

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

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In this edition:

From Cath's Desk - MOO month is here!

Feature Article: Save Money on Teeth Whitening by DIYing

A Thoughtful Moment: The 18th Camel

Saving Story: Getting There

MOO Stock Powder

Reap What You Sew

MOO Soft Flour Tortillas

MOO Doggy Soap Bars

Dear Cath

Quotes of Note

Living Green in 2014 - Are You an Upgrade Junkie?

Cheapskates Tip Store - 12 new tips to save you money, time and energy

The Cheapskates Club -

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

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

The Cheapskates Journal

Brought to you by: The Cheapskates Club
info@cheapskates.com.au

Mar 2014

From Cath's Desk

Hello Cheapskaters,

And welcome to MOO Month! March is the month where we all do our very best to make our own cleaning products, treats, meals, cosmetics, clothes, garden products and anything else we use day-to-day.

When we make our own we don't just save money. We know exactly what goes into our food and cleaning products. We cut down on the amount of packaging going to landfill. We put things that would otherwise be sent to landfill to use by recycling them into something new.

Think back to what life was like just 60 years ago. Most grocery shopping was for ingredients. There were very few convenience products on the market. Meals were cooked from scratch. Most women could knit and sew for their family. Men knew how to do simple home maintenance tasks like changing a washer, replacing broken windows, servicing the lawn mower and the car if they had one. Even medicines were made at home instead of bought from the Chemist.

Many of you are already dedicated MOOers. Some of you haven't attempted MOOing yet. And some of you are taking baby steps towards complete MOOing. Wherever you are on the pathway to MOOing, tis month let's all focus on Making Our Own and see where it takes us.

Every article in this month's Journal is based around MOOing. Even this month's Feature Article is a MOO of sorts. It's about preparing for retirement by being self-reliant now to have money to invest in your future. The other

articles, the tip sheet, the tip store tips, even the quotes are all MOOs.

So, for at least the month of March, let's all MOO!

Cath

Feature Article

Save Money on Teeth Whitening by DIYing

One of the nicest compliments I've ever had was from a reporter commenting on my teeth (and no, they weren't part of the story). He was amazed that they are naturally straight (I've never, ever had braces) and so white without any treatments other than the brushing I do myself at home (morning and evening, and often in-between if I have appointments).

Most people strive to look their best, spending a lot of money on clothes, shoes, hair, make-up and their teeth. Taking care of your personal appearance requires a lot of time, energy and money. In particular, having the brightest, whitest smile can cost a lot more than you think.

Glaringly white teeth aren't natural in adults and according to my dentist teeth are not supposed to blind you when someone opens their mouth. But they shouldn't be dark yellow or brown or stained either.

These days it is easy to get our teeth looking clean and bright, but if you've checked with your dentist about how much it costs to



professionally whiten your teeth, you know those fees will seriously cut in to your health budget. In fact, a recent call to a dentist's office yielded the following information: the charge for an in-office Zoom treatment (professional whitening) is \$450.

Before you go any further you need to be aware that no matter what teeth whitening treatment you choose, not everybody's teeth are suitable for teeth whitening. You need to consult your dentist before you attempt any treatment. Only your dentist will be able to gauge whether your teeth are suitable (and this may depend on something as simple as the natural colour of your teeth or as complex as the number and type of fillings or even crowns you have).

Who really wants to spend \$450 (or more) to whiten his teeth? Yet you want your smile to shine. Luckily, you've got some options. Your local pharmacy carries a variety of over-the-counter teeth whitening products ranging from "2 hour express products" priced around \$50 to lower-cost whiteners you re-apply over 1 to 2 weeks for about \$30.00 and even whitening toothpastes you can use every day from around \$6.50.

Your dentist can also supply some DIY whitening treatments.

Online Deals for Teeth Whiteners

Although chemists offer really great savings over the professional whitening treatment, what's really nice is that you'll save even more on the over-the-counter teeth whiteners if you order them online at websites such as Chemist Warehouse, ePharmacy, Pharmacy Direct or Pharmacy Online to name a few. The 2 hour express product was about \$40 at one online site while the lower-cost whiteners were \$25.

Keep in mind that some of these products are touted as being every bit as effective as a professional whitening session. You be the judge. If you want a shiny, bright smile for a very low cost, consider trying some of the over-the-counter teeth whitening products. If they don't live up to your expectations, you might re-think them. If you're still not happy then consult your dentist and get a professional opinion - but be prepared to for out a few hundred dollars at the very least.

If you are going to order online make sure you order from reputable Australian or US suppliers, and check their credentials first. There's no point in saving a few dollars on products that could be subject to poor hygiene and quality control, or use ingredients that are not regarded as safe.

DIY Bleaching Kits

In Australia home bleaching kits must contain less than 6% hydrogen peroxide (The European Scientific Committee on Consumer Products recommends strengths of no more than 6% hydrogen peroxide (approximately 17% carbamide peroxide) be used at home, and at this strength only after consultation with a dentist.) The Dental Board of Australia also recommends concentrations of hydrogen peroxide of more than 6% are left to qualified dentists. This 6% is based on risks of toxicity, rather than the effects on your teeth.

Bleaching kits are available online, or from your dentist. They come in the form of strips, which you stick to your teeth and leave in place for the set time. Bleaching strips are easier to use than the mouth trays, but they can be fiddly to fit and don't fit into every gap and crevice, leaving



shading on the teeth. They also only fit the front six teeth, they don't do your whole mouth.

Bleaching trays come in three types: prefilled trays you just pop into your mouth, one you mix the bleach and fit the tray yourself, or kits supplied by your dentist.

Pre-filled trays promise the convenience of not having to muck around with tubes of bleaching gel and so on, but because they're one-size-fits-most, there needs to be a lot of gel in there to make sure teeth surfaces are contacted. Excess gel oozes out and irritates the gums. And you might not be among the 'most', in which case it could be uncomfortable, ineffective and messy.

Your dentist will custom fit the bleaching tray to your mouth, where with the DIY kit you'll have to do it yourself (much like you fit a mouthguard for sports). He will also ensure your teeth are suitable for bleaching and that the bleaching gels are going to do the job. Of course you'll be paying more for this service.

The jury is out on whether or not bleaching kits actually work. One thing is sure though: they do cause some teeth to be sensitive. This means you will need to use a sensitive toothpaste or tooth mousse. Bleaching can also irritate gums, erode the enamel on your teeth leaving it rough and prone to staining and taste horrible.

At any rate, whatever method you choose, plan on saving big bucks when whitening your teeth. Select over-the-counter teeth whitening products to brighten your smile while preserving your budget!

A Thoughtful Moment

The 18th Camel

The story of the 18th Camel explains how compromise and negotiation can yield a sum greater than the parts.

There was a father who left seventeen camels as an asset for his three dependents.

When the father passed away, his family opened up the Will.

The Will of the father stated that the eldest son should get 1/2 (half) of the total number of camels while his daughter should be given 1/3rd (one-third) and his widow should be given 1/9th (one-ninth) of the total number of camels.

As it was not possible to divide seventeen into two or seventeen by three or seventeen by nine, the three started to fight with each other. So they decided to consult their village elder, a wise old man and close family friend.

The wise man read the Will patiently.

After giving due thought, the wise man brought one camel of his own and added the same to the seventeen camels.

That increased the total to eighteen camels.

Now, he started reading the deceased father's Will.

Half of 18 = 9, so he gave the eldest son 9 camels;



1/3rd of 18 = 6, so he gave the daughter 6 camels;

and 1/9th of 18 = 2, so he gave the widowed mother 2 camels.

Now add this up:

9 plus 6 plus 2 is 17 and this leaves one camel, which the wise man took back!

Moral:

The attitude of negotiation and problem solving is to find the 18th camel i.e. the common ground.

Once a person is able to find this 18th camel, the issue is resolved.

At times it may be difficult to reach a solution, but the first step is to believe that there is a solution.

If we think that there is no solution, we won't be able to reach an amicable conclusion!

Contributed by Hazel B.

Saving Story

Getting There

Yesterday we received the paper work re our new shares. We have started the year as we intend to go. We have increased our income, albeit in a small way and remained as frugal as we can without being ridiculous.

We didn't take up those cheap theatre tickets we were offered because we thought it would

be more fun to watch our bank account grow. I am producing home made birthday gifts to reduce our expenses and the money stays in our bank account. We save for any large expenses so we pay cash only. I mend everything I can and recycle as much as possible.

Before a purchase is made we spend quite some time discussing the pro's and con's and is it absolutely necessary for us to purchase this. We are working together for our future.

I have decided on a new strategy re my clothes as well. Being a big 'clothes' person I have always had a very large wardrobe of clothes. I have noticed in the last six months I only seem to wear a set amount of them so I have been gradually moving these clothes to one end of the wardrobe and weeding out the ones I really don't wear. I have heaps of coat hangers stored in the garage should I ever need them but have decided to not use them again (I will probably give them to my children to use). If I don't have a coat hanger I will not purchase an item. If I really need that item I will need to weed the wardrobe to find a hanger for it. Pretty drastic I know but I am enjoying a 'not so full' wardrobe.

We don't try to keep up with the Jones. We are happy where we are.

The most difficult thing I have found over the last few years has been the attitude of my friends. They continually encouraged me to spend money and break my budget. Over the time our friendships have waned and I have developed better friendships. Even the other day one woman invited me to her 'handbag' party and I know it was just because she needed the numbers...she never visits or responds to my texts or calls, which I stopped about ten months ago... I don't understand



people who put their wants before friendship. I think I am glad I don't understand this type of person to tell the truth. My new friends all spend money like it's going out of fashion but wouldn't even consider compromising my values. One friend has even asked me to assist her with her budget, just in the last week. Our friendships involve mutual respect not 'how can I use this person'.

Sorry, long blog.

I will not be renewing my membership this year...sorry Cath, I may return at a later date but at the moment I will just let this one fade out. I have a month left to enjoy the forum and after that you guys will be so lucky I will not be here lol....

Our goals are high and our need to be very strict with our budget is important I am sure everyone will understand this. I need to rely on all free things for a while.

Nerd

Editor's note: Nerd has been a member for a long time. She's shared hints and tips, stories and some of her beautiful artwork with us. Over this time I've had many emails from Nerd updating her journey to frugality and have kept each one for their powerful message and encouragement. We will miss her wisdom and wit and wish her and her husband and family all the very best life can give them for the future.
Cath

Articles

MOO Stock Powder

Stock powder or cubes is often listed as an ingredient in recipes. It gives concentrated flavour to boost to soups, stews, casseroles, rice dishes, pasta sauces, fritters, meatballs and rissoles.

Stock powder is readily available in any supermarket so you may well ask is it worth the effort of MOOing?

Oh yes. And it's no effort at all. The cost saving is significant. Stock powder costs, depending on the brand you buy, anything from \$19.00 a kilo through to \$34.10 a kilo! And it's not just the price. Have you looked at the list of ingredients on the tin of stock powder in your pantry? How many of them can you pronounce? How many are listed? Where is salt in the list (I'm betting first or second ingredient!)

The Massel salt reduced vegetable stock powder ingredients list reads:

- Corn Maltodextrin
- Marine Salt
- Refined White Sugar
- Yeast Extract
- Dehydrated Vegetables (Onion, Spinach, Cabbage, Garlic, Celery),
- Natural Vegetable Flavours
- Extra Virgin Olive Oil



- Chilli

Vegetables in this supposedly vegetable stock are way down the list, in fifth place, with salt and sugar above them.

The list of ingredients on the Continental instant vegetable stock reads:

- Salt
- Vegetable (15%)
- Sugar
- Maltodextrin (from Wheat)
- Flavours (Contain Milk Derivative)
- Maize Starch
- Parsley
- Yeast Extract
- Flavour Enhancer (635)
- Sunflower Oil
- Mineral Salt (Potassium Chloride)
- Garlic Extract,
- Anti-Caking Agent (551)
- Natural Colour (Turmeric)
- Spice Extract
- Herb Extract

Wow! Fifteen ingredients in a simple vegetable stock powder. It may be 15% vegetable, but it's mostly salt.

MOOing vegetable stock powder is a much healthier (and cheaper) alternative to any of the commercial versions available. It's also a nice way to use up the extra veggies you have in the crisper.

Here's my easy method of making vegetable stock powder.

Step 1. Get a variety of vegetables together (quantity doesn't matter, use what you have on hand). I like to use onion, carrot and celery as the base. The I round it out with whatever other veggies I have. Perhaps silverbeet, spinach, capsicum, mushrooms (not too many, they have an intense flavour), garlic, parsley, fresh basil, oregano and sometimes tomatoes.

Use the vegetables you like to eat, just watch out for the stronger veggies like cabbage, broccoli, cauliflower and kale. They can leave you with a very strong flavoured stock that overwhelms your cooking. Remember, stock is to enrich and enhance, not take over.

Step 2. Wash the vegetables thoroughly, peel if necessary and slice thinly. A food processor or mandolin can be used to get nice even slices if you have one. The thinner the slices, the faster the pieces will dehydrate.

Depending on how you'll dehydrate the vegetables, shape may matter. For example, the trays in my dehydrator have openings to allow the air to circulate. Smaller items, like garlic, will fall through the openings. To alleviate the problem, either slice a vegetable into a different shape (rounds instead of strips or vice versa) or line the shelf with baking paper.

Step 3. Dehydrate. Choose a method (the oven or a dehydrator). I use a dehydrator, it supplies consistent heat and dries food quickly. I have



also used the oven (before the dehydrator arrived). Pre-heat the oven to 150 degrees Celsius. When it reaches temperature turn it down to 80 degrees or as low as it will go. Put your trays full of vegetables in, close the door and prop it open with a wooden spoon. It works as well as the dehydrator but may take a little longer.

When you've chosen your method, lay the vegetables out in a single layer on the trays and begin drying. Continue dehydrating until vegetables are completely dry. They should be a bit crispy to ensure that there is no moisture left in them. Moisture will make your finished product lumpy and increase the possibility of mould.

Step 4. Grind the dehydrated vegetables into a powder. Use a food processor, mortar and pestle, stick blender or a coffee grinder. Process the vegetables until they are a nice fine powder. I use the food processor if I'm grinding large amounts, the stick blender if it's just a small amount of dried veggies.

Don't be tempted to add salt to your stock powder. Salt may well be the main ingredient in commercial powders but it really is best to leave it out. That way you can add the stock powder to your recipe and then adjust the seasonings to taste, adding salt if it's really necessary. Vegetables have a lot of natural salt in them and it's quite concentrated when they are dry, so adding extra usually isn't necessary.

Step 5. Store the finished product in an airtight container, preferably glass. Similar to spices, a cool dark location is best for maintaining the quality of your MOO stock powder.

MOO stock powder is so easy to make, and such a frugal addition to your pantry. Once you've

tried it you'll never go back to buying stock powder and you'll be reaping the savings.

Reap What You Sew

While sewing seems to be a thing of the past, just like knitting, it is making a very big comeback. The last thirty years have seen a move away from home sewing and dressmaking, but that is changing, especially in our house.

My mother is a wonderful dressmaker. She sews beautifully, with attention to detail and fitting. I was twelve before I wore a bought dress, blouse, trousers or coat. Mum made all our clothes, and all hers and most of Dad's.

I can sew. Not nearly as well as Mum, but well enough to not worry about wearing what I create in public. When the children were small I made all their clothes and I still make some for them.

And now Hannah is starting to make her own clothes. A sewing machine of her own for Christmas put a smile on her face and it's been set-up on the sewing table ever since.

Sewing machines are more affordable than ever, and offer so much more than the basic straight and zig zag stitches of old.

If you have never even considered sewing your own clothing to save money, you might want to grab your calculator and add up all the savings to see if you might change your mind.

For Beginners

If you have never sewn anything in your life, but would like to try your hand with a needle and



thread, start slowly and push yourself to continue. Sewing may seem difficult at first, but does get easier with time, the right tools and a few tips.

Begin by seeking out a beginner sewing class at your local neighbourhood house or even at a local fabric store. Many continuing education classes held during weeknight evenings offer sewing for beginners. There, you will find others who are new to this concept as well.

Years ago Knitwit (are you old enough to remember Knitwit?) ran sewing classes, using stretch fabrics. If you are a beginner sewer stretch fabrics are ideal to start with. They are very forgiving, usually don't fray and are inexpensive.

If you have ever taken an item of clothing to a seamstress or bought a dress for a wedding or formal in an expensive store, you know the value of a good seamstress. It is a lost art, but one that is making an amazing comeback.

Once you feel comfortable with your beginning lessons, enrol in the second unit of classes that teach you all the tricks of the trade when it comes to using a sewing machine properly. Before you run out to buy your first expensive sewing machine, it is important to really take classes and get a good feel for the machine.

Fabrics

While you are out and about during your regular shopping trips, it pays to visit some of your local fabric stores. Sign up for their email lists as well as their regular mailing lists.

You will also be privy to their private sales as well. Definitely take the time and trouble to shop the bargain fabrics and whatever you do,

start buying winter fabrics in the spring when they will be half off. You can do all your practice work on an out-of-season garment until you are ready for the real deal.

An array of fabrics from silk to velvet can be found ranging anywhere from \$1.00 to \$20.00 per metre. A beautiful blouse found in a department store may retail at \$50.00. A couple of metres of pretty fabric may only cost \$15.00. Add a few more dollars for some trim and buttons and for a few dollars you can create the same beautiful blouse and enjoy the pride of saying you made it yourself.

Best of all the next one you make will be cheaper because you already have the pattern. On that note try to choose patterns with at least three variations so you can re-use it over and over.

Saving Time and Money

Everyone's favourite things to save are time and money. You can save a tremendous amount of money sewing your own clothes, once you get the skill down pat. Once you know where and how to buy fabrics and how to shop off-season, you can have an arsenal of fabrics in your sewing room just waiting for you to create something with it.

By sewing your own clothing, let's say for example that blouse, you can save time looking and searching through various department stores, scouring the sale racks to find the perfect colour and time driving, not to mention petrol money as well.

Once you learn how to sew and continue to gain knowledge and experience, you will see the results as you reap what you sew!



MOO Soft Flour Tortillas

Tortillas have become almost a staple in most Australian homes. We've taken to burritos and fajitas and soft tacos almost as though they are our very own national dishes.

You'll find them on the shelf in any supermarket, different brands, types and sizes. And prices. You may think that tortillas help to keep the cost of a meal down. Think again!

A packet of 8 tortillas costs on average \$3.80 and weighs just 385 grams! We use tortillas every week, sometimes for burritos for dinner, often as wraps for lunch with leftover taco sauce or salad or sliced meat in them. We eat them as snacks with dips or for dessert as elephant ears (a special treat we all love). If I was buying them the cost would really throw my grocery budget out.

You can make approximately 700 grams (about 15) of soft, fresh tortillas for approximately \$1.10! MOO tortillas really will keep the cost of your Mexican meal down.

MOO Soft Flour Tortillas

Ingredients:

1/4 cup vegetable oil

1-1/2 cups warm water

4-1/2 cups plain flour

Method:

Sift the flour into a large mixing bowl. Add the oil and water and stir to mix together

thoroughly. Cover bowl with a cloth to keep dough from drying out.

Take 1/4 cup of dough and roll into a ball. Place on lightly floured surface. Use a floured rolling pin to flatten to around 3mm thick.

Heat up frying pan or griddle to medium medium-high. (I use two so I can cook two tortillas at a time.) Place tortilla in the centre of the dry frying pan. Cook for 1-1/2 minutes, flip over and cook for a minute on the other side. They should stay soft and flexible. As they are done, stack them on a plate and cover them with a clean tea towel to keep warm.

This recipe makes around 15 tortillas and they can be used straight away or frozen to use later on.

When you MOO your tortillas you'll not only save around \$6.00, but you'll be eating really fresh, really soft, really delicious tortillas and wondering why you waited so long to make your own.

MOO Doggy Soap Bars

Our dogs often become a part of our family, giving love and loyalty to us, and trusting us to care for them. We can feed them and make sure they are immunised, walk them and play with them and give them toys to play with.

And we bath them. Yes, our dogs need bathing regularly to maintain clean, healthy coats and skin. But did you know your dog can be as sensitive to chemicals in soaps and shampoos and end up with irritated and painful rashes, just like we can if the shampoo isn't right?



This Doggy Wash is gentle, safe and easy to make. This soap includes tea tree oil as a natural antibacterial, vitamin E for skin healing and a gentle glycerine soap base. Vegetable glycerine is easy to use (melt-and-pour), a natural vegetable product, very moisturizing, and extremely gentle on sensitive skin.

You will need:

1 block Melt-and-Pour vegetable glycerine soap base

10ml liquid Vitamin E oil (found at pharmacies and natural health stores or squeeze from capsules)

5ml tea tree oil

Soap moulds (small yoghurt containers, silicone cake moulds etc.)

Cooking spray

Isopropyl alcohol

Step 1. Fill your double boiler with water and bring it to the boil. Turn heat down so the water is just simmering.

Step 2. While the water is coming to the boil prepare your moulds. I use silicone cup cake moulds and spray them with a little cooking spray. Put them on a baking sheet so they have a stable base to cool on. You can use empty cartons, cans, muffin pans - anything that can withstand the heat of the melted soap base (it gets very hot).

Step 3. Cut your block of glycerine into chunks, about 2cm in size.

Step 4. Add the soap base to your double boiler. Pop the thermometer in the side and keep an eye on the temperature - you don't want it to go over 50 degrees Celsius. Stir the soap so it melts evenly. If the temperature goes up, take the pot off the heat and continue to stir until all the soap has melted.

Step 5. Take the soap off the heat and stir in the Vitamin E oil and the tea tree oil.

Step 6. Fill your moulds. I use a soup ladle, you can use a jug or a large spoon - anything that will hold the hot liquid.

Step 7. Spritz the top of each mould with the rubbing alcohol as soon as you fill it.

Step 8. Let the soaps harden. This will take at least a couple of hours. Turn them out of the moulds. Wrap in plastic wrap or store in a sealed plastic bag or container. Glycerine will "sweat" during humid weather if not wrapped up, which doesn't affect its usefulness but is not so pretty. It's the same principle that draws moisture to your skin after using glycerine soap, so it's actually a good thing!

Dear Cath

Q. *Hi Cath, I am considering buying a deep freezer. I can only put in our garage though. Do you think the extra power costs in running it in the non-insulated environment would still be beneficial? regards, Megan*

A. Hi Megan, buying a freezer will only save you money if you use it properly. In summer the heat in the garage may cause it to run more, but in winter it will be colder and run less. Do you buy in bulk or grow a large garden with produce to preserve? Does your family enjoy



frozen meals? Do you have a lot of planned leftovers to freeze? If so then yes, buying an energy efficient freezer, even if it has to be in the garage, will save you money. If you're just buying it to store bread and a few frozen peas then no, it won't save you a cent and will end up costing you money.

Think about why you want it and how you are going to use it. Full freezers are much more efficient to run, so you'll need to make sure it's always full. You can fill any gaps with bottles of water which will freeze and help keep it cool, saving on running costs. You could also look at ways to insulate it. You can wrap it in blankets (make sure the fan and the air intake are kept clear) which will insulate it and help it to run more efficiently. There are insulated covers you can buy, but they are expensive. I'd look at being a little creative and making one. Some straight sewing or even straight glueing with some insulated fabric would have a cover made in no time.

Q. Hi Cath great website and I love your January menu planner, however I was wondering if you always use recipes from the file? I am having trouble looking for mango chicken curry. Also could you please tell me what a haystack is? Lynn

A. No I don't always use recipes from the Recipe File. If I make a dish that has a recipe I add it to the Recipe File but we eat very simply and most of our meals are basic meat/fish/chicken and veg or salad.

Mango chicken curry doesn't have a recipe at all - I simply make a chicken curry and add fresh mango slices. As mangoes have been quite cheap lately I've been buying them by the box

to make jam and ice cream and kept a couple to add to the curry.

Haystacks - in the Recipe File. They are a Mexican style bean dish served over corn chips. There are few different variations in the Recipe File.

On the Menu

A Tasty Way to Use Your MOO Tortillas

Now you've perfected MOOing tortillas, you need to a tasty way to use them. Cheesy Chicken Enchiladas are just the thing.

Cheesy Chicken Enchiladas

Ingredients:

15 fresh MOO tortillas (can use bought if preferred)

1 quantity of Filling

1 quantity of Zesty Enchilada Sauce

2 cups cooked brown rice

Filling

Ingredients:

2 tbsp canola oil

1 cup chopped onion

1/2 cup green capsicum, diced

1kg chicken breast fillets, skin off and diced



1/2 cup water

1/4 tsp salt

1/4 tsp ground black pepper

1/2 tsp garlic powder

1/2 tsp paprika

1-1/2 cups grated cheese

2 cups cooked brown rice

Method:

Get the rice cooking while you make the enchilada sauce. Pour 2 cups water and one cup long grain brown rice into a saucepan. Stir and cover, bringing to a boil on high heat. Lower to medium and simmer for around 35 minutes, until all the water is absorbed.

To make the filling, heat oil on medium high in a large saucepan. Add diced onions and capsicum. When onions are translucent, add chicken and cook over a medium heat until browned. Add the water and spices, cover and let simmer about 10 minutes or until cooked through.

Zesty Enchilada Sauce**Ingredients:**

2 tbsp canola oil

2 tbsp plain flour

2 tbsp chilli powder

180g can tomato paste

2 cups chicken stock

1 tsp garlic powder

1 tsp ground cumin

1 tsp onion powder

1/2 teaspoon salt

Method:

First make a roux by heating oil in a heavy saucepan over high heat, then lowering to medium low and whisking in flour. After whisking for about 2 minutes, you should start to see tiny bubbles forming and the colour darkening. Add the chilli powder and continue to whisk until fully mixed.

Slowly pour in the chicken stock, whisking continually and turning heat back up to medium. Add tomato paste, garlic powder, cumin, onion powder and salt, stirring until smooth. Simmer for 10 minutes, or until slightly thickened. Sauce can be used right away or stored in the refrigerator for up to three days.

Putting it All Together

Preheat oven to 175 degrees Celsius. Pour a thin layer of Enchilada Sauce in the bottom of a lightly oiled baking dish. For each enchilada lay out a tortilla, spoon in rice, chicken mixture and a sprinkle of grated cheese. Roll up the tortilla and lay in baking dish with the seam down. Repeat with the other enchiladas and filling. Pour the remainder of the enchilada sauce over the enchiladas. Top with a layer of grated cheese. Cover with foil and bake in the centre of the oven for 15 minutes, until they are heated through and the cheese is melted.



These enchiladas are great served immediately, and even better warmed up the next day.

Quotes of Note

Isn't it nice to think that tomorrow is a new day with no mistakes in it yet?

~~ L. M. Montgomery, Anne of Green Gables~~

Comparison is the thief of joy.

~~Theodore Roosevelt~~

"When one tugs at a single thing in nature, he finds it attached to the rest of the world."

~~John Muir~~

If you're not buying recycled products, you're not really recycling.

~~Ed Begley, Jr.~~

"When you are content to be simply yourself and

don't compare or compete, everyone will respect you."

~~Laozi, Lao Tsu: Tao Te Ching!!~~

~~~~~

"The trick is in what one emphasizes.

We either make ourselves miserable, or we make ourselves happy.

The amount of work is the same."

~~Carlos Castaneda~~

## Living Green in 2014

### Are You an Upgrade Addict?

"On the one hand, we're constantly told about recycling and cutting back, and on the other hand we have to buy the next gadget that comes along three weeks after the last one you bought. It's absolutely insane. We've been suckered into buying and buying and upgrading and upgrading. We're being given two very different mantras at the moment, I think."

*Martin Freeman*

What a great statement! It fits perfectly with this month's MOO theme, and the No Spend challenge last month.

How many things have you bought over the years, just because a newer version has come along? You had one that worked just fine and did exactly what you wanted it to do. Fashion obviously. It might be a pair of shoes with a slightly different heel or a pair of jeans with a slightly different cut, but the new style catches your attention and empties your purse. Doesn't



matter you already have shoes in that colour or jeans that still look great on you.

Perhaps you're a mobile phone or computer junkie. As soon as a new model is released you just have to get it. The phone or computer you are using works, but the advertising tells you it's better and you need it. Remember the excitement when the iPhone was about to be released? How many hundreds of thousands of people spent way too much money for a new phone when they had one that worked perfectly? And in the process locked themselves into more years of debt and big monthly repayments?

I'm using the same laptop I've used for the last three years. In technology terms it's a dinosaur. It does what I want it to do. It still works just as well as the day I bought it. And yet I am constantly asked when I'm going to upgrade to a newer, faster one. I even had a lovely journalist very nicely tell me that she supposed I didn't really need a "good" computer when I almost choked at the \$3,000 she'd just spent. I certainly don't need to spend \$3,000, especially when what I have does the job very well.

When you buy new things when you don't need them you are wasting your money. You are wasting resources, creating more rubbish and encouraging a consumer society, none of which do anything good for our environment.

And what do you do with your old things? E-waste is fast becoming an epidemic and an environmental disaster. Don't send it to landfill.

Old mobile phones and batteries can be donated to Mobilemuster (the official mobile phone industry recycling program through Planet Ark). It won't cost you anything either. You can post them in using a free recycling

satchel from Australia Post, or download a free reply paid label from the MobileMuster website.

If you are a computer nerd [Gizmodo.com.au](http://Gizmodo.com.au) has a list of five nifty things you can do with your old laptop, including turning it into a server or a digital photo frame.

No matter what you have that has been updated, practice self-control. Unless you really do need to upgrade or replace what you have be content with it. Save your money, save your time, keep clutter out of your home and rubbish from landfill.

If you have something you're happy with, ignore the advertising. Until whatever it is doesn't do the job any longer and can't be repaired, as long as you are happy with it, you don't need a new one. Even then, depending on what it is, think carefully about buying the latest version of your gadget. A well-kept, gently used one the same as you had may well be your best choice.

## Cheapskates Tip Store

### Sue's Secret Cleaning Stuff

One thing I came up with years ago is to buy 3 x 250 ml bottles of Home brand concentrate detergent and one bottle of Cloudy Ammonia. I have a 2 litre plastic bottle which I put the concentrate detergent into, then wash the 250 ml bottle with water to get all the detergent out, then fill the 250 ml bottle with Cloudy Ammonia and add into the bottle with the detergent, then fill the 2 litre bottle with water. This is just the very best cleaning fluid for floors, bench tops, washing dog blankets and really dirty clothes. One lady I had as a Home Care



Lady called it Sue's Secret Cleaning Stuff. When I started to make it, the concentrate detergent was 39 cents a bottle and the Cloudy Ammonia was \$1.36 a bottle. Now the concentrate is 75 cents a bottle and the ammonia seems to stay the same, but it does make 6 litres of cleaning fluid, which I think is pretty good value.

*Aileen Susan Jeffery*

## Re-purposed Towels Make Great MOO Baby Wipes

**Approximate \$ Savings:** \$20 per month

With a second baby on the way we need to find ways to save money. Although we buy cheap baby wipes the cost does add up. After a recent clean up of the linen cupboard, I realised I could make dozens of re-useable baby wipes out of my threadbare towels and torn sheets. Nothing fancy, just cut them into small squares using pinking shears. I keep a container of water with a sealed lid next to the change table with enough wipes in it for the day, and another container to pop the dirty ones into to be rinsed out and washed. They're so small they don't add much to the normal washing. They do a much better job too! Packaged wipes are strictly for outings now.

*Contributed by Kerry L'Estrange*

## Safe Christmas Decoration Storage in a MOO Box

I wanted a special box to store my precious Christmas decorations like the ones you see on sale in the department stores...the ones with a compartment for each bauble. My natty husband decided to make one for me and with

cardboard from empty boxes readily at hand left over from Christmas presents and a glue gun from the garage he was off and running. He patiently crafted two egg-crate like layers for my decoration storage box which fit snugly one on top of the other with different size compartments for the varying size baubles. No more broken decorations and all at a cost of exactly zero! What a clever husband I have.

*Contributed by Diane Webb*

## Brain Food

When I was at school we were asked to bring 'brain food' as well. My Mum would pop popcorn the night before and separate into equal containers. She used to take it to work as well. If you pop it on the stove in an old pot with tinfoil you need less than a tablespoon of oil and there's no need to add any after for flavour. (Just keep shaking the pot while it cooks!) Almonds always taste so much nicer roasted but instead of oven roasting, stick one serving (12-15 nuts) between two pieces of paper towel or napkin in the microwave for 15-25 seconds depending on your microwave. Yum!

*Contributed by Emily Steele*

## Alternative to Ant-rid

Found ants in the kitchen and couldn't find the ant-rid. The next small bottle I came across was oil of cloves and I decided to give that a go. Using a tissue I wiped it across the ant-track in several places. They didn't like it at all. They wouldn't walk on it. One hour later there were only the stragglers left. The next morning there were none to be seen. 24 hours later, the kitchen is still ant free!



*Contributed by Dale Wallace*

## Good Enough for Baby's Bottom, Good Enough for Your Face

My mum found this out from a lovely shop assistant at Chemist Warehouse. My mum was interested in buying cleansing wipes for her face. The young girl in the shop told her that she uses baby wipes instead as they are much cheaper. My mum compared the price and yes, the baby wipes are about half the price. Also, she compared the ingredients in both. The ones listed on the facial wipes packet were a whole lot of names she hadn't heard of, whereas, on the baby wipes, there were fewer ingredients and simple ones - including aloe vera and vitamin E oil.

*Contributed by Christine Phillips*

## Make the Call!

My bookkeeping finishes on the 15th of every month. My dear husband does his best to fill in his expenditure and hardly ever forgets to do it BUT that doesn't always run to whether it was cash or on his credit card. So there I am thinking "great I've paid the expenses marked 'credit card' at the 15th so the cards are once again clear"...then the accounts arrive and there is still money on the account to be paid. Now on the morning before I balance the home account I phone the credit card line to make sure all of the expenses listed I know about. It is a detail but one that gives me a welcome sigh of relief when I'm tallying up whether I'm still on budget for the following month. Credit Card statements are not always up to date, there are the days

lost in the mail for a start. Cost of a phone call for peace of mind.

*Contributed by Carol Ryan*

## MOO Your Dettol Automatic Soap Dispenser Refill

**Approximate \$ Savings: 6**

I have a Dettol no touch soap dispenser next to my kitchen sink, however I find the refills so expensive compared to other soap refill. So I drilled a hole in the top of my original soap bottle and now refill it with cheaper sanitising soap brands. I use a small funnel to top it up every time it gets low. Sometimes I use the Dettol brand soap pump pack soap and just top it up in my automatic dispenser as it often on special at the shops. For some reason the refill's for the automatic dispenser never seem to be cheaper than \$5 and for that much I can get a litre of refill.

*Contributed by Sonia Tourany*

## Buy Herbs and Spices in Bulk

**Approximate \$ Savings: \$50+**

There are a few dried herbs and spices that we use regularly but it is very expensive to buy the small packets from the supermarket. I was recently able to source bulk packets online at very reasonable prices. The website is [aussiespices.com.au](http://aussiespices.com.au) and shipping is free on orders over \$15.

*Contributed by Rebecca Clay*



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

## \$5 Saving Plan

**Approximate \$ Savings:** \$60 - \$70 a fortnight

My husband and I have started what we call our \$5 savings plan. It is very simple, at the end of each day if either of us have a \$5 note in our wallet they go straight into a jar (we are using an old Moccona jar that is a good size) the great thing is you don't even miss the \$5 note the next day and it adds up so quickly! we were shocked that in two weeks we had saved \$65 and in four weeks we had over \$150 and we hadn't even missed the money we were putting away. It has inspired us to try and hold on to any \$5 notes we get given as change so we can put it away!

*Contributed by Joanne Dodd*

## Save on Training Nappies

**Approximate \$ Savings:** \$150 a month

My granddaughter is at the 'catch if you can' stage of toilet training and the misses are as many or more than the catches at this stage. The pull-on pants which she loves (big girl

pants!) and are ideal are also expensive; they work out around 73 cents each buying in a pack of 24 (\$17.45 a pack). I decided to try children's panties with a "moderate" (3 dot) incontinence pad in them, around 34 cents each in a pack of 14. They worked beautifully and she is even happier with "proper pants". The pack of pants lasted a week, using around 3 a day and one at night. Twenty-four pads costs around \$8 per week, saving \$9.50 per week or \$38 every month. In the 3-4 months that with luck it will take to train a 2-1/2 year old I reckon on a saving of \$150!

*Contributed by Judith Bancks*

## MOO Seasoned Bread Crumbs

A great way to use up bread crusts is to put them into your food processor. Then place them on an oven tray and sprinkle in some sesame seeds. Put on low heat in the oven and check regularly. Mix them around to ensure they're all dried out. You now have delicious bread crumbs. It's important to add the sesame seeds at this stage so they pop in the oven instead of when they're cooking in the hot oil.

*Contributed by Robyn Stewart*

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