing the animals you will have helped stop the cruelty.

## Adopt a Pet

Perhaps adopting a pet will suit your children. Giving a loving home to a homeless pet can be

a wonderful experience. Adopted pets are usually vaccinated, wormed and micro chipped, as well as given a health check by a vet before being placed for adoption.

Take the whole family to the animal shelter when going to adopt. Choosing a pet that fits with the entire family will take time so be prepared to spend some time finding a pet. Remember, the pet has to love you as much as you all love it.

Over the years we have had three cats, a dog, half a dozen hermit crabs, mice, birds, fish, tadpoles, frogs, worms (OK, they were really for the garden, but someone had to look after them) and lizards. There have been times I've spent more money on pet food and vet bills than I have on the family.

But it's been fun. Each and every pet has become a member of the family and the kids have all learned to take care of other creatures and be responsible for another life.

Choose wisely and your pet will become a much loved member of the family too. And best of all it won't be your responsibility!

## Dear Cath

**Q.** I've seen a tip for how to knit a washcloth but now I can't find the instructions. Could anyone help me please? *Gail*

**A.** You would have seen it as a Tip of the Day on 3rd January. If you go to my blog, Debt Free Cashed Up and Laughing, and type "dishcloth" into the search it will bring up the posts with the patterns and instructions for knitting and crocheting dishcloths.



And if those patterns don't appeal to you, two of my favourites are so simple they don't even really have a pattern. One is a simple basketweave pattern and the other is knitted on the diagonal.

### Basketweave Pattern

Using 4mm needles cast on 50 stitches. Knit 5 rows. This forms the bottom edge of the dishcloth. The pattern is then created by working alternating blocks of knit and purl.

First row: Knit 5. Start pattern: K5,p5. Repeat twice. Knit 5.

Second row: Knit 5. Purl 5, knit5. Repeat twice. Knit 5.

Third row: Repeat first row.

Fourth row: Repeat second row.

Fifth row: Repeat first row.

Sixth row: Knit 5. Purl 5, knit 5. Repeat twice. Knit 5.

Seventh row: Knit 5. Knit 5, purl 5. Repeat twice. Knit 5

Eighth row: Repeat sixth row.

Ninth row: Repeat seventh row.

Tenth row: Repeat sixth row.

These ten rows form the basket weave pattern. Repeat four times. Knit 5 rows. Cast off loosely.

### Diagonal Pattern

Using 4mm needles, cast on one stitch.

First row: Knit 1, knit twice in next stitch, turn.

Second row: Knit 1, knit twice in next stitch, knit 1. turn.

Third row: Knit 1, knit twice in next stitch, knit to end. Turn.

Repeat third row, increasing one stitch each row until you have 55 stitches.

Next row: Knit 1, slip 1, knit 1, pass slipped stitch over. Knit to end.

Repeat this row, decreasing 1 stitch each row until you have 1 stitch left. Cast off.

**Q.** Hi Cath, You had a great meat loaf idea which was in your newsletter around Christmas time. It had stuffing mix, mince, and sausage meat but I can't remember the rest. I made it and the family loved it. Could you possibly send it to me or include it again in a newsletter. Thankyou, *Wendy Rushbrook*

**A.** Hi Wendy, I think you are after BBQ Meatloaf, from Newsletter 49:10 (in the Newsletter Archives).

### BBQ Meatloaf

#### Ingredients:

500g sausage mince

500g minced beef

1 cup stuffing mix (preferably sage and onion)

2 chopped onions

1 beaten egg



1 dessertspoon curry powder  
 1/2 cup milk  
 1/2 cup water  
 1 teaspoon salt  
 1/2 teaspoon pepper

**Method:**

Mix together thoroughly with clean, wet hands. Place into the baking dish, making a mounded shape. Dry hands. Pat plain flour over the surface of the meatloaf. Any which sticks can be easily removed by rubbing hands with a little of the flour. Make two of these because they can be used cold with salad, or as sandwich fillings. Bake 30 minutes at 180 degrees Celsius. Meantime make the bbq sauce.

**BBQ Sauce****Ingredients:**

1/2 cup water  
 1/2 cup Worcestershire sauce  
 2 tablespoons vinegar  
 1/2 cup brown sugar  
 1/2 cup tomato sauce  
 1 teaspoon instant coffee  
 2 tablespoons lemon juice  
 1 tablespoon margarine

**Method:**

Bring to the boil in a saucepan and then simmer for 5 minutes. Pour this over the meatloaves, and cook for a further 40-45 minutes. Baste frequently.

**Q.** I was wondering whether there were any items in the kitchen that can help whiten and remove stains teeth, especially stains from smoking. Angela

**A.** Bicarb soda! Dip your damp toothbrush in bicarb and brush gently. This doesn't taste as nice as toothpaste, if you can say toothpaste tastes nice, but it will gently clean your teeth and lift stains. Done daily your teeth will be clean in no time. This doesn't bleach your teeth, it removes stains from tea, coffee, tobacco etc and restore them to their natural colour, which may not necessarily be snow white.

## How to Cut Up a Chicken

Buying chicken pieces and fillets is expensive when whole chickens can be bought for around \$8 - \$10 each and be big enough to feed a family with leftovers. Once you learn how to cut up a chicken you'll never go back to paying for pieces or fillets again it's that easy.

You'll need a good sharp knife or a pair of strong kitchen shears. I use shears (mine are Wiltshire and just brilliant, they cost around \$30) because I feel safer with shears than a knife (bandaids are a staple in my kitchen) and a good cutting board.



In just five simple steps you'll have your chook cut into pieces as good as any professional butcher.

**Step 1.** Separate the legs from body. It's easy to cut through the joint if you pull the leg away from the body of the chicken.

**Step 2.** Separate drumsticks from thighs. Again find the joint, pull and twist and they should separate easily. If they don't use your knife or shears to cut through.

**Step 3.** Then separate the wings from the body.

**Step 4.** Place the chicken breast side down and cut along each side of the spine to remove the backbone.

**Step 5.** Cut the breast in half and you are finished!

It's that easy.

One last thing, save the bones for stock (see below for how to make a simple chicken stock). Chicken stock can be used in so many things - soups, gravies, pasta sauces, risottos etc. that you should always have some in the freezer.

## On the Menu

### Slow Cooker Magic

#### Pucker-Up Chicken

##### Ingredients:

1.5kg chicken drummies (drumstick looking part of wings)

1 cups honey

1/2 cup soy sauce

1/2 cup tomato sauce

1/2 tsp Tabasco (or to taste)

1/4 cup vegetable oil

##### Method:

Cook drummies in a hot non-stick fry pan until browned all over, about 10 minutes. Put browned chicken drummies in slow cooker. In separate bowl, mix together honey, soy sauce, tomato sauce, Tabasco and oil, then pour over drummies. Cover crockpot and turn heat to LOW and cook for 4 to 5 hours. Remove from crockpot to platter and serve hot. This makes a full meal when served alongside potato salad or other hearty side dish.

### Slow Cooker Pot Roast

##### Ingredients:

2kg beef roast

200g mushrooms, sliced

2 cups milk

2 tbsp plain flour

1 large onion, diced

1/2 cup water

6 small red potatoes, scrubbed



oil for frying

### Method:

Put oil in heavy based fry pan. Season meat with salt and pepper and brown over medium heat, turning to brown all sides of roast. Remove roast to platter and turn heat to low under skillet. Add diced onion and mushrooms and sauté until clear. Mix milk and plain flour together. Add to fry pan with onion and mushrooms and water, stirring constantly until sauce thickens and the meat brownings have been scraped off the bottom of the pan. Pour half the mixture into the crock, place the meat on top and pour remaining sauce over the roast. Arrange potatoes around meat. Cover and cook for 6 - 8 hours or until roast is fork tender and potatoes are cooked through.

## Easy Spaghetti and Meatballs

### Ingredients:

500g mince  
1 egg  
1/2 tsp Italian herbs  
2 x 750ml jars passata  
1 onion, chopped  
1 clove garlic, crushed  
1/2 cup water

### Method:

Beat herbs and egg together. Add to mince, mixing in well. Take teaspoonfuls of meat and roll into meatballs. Put meatballs, passata, onion, garlic, and water into crockpot. Cover and cook on LOW for 6 to 7 hours. Cook favourite pasta according to directions on package. Serve pasta with hot spaghetti sauce and meatballs with Parmesan cheese on top if desired.

## Orange Marmalade Chicken and Sweet Potatoes

### Ingredients:

4 sweet potatoes, cleaned and coarse cut  
6 chicken thighs, skin off  
1 cup orange marmalade  
1/2 cup chicken stock  
salt and pepper to taste

### Ingredients:

Put prepared sweet potatoes in crockpot. Arrange chicken thighs on top of sweet potatoes, sprinkle with salt and pepper. Mix orange marmalade and chicken stock together in separate bowl, then pour over the chicken. Set crockpot to LOW and cook covered for 6 to 8 hours. Spoon sauce over top of chicken when serving.

## Rich Pasta Vegetable Soup

### Ingredients:

2 litres beef stock (or water and stock cubes)



- 400g can diced tomatoes
- 1 carrot
- 2 sticks celery
- 1 large onion
- 1 parsnip
- 2 cups water
- 1 clove garlic, crushed
- 1/8 tsp black pepper
- 1 1/2 cups penne noodles, uncooked

**Method:**

Dice carrot, celery, onion and parsnip. Add all ingredients except the penne pasta to the slow cooker. Cover and cook on low 8 - 9 hours. Add pasta, cover and cook a further 30 minutes until noodles are tender. Garnish with parsley and Parmesan cheese if desired and serve hot with crusty bread for a filling meal.

## Quotes of Note

Your success as a family, our success as a society,  
 depends not on what happens at the White House,  
 but what happens inside your house.

~~Barbara Bush~~

~~~~~

Your future depends on many things,  
 but mostly on you.

~~Frank Tyger~~

~~~~~

Don't ask of your friends what you yourself can do.

~~Quintus Ennius~~

~~~~~

Real adulthood is the result of two qualities:  
 self-discipline and self-reliance.

The process of developing them together  
 in balance is called maturing.

~~J. W. Jepson~~

~~~~~

The best bet is to bet on yourself.

~~Arnold Glasow~~

~~~~~

No one can really pull you up very high-  
 you lose your grip on the rope.

But on your own two feet you can climb mountains.

~~Louis Brandeis~~



~~~~~  
 No one is in control of your happiness but you;  
 therefore, you have the power to change anything  
 about yourself or your life that you want to change.

~~Barbara De Angelis~~

~~~~~  
 The future is not in the hands of fate,  
 but in ours.  
 ~~Jules Jusserano~~

## Mrs Sparkle - Part 3

Dear Cath,

I can't believe February is over already. I tried to take part in the spending freeze, but it was hard. I had so many unexpected invitations, a couple of birthdays that were planned for and a 50th wedding anniversary dinner/party to go to.

On top of that there were some personal issues that meant I consulted a solicitor and updated my will. It didn't cost as much as I thought it would but still took a chunk out of my savings.

Otherwise I've been muddling along ok. I've decided to get the bus to the pool when I go swimming instead of driving. The saving is a lot - \$3.20 for a bus ticket compared to around \$9 for petrol! I really don't know why I didn't realise it before. I just put the petrol money aside each week and never gave it a thought. It's so much easier too, parking at the pool is such a hassle and with my knees walking isn't always the easiest. Getting the bus means too that I don't window shop, which usually ends up with me buying something, even if it is just a sausage roll.

I've done my Spending Plan and it was an eye opener. I've gone through all my bills for the last year, and by the plan I should have money over each fortnight! By my purse I don't. I'm sure I haven't forgotten anything, I've even included my 6-weekly haircut and the out-of-pocket expenses I have when I see the cardiologist every 8 weeks.

All the best,

Mrs Sparkle

Dear Mrs Sparkle,

What a social life you lead! As long as you haven't overspent then enjoying time with family and friends is not a problem, even during a Spending Freeze. I understand how things crop up, and you had some of the events already covered so don't worry. The Spending Freeze is just a game we play, it's not a life or death event. You can always try for March, there are quite a few Members who didn't make it for February who are going to be brave and stop spending for the next 31 days, perhaps you'd like to join them.



How did you pay the solicitor's fees? I understand that they were a one-off expense, but as you don't have anything listed for an Emergency Fund I'm hoping you paid them from savings and didn't resort to credit.

Your Spending Plan is fine. As long as you have all your spending covered, and well covered, then the excess could go into your fence fund and towards building an Emergency Fund and Peace of Mind Account. Yes, even though you own your home and car, you still need an emergency fund and a Peace of Mind account. If you had an active Peace of Mind account then you wouldn't be saving for the new fences now, you would have had the money to pay get them done.

And yes, even though you are receiving a pension, an emergency fund is still a good idea. It gives you a little breathing room and assurance in your Spending Plan.

So where is that surplus \$238 going each fortnight? It's back to basics and step 1 in living the Cheapskates way. Track your spending for the next 31 days. Record every cent you spend, how you spend it, when you spend it and what it went on. Jot down all your bills, shopping, petrol, activity costs etc. so we can see where the leaks are. If that money isn't in your bank account or your purse it has to be going somewhere and we need to find out where.

I'm not suggesting for one minute that you stop spending and go without the things you want. There is no need for that; it would be a miserable existence. We live the Cheapskates way so we have the money to enjoy the things that are important to us, not to build a hefty bank balance and live like misers.

Ok, grab a notebook and a pen and remember to record, record, record for the next 31 days.

Good luck, I can't wait to see the results.

*Happy Cheapskating,  
Cath*

## Cheapskates Tip Store

### Colour to Dye For

Instead of throwing out perfectly fine black clothing, just collect all your faded undies, singlets, shorts etc. and re-dye them. They will look like new again! Also, rather than getting rid of long kids pants (particularly pjs and track pants) just cut them off and make them into shorts at the end of winter.

- Contributed by Kate Waller

### Really Crisp Chips at Home

Really busy with the houseful of Christmas visitors. I have always soaked homemade chips overnight - works somehow on the starch and gives really crisp chips. One lot just couldn't make it to being cooked so I changed the water two days running then back into the fridge. They were the best chips ever.

- Contributed by Carol Ryan



## Low-fat Spread

Overnight, strain yoghurt through a dense muslin cloth or unused linen handkerchief. Collect the yellow whey below and use as a stock substitute. The thick curds have a consistency close to ricotta cheese and can be flavoured with garlic etc for a savoury spread, or on baked potatoes, or slathered on toast with a drizzle of honey. AND its 98% free of fat.

- Contributed by Charles Boyle

## Lolly Day

**Approximate \$ Savings:** Money, sanity and health

As with all mothers, the trip to do the shopping with children can be an absolute nightmare. We all know the best thing to do is to leave the children at home but that is not always possible. I have a 5 year old boy and a 3 year old girl and I was finding it difficult to get out of the shops without losing my sanity from the constant "Can I have this? Can I have this?" And of course if one wanted it then the other automatically wanted it too. About a year ago my best friend came back home for a holiday. As a bit of nostalgia, we went into an old corner store that she worked in as a teenager and bought some lollies old style, choosing each one we wanted through a cloudy glass counter. The kids loved this so much that I began the tradition of lolly day. Every week, on the same day at the same time (after I pick up the 3 year old from kindy as the store is on the same street) they get to choose \$1 worth of lollies each, of which there has to be at least 3 chickos each for Daddy (it's always good to share). The novelty still hasn't worn off even after a year

and now in the shops if they ask for something, I just ask them "Is it lolly day?" and they accept it's not the right time for a treat. Strangely it seems to have worked for most things now, having broken the habit of asking for everything they can, and accepting a no for an answer when they do. Shopping is easier, I'm not making rash purchase decisions, and my kids are happier and healthier.

- Contributed by Andrea Blackman

## Wish Cards Control Grocery Spending

I buy Woolworths wish cards in either \$100-00 or \$200-00 denomination to the value of \$400-00 at the beginning of the month for my monthly groceries purchased at Woolworths. This way I only spend the amount on groceries what I have to use on the wish cards to control my grocery spending for the month.

- Contributed by Jacqui Majoo

## Easier Knitting

Knitting the first row of your project can be a little slow because the stitches are usually quite tight. To solve this problem use two needles when casting on instead of one. The extra width of the two needles ensures that the stitches of the first row will be able to be knitted easily. Alternately you could use a knitting needle that is several sizes larger than the one needed in your project to achieve the same result.

- Contributed by Zofia Vandenburg



## Left Over Soap Bars

Do you see those left over tiny bars of soap you tend to throw away when it becomes too difficult, slippery and too small for your hands in the shower. Well, just dry them off, put in a clean container to keep. I do this with all our left over soaps at home. I have three kids and we go through bars of soap in no time. Before you put them away in containers, make sure to sterilize the left over soap bars with very hot water. Dry and keep in containers. When you have enough left over bars collected, just moisten and wet the bars to mould a new, multi-colour, very fragrant soap to use at home. I use the cookie cutters from my kitchen to mould my fun shapes like stars or hearts. It's fun and you'll never throw your left over bars of soap again.

- Contributed by Maria Paula Fernandez

## Make Your Own Burp Rags

**Approximate \$ Savings:** \$20 Plus depending on how many rags you want

Make burp rags (baby vomit rags) from an old towel and fabric. I am pregnant with my third child and remember that burp rags are a must when breast or bottle feeding. I took an old bath sheet and raided my sewing box for some nice backing fabric - sew the two together and top stitch around the edges, voila you have burp rags. I found that one bath sheet made 6 burp rags. Now I don't have to purchase any hand towels or use cloth nappies to substitute a burp rag. I had a lot of fun making them too.

- Contributed by Christy Manuel

## Switch it Off During the Day

**Approximate \$ Savings:** \$15 a day

I have found living on farm the power costs more so now I turn my water pump off overnight and if we are not home, it saves me around \$20 a day. The bigger the pump the more it uses. The same goes for the electric hot water, turn it off on the power box as I found mine runs all the time. First thing I turn it off and late at night it goes back on, when to warm it up is cheaper. It dropped my power bill over \$200 in the first quarter and it is so quick and simple and so easy to do.

- Contributed by Amy Brady

## Building a Cheap Kids Library

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

My children love to read. I have built up a library of books for our children in excess of 120 books over the last 3 years. I figure I have saved well in excess of \$500 on buying new or "on special" books at retail stores by becoming a frequent visitor to some of our local charity stores. I have picked up practically brand new, never or hardly read books some with an RRP of \$15-20 each for 50 cents to \$1 each. I am able to continue to provide my kids with a nice steady, varied selection of books that change over time so that they don't get bored with them. My daughter loves coming home to a pile of new book treasures that I have found at our St Vinnies or Salvation Army stores.

- Contributed By Rosemary Merlino



## Cheesy Shapes

My kids have been pleading for those cheese shapes from the licensed characters but I am not willing to spend out on them so I decided to use my cookie cutters to cut out slices of block cheese. I save the scraps for things like cheesy pasta or sauces. This also works well for things like sandwiches, some fruits and veg etc.

- Contributed by Sharon Marriott

## Mini Muffins for Lunchboxes

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

I refuse to purchase muesli bars/roll ups etc. So instead I make a variety of mini muffins (24 per batch) in every possible flavour: choc chip, banana, apricot, apple, ham and cheese etc. All you need is flour (I prefer wholemeal), a little

sugar, egg, milk and olive oil. It's less than \$3 for the flour and you can make several hundred muffins from one packet. The other ingredients are probably already in your pantry. When cool I put them in the freezer and add to the kids lunchboxes in the morning, by lunch they are defrosted and ready to eat as if they'd just come out the oven. Not only cheap, but I know what's in them and as they are tiny, not such a bad treat.

- Contributed by Melanie Swan

**Editor's Note:** When my lot were little I would use chocolate papers to make mini mini muffins, just one mouthful for adults, a couple of bites for littlies. Use one teaspoonful of batter per paper and cook for 4 - 5 minutes. You'll get around 60 from one batch of basic muffin mix, 80 if you add fruit or choc chips. *Cath*

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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.

Membership enquiries should be directed to The Cheapskates Club, [info@cheapskates.com.au](mailto:info@cheapskates.com.au) or to PO Box 4232 Ringwood Vic 314.

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