

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



The Cheapskates Club

PO Box 4232
Ringwood, Victoria
3134 Australia

info@cheapskates.com.au
www.cheapskates.com.au



THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

April 2011

In this edition

*From Cath's Desk - It's time to get organized

*Feature Article - Organizing Your Food

*A Thoughtful Moment - A Layer of Dust

*Saving Story - We Thought We Were Living the Dream, Now We Know We Are

*How to Live on One Income

*Family Camping Fun

*Get Organized and Stop Over-consumption

*A Cheap, Green Easter

*On the Menu - Waste Not, Want Not Muffins

*Quotes of Note

*Mrs Sparkle- Part 4

*Cheapskates Tip Store

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

Apr 2011

From Cath's Desk

Hello Cheapskaters,

It's time to get organized.

I can honestly say that being just a little organized has saved me time, money and a lot of worry twice in the last three weeks, but especially today.

You know we are moving the new forum over to the Member's Centre, we've been working on getting all the glitches un-glitched for months. Today was to be the day. It's also the last day of the month, the day we need to check and double check the new Journal, and upload all the pages, links and pictures so that it's ready for you to read on the first of the month.

Things were going along very smoothly until 1.40pm when the school rang to tell me Hannah had had another fall, worse than last time and she needed to go to hospital. Talk about move! I fairly flew around and in under two minutes had picked up keys, drink bottle, knitting (waiting in Emergency can be very boring), a notebook and my diary (it has all our details taped to the cover) and my handbag and was out the door.

We spent hours at the hospital. She has a broken collarbone and has torn the ligaments in her shoulder so no sport for a while. Otherwise she'll be fine.

Because I am just a little organized I was able to grab the things I thought we'd need and get to the school in 20 minutes, without having to worry about whether or not I'd forgotten something important.

Because I am just a little organized, tempting though it was tonight, we didn't have to order pizza. The boys tried hard though, so I gave in and we had tacos. It only took a few minutes to thaw a container of taco mix and a packet of tortillas from the freezer. While they were thawing in the microwave we chopped lettuce and grated cheese. We had dinner on the table in under 30 minutes and it must have been good because there's nothing left!

If I hadn't been organized, I wouldn't have known where my keys were. I wouldn't have been able to grab a drink bottle from the fridge and get to my daughter in super-quick time. I wouldn't have been able to resist the pleading of my darlings and give them tacos that cost about \$6 instead of pizza that costs around \$24.

You don't need to be rigid in your organization; you just need to remember to have a place for everything. And then to put everything back in its place when you've finished with it.

I'll be sharing my favourite organizing tips, ideas and resources on my blog and Tip of the Day emails throughout the month, so keep an eye open for them. And don't forget you can subscribe to my blog so you'll never miss an update.

Have a great month everyone and enjoy getting organized.

Happy Cheapskating,

Cath



Organizing Your Food

If it's been a while since you cleaned out your cupboards, you may want to give your kitchen an overhaul before your next shopping trip. You'll be surprised at how much easier meal planning and cooking is when you have a tidy kitchen. You'll also be surprised at just how much money you can save too.

When your pantry, fridge and freezer are organized, you will stop over-buying. Using inventories will show you at a glance just how much food you have on hand and what you need to add to the shopping list.

Here are some tips for organizing your food:

- Check the food in your pantry for expiration dates; if it is past its prime, throw it out.
- If an item isn't expired, but no one is interested in eating it, throw it out. Unopened items can be donated to family, friends or a local food bank.
- Group like foods together; for example, store all canned foods in the same cupboard and all dry goods, such as rice and pasta in the same cupboard. Designate a shelf to baking supplies. Store flours, dried fruits, coconut and other baking supplies in air-tight containers to keep them fresh. If you put new packets into the freezer for 72 hours before putting them in the pantry you won't be bothered with pantry moths and weevils. If you have the freezer room they can be stored in the freezer in air-tight containers permanently.
- Keep drink mixes, coffee and tea in the same area and keep breakfast cereals, breakfast spreads and other breakfast items grouped

together. When you want something, you'll know right where to go to get it.

- Keep regularly used items front and centre. You'll save time by not continuously searching, reaching and bending for these items.
- If you pack a lot of lunches, designate a "lunch" shelf or cupboard. Place lunch bags, Ziploc bags, greaseproof paper, clingwrap, foil etc. in a basket so they are all together and not falling all over the pantry.
- When you start packing the lunch, you simply open the lunch cupboard, grab your lunch stuff and start packing. Of course, you'll need to walk over to the fridge to grab meats, cheeses, jams, fruits, and so forth, but having most of the items in one place will save you a lot of time.

- Clean out the fridge each week. Leftovers have a short shelf life and you don't want to risk getting sick by eating something that should have been frozen or already been thrown-out.

When you don't have any clutter in your way, you may find that you actually enjoy cooking for your family much more than before. Not only that, your grocery bill will go down considerably.

A Thoughtful Moment

A Layer of Dust

'A house becomes a home when you can write 'I love you' on the furniture.'

Dust if you must



but wouldn't it be better to paint a picture or write a letter, bake cookies or a cake and lick the spoon or plant a seed, ponder the difference between want and need?

Dust if you must, but there's not much time.....

with beer to drink, rivers to swim and mountains to climb, music to hear and books to read, friends to cherish and life to lead.

Dust if you must,

but the world's out there with the sun in your eyes, the wind in your hair, a flutter of snow, a shower of rain. This day will not come around again.

Dust if you must,

but bear in mind, old age will come and it's not kind.....

And when you go - and go you must - you, yourself will make more dust!

One last thing to remember.... a layer of dust protects the wood beneath it!

Saving Story

We Thought We Were Living the Dream, Now We Know We Are

I'm sure you get a pile of emails regularly, but I need to share my story briefly.

I bought your book Debt Free, Cashed Up and Laughing a few years ago, and I have visited this site more than once.

Three years ago, my family was living "The Dream" - we had a huge house, lots of bills for things like Foxtel etc., a brand new top of the range SUV, private educations for our children - we both worked hard to give all these things to our family. Then one day it hit us. In twenty years time, we will STILL be working just as hard to have just as much.

I bought your book and read a few others on "affluenza" and began to rethink our lives and the debt that drove them. Slowly we began to sort, cull, reduce and reclaim our lives and freedom from our "stuff" and learnt to make a dollar go much, much further than we ever dreamed.

Eventually, we have sold or given away EVERYTHING. We bought a caravan and redecorated it ourselves on a shoestring. We sold our SUV and bought a tow car that is better on fuel. We are spending the next year travelling Australia with the bare minimum, getting to know ourselves and our kids, learning how to LIVE, not how to just spend, spend, spend. We have \$0 debt now, we own our "home" and we have everything we need, right with us. It was drastic and we are still learning as we go, but the release and freedom we feel is amazing!

The reason I am contacting you, is that it all began with your book. If I hadn't started to rethink our lives, we would have still been on that spinning wheel, day in day out trying to make ends meet. Your book made us strip right back to bare basics and to rebuild our lives with as little "stuff" as we can.



Eventually, we do plan to resettle, but the goal is to be able to buy our home cash and for each of us to work to live, not live to work.

I guess I just wanted to say "thanks" for your book, for starting our amazing journey :-)

Nicole Lincoln

How to Live on One Income

In today's world, most families are dual-income families (ours is now, it wasn't for quite a long time). It's much easier to keep the bills paid and buy the things we need and want when both parents are working. But things do not always work out that way.

Whether it's unexpected, due to divorce, job loss (the time disaster struck us) or some other reason, or from choice, perhaps a new baby or a return to study for one earner, an increasing number of families are down to one income earner. When you're accustomed to having two pay packets coming in, trying to make it on one can seem like an impossible feat.

The spendthrifts we know would have us believe that living on one income is rarely easy and often impossible. I'm here to tell you that it is rarely impossible and often easy and can be done. I've done it - overnight we went from a two income family to a no income family. Two days later we found out we were about to add another member to the family, all while continuing to live and raise our little boys and pay off a mortgage and renovate our house.

If you have planned to live on one income then hopefully you'll have a Spending Plan in place

that accommodates that income. You'll have built up some savings in a Peace of Mind account and be building an Emergency Fund. And you'll have stopped all unnecessary spending.

You will have practised living on one income for at least 3 months before hand, making adjustments to your spending and saving, so you know how you'll manage. You'll have your Bill Payment System up and running, to make sure you're never late with a payment.

But if this reduction in income is sudden and unexpected (as it was in our case, we weren't prepared at all) these tips will help you stretch your dollars and live comfortably on one income.

*Start tracking your spending. Record every cent you spend, when, where, what it went on and how you paid for it (cash, credit/debit card etc). Even the most dedicated of Cheapskates can usually find something they can stop spending on when they faithfully track their spending.

* Set a Spending Plan. Include only necessities, such as food, rent/mortgage, utilities and transportation to start with, and work out how much will be left. Dedicate a certain amount each week to savings, even \$10 will get you started and after a year you'll have saved \$520. Then consider optional items carefully before spending money on them. Once you've come up with a plan, stick to it.

* Forget about your savings. In the case of a redundancy or job loss, you may have a considerable pay out, or you may already have a sizeable emergency fund. My advice is to leave the nest egg alone as much as possible. Many families start dipping into savings to maintain



their standard of living, but it may take longer to find employment than you think (in our case it was almost 4 years before we had a regular, full time income again). If you leave your savings alone unless it is an absolute emergency, it will be there when you need it.

* Weigh your options for getting lower payments on debts. If you refinance to get a lower payment, you'll almost always end up paying more in interest, so make sure it will make enough of a difference in your monthly budget to make it worthwhile. You might also consider transferring some of your high-interest debt to a credit card with a low balance transfer rate. This could lower your monthly payments and the amount of interest you pay. If you do this, you must continue to faithfully make at least the minimum payment on time every month, putting any extra you can spare onto it when you can.

* Sell things you don't need to make extra money. If you have any collector's items or other things that could bring a good price, try selling them on eBay. You can usually get the best prices out of quality used clothing at a consignment shop. And you can sell most other things in a garage sale or with a classified ad. We had a garage sale every three months for two years to raise money. It's a great way to determine if the things you are hanging onto are really useful or just clutter. If you have a particular skill or talent put it to use. You may be able to sew baby clothes and open an Etsy shop or put them on eBay or Gumtree to sell them. Or you may make particularly nice jams and preserves that you could sell to local cafes and restaurants. Or perhaps you can knit and can give lessons at home. I taught creative tapestry and embroidery at home for two and a half years to help pay the bills.

* Buy used items as much as possible. This is not the time to be proud. It is the time however to be picky. Whether it's clothes, car parts, home furnishings or appliances, buying a used item is usually much cheaper than buying a new one. Just make sure to take quality into consideration, because if you buy something that's not going to last much longer, you might end up spending more than you bargained for either getting it fixed or replacing it. Just because you are buying used goods does not mean they have to be shabby and old (unless it's a real antique).

If your drop in income is sudden you'll need time to take stock. So take an hour to get your head around the situation and then start actively living the Cheapskates way.

Like the ad says, "just do it." You learn how to budget wisely, find good deals on the things you need, and resist the temptation to overspend. You may not be able to do everything you did when there were two pay packets coming in, instead you'll find that you will not be doing a whole lot of stuff that you really don't want to do or that isn't important to you, and really enjoying and appreciating the things the things that are.

However you come to be a one income household, it's not the end of the world. Think of it as a challenge and then rise up to meet it and your success at one income living is assured. I know, I've done it.

Family Camping Fun

While getting away from the hustle and bustle of city life is one of the reasons families choose to go camping, for kids it's the ultimate



adventure. We love camping, so much so that our honeymoon was a camping trip to the Victorian high country.

It was terribly romantic, just the two of us, newly married, all cosy and snug in our two man tent. Except for the fact that it was a borrowed two man tent - without poles! Not to worry, we managed to scrounge some sturdy sticks that did the job. And it was just as well because before we'd finished putting the tent up it started to rain. Who'd have thought we'd get a spectacular storm, complete with howling gale, torrential rain and giant hailstones in January? Thankfully the tent was watertight and we were dry. Until Wayne started to feel sick. And then became violently ill. In the middle of the night during a summer storm on the top of a mountain.

At the first sign of light we were up, packed up and on our way home. We rarely talk about our honeymoon.

You'd think that would have been enough to put us off camping, but no. We've camped regularly ever since. Even with tiny babies we've packed up the tent and the sleeping bags and off we've gone.

With Easter a popular weekend for camping, usually the last of the year unless you are a die-hard fan, I thought I'd share some tips to make your camping trip not only memorable, but enjoyable too.

Camping is a great way to have a holiday as long as you are prepared. As with just about everything in this life it can be the best experience ever or it can be a complete and utter disaster. Modern camping is so much easier than it was even 22 years ago. Today tents are lightweight and put up in a matter of

minutes. And they have rooms - they're just like a home away from home. They can be very cheap or very expensive, depending on what you want and where you buy it.

For new campers, I suggest going to a specialist camping store (Rays Outdoors, Anaconda etc) and asking lots and lots of questions. Ask about weight, size, fabric ratings, flyscreens, doors, zipper quality, etc. Have a good look at any tents that are set up – go inside and lie down, stand up in the middle and on the sides. Check the windows – how do they close, how do they stay open, what type of storm covering do they have? Look at the floor – how deep are the walls? Is it sturdy? And don't forget to haggle!

Different Tents for Different Camping Trips

My partner and I regularly go camping; we have a number of tents depending on where we are going and for how long.

If we are going for a long trip then we will take our large (6-8 person) dome tent, which is quite comfortable to fit a queen size airbed in and our gear and have to spend a fair amount of time in if the weather is bad. On short trips or if we know there will be limited space to set up tents we take a 3 person dome tent with single airbeds, or our swags (not something I'd recommend for someone starting out, but they do have their advantages).

Keep an eye out for Kmart, they regularly have 25% off sales on camping gear, and they stock the Jackaroo brand which I have always found to be good for tents. A couple of years ago I bought our 6-8 person dome tent with an annex (front room/closable veranda) for \$160



(Jackeroo brand) from Kmart during one of these sales which I have been very happy with.

We quite frequently look around in camping stores and have found that their tents are generally over priced for everyday camping (if hiking or doing specialised trips such as snow or mountains then I would probably go to these places) but I would recommend to check out Kmart and I have seen some good specials advertised at Harris Scarf (usually limited stock though).

Contributed by Vanessa, Paralowie

If you've never been camping before or have a new tent, remember our honeymoon and have a trial setting up session in the back yard. It's much easier to nut out who holds what while someone else puts poles together or bangs in pegs at home and will save you a lot of time and angst at your campsite.

When our kids were small they were all in the tent with us. Then as they grew they moved into to their own tents set up directly behind ours. If you have older children they (and you) may like their own tent to give them a little independence. You can get brand new excellent quality 3 or 4 man tents for well under \$100, used they are even less.

Depending upon whether you decide to "rough it" or choose a campsite that is close to amenities, you can research the many campsites online that offer comprehensive information on the area. This will enable you to decide not only what equipment, clothing, and food you need to take, but the available hiking areas and points of interest as well. There is so much information available online. Look up your state parks website for starters. Another excellent source of information is 4WD club websites.

There are so many to choose from you may be spoiled for information.

Ensure that the campsite you select is an official campsite area. Moreover, when researching camping sites it's a good idea to look for those areas that are on the high ground. Thus, if it rains, your tent and equipment will not become water logged. Just a few weeks ago campers were stranded at Tidal River, in Victoria's Wilsons Promontory National Park. They were in an official campsite, but a severe storm caught them and many were flooded out, some stranded and there were cars under water for days. It was two weeks before the roads were opened again and camping still isn't allowed.

Before you start packing, make a checklist. This is very important to ensure you do not forget anything on your camping trip. Some of the more important items you will need are:

Your tent – obviously, but I've known folk who have arrived at their campground only to find they've left the tent in the carport!

Cooking gear such as a frying pan, a billy, a jaffle iron, a bucket, barbecue grill or stove, bags with a Ziploc, and cooking utensils. There are some whizz-bang new silicone utensils to use on your bbq. We have sandwich pouches which make great toasted sandwiches and a flat sheet that cooks vegetables beautifully. The advantages of these are they fold into small packets and are very light, ideal if you are backpacking. You'll find them at any good camping goods store, but you'll pay a premium for them. I picked ours up from Aldi and I've seen them in \$2 type shops.

In addition, food containers and canned goods are best. It is also recommended that you prepare meals at home and package them in



containers for the trip. Also bring drinking water, a can opener and an esky packed with ice. Save milk bottles and after washing them out, fill them with clean water and freeze them. They'll stay frozen for a couple of days, depending on weather conditions and your esky, and will provide you with drinking water too.

Cooking Before Leaving on a Camping Holiday

When we used to go camping with two children I would make a lot of stew like meals and a home made soup and then freeze them in large plastic bags a week or so before going on the trip. We would then carry them in a large plastic (clean) rubbish bin. Not only did they keep themselves frozen but when all the food had been consumed at the end of trip I had something to bring home all the dirty laundry in instead of lots of little bags. On arriving home the bin went straight to the laundry, no chasing up kids for their dirty clothes.

Contributed by Robyn, Meadow Heights

Packing the appropriate clothing is also essential. Depending upon the location, wearing light layers is a good idea as well as packing some jumpers and jackets for the evening hours. Extra socks, hats, and gloves may also be warranted. Even after the hottest day it can be surprisingly cool in the great outdoors once the sun goes down.

Sleeping bags, first aid kit, torches, mobile phone, garbage bags, toiletries, sunscreen, ointments, a map of the area, insect repellent, games for the kids, and rainwear. There are still quite a few places where your mobile phone won't work, but if you have one, and have a car

charger, then it's better to be safe than sorry. We have wind-up torches, one each. They were cheap, around \$3 each, and are perfect for camping. There's nothing quite as bad as having your torch die on you as you're on your way to the bush loo in the middle of the night. By the way, wind-up torches make a fun gift for a younger child too.

More Comfortable Camping Sleep

Approximate \$ Savings: \$100.00

For cheap camping gear go to your local op shop. I picked up two fold out spring beds for just \$10.00 for the pair. Air mattresses are expensive and if yours are like mine they get a hole the first time you use them so you have to throw them out as you can never find the hole. Folding beds are a lot more comfortable and as a bonus they come in handy when guests stay over. Savings around \$100.00 per camping trip.

Contributed by Cindy, Fennell Bay

For a complete checklist on what to bring on a camping trip, there are many camping websites that offer a myriad of suggestions. Many of these you will probably already have. You don't need to rush out and buy a lot of expensive, gimmicky things to enjoy your camping trip.

One thing we take with us that is so versatile is a baby bath. It was the one I used for all three of our babies and it makes a great washing machine (just dump the clothes, water and detergent in and let the kids stomp on the clothes), doubles as a shower base and a wash basin as well as a bath for littlies and can be used to wash the dishes to. We have a solar shower (it was under \$10 when we bought it)



and hook it up over the baby bath for showering and hair washing when we are bush camping. It also heats the dishwasher for washing up during the day, saving the gas bottle and having to watch the billy on a camp fire.

When you reach your camp site, choose an area to set up the tents. Ensure there are no rocks or debris where the tent will be set up. Most campgrounds will post warning signs or instructions regarding specific animals and vegetation.

Choose Your Campsite

Approximate \$ Savings: Up to \$2000

If you are able to camp without electricity and running water, might I suggest to anyone - "Camps" by the Travelers Bible and an Australian road atlas. "Camps" gives descriptions on a massive range of camp sites, including paid campsites and dumpsites for caravans. When we want to go away for the weekend, we just pick a campsite with a nice view, that costs nothing, and head off. We always have two boxes of supplies (soups, coffee, milk powder, popcorn etc) ready to go. We pick these up cheaply during our weekly shop, and don't even notice it. The only cost is fuel for a nice relaxing weekend away.

Contributed by Karyn, Hastings

Our favourite campsite formation is a square. The big tent on one side, the two smaller tents on two other sides and the fourth side is where we park the trailer which I use as a camp kitchen. In the middle we have our table and chairs. A little away from our tents we have a campfire if they are allowed.

When preparing a campfire, if appropriate, ensure that it is set up further away from the tents. After you have roasted the marshmallows, sang songs, and told ghost stories; douse the fire before going to bed. Keep a bucket of water and another of dirt nearby to ensure it is completely out before you go to bed or leave your campsite. Always check the fire restrictions and abide by them before lighting a campfire.

Finally, enjoy the entire camping experience. Sleeping under the stars, communing with nature, and relishing the time spent with family will not only bring a family closer together, but the memories of this experience will last forever.

Get Organized and Stop Over-consumption

Things can take over your life. It's all too easy to get caught up in indulgence. Perhaps you indulge in food. Maybe you drink too much alcohol or eat too many sweets. Or you might find that you shop for things you just don't need.

Often this overconsumption is an attempt to fill a void. Boredom, sadness, stress and other emotions are a common cause of over-consumption. Take heart, there is a way to cut back and regain control of your life.

Find out why you over indulge. Spend some time thinking about why you're overindulging. What drives you to over-consumption? What emotion are you not trying to feel? What is the purpose for your over-consumption? How do you feel after?



Clean out. One of the best ways to regain control is to create a fresh start. Cleaning out your existing clutter is the first step. If you're overindulging in junk food, clean out the fridge and cupboards. If you're over-consuming on a particular type of food or beverage, get it out of your home. Take anything that's unopened to your local homeless shelter.

If you have acquired lots of "stuff" get rid of what you don't need, use or love. Consider using the three basket approach. Keep, toss, donate. Each item in your home will fit into one of those categories. If you'd like, create a fourth basket for items you can sell, but only do this if you know you will actually hold that garage sale or list the items on eBay or Gumtree.

Create a place for everything in your home. A place for everything and everything in its place isn't just a quaint saying. It makes sense, reduces stress and really does stop over-consumption. Make sure everything has a place and you won't have room for "stuff". This doesn't mean shoving it into a closet. If it's important enough to keep then it needs to have a proper place. Label, organize and either store or display neatly. A bonus is that your house will become a home and be easier to keep tidy and clean, housework will be quick and enjoyable, not a horrible chore.

Don't buy something unless you are giving something away or it has a specific purpose. Become aware of your consumption. For example, if you're out to eat and you have a habit of over consumption, be aware of this. Choose your meal carefully. Limit yourself to only what you need. It applies to books, clothes, children's toys - just about everything. We've instigated the "one in, one out" rule. When anyone in the family gets something new, a new pair of shoes for example, then one old pair

has to go. If they need all their shoes, they need to move on two other items. This step might be the most difficult. It requires conscious decision making. Ask yourself, "Do I need this?" and "Why do I need this" before each purchase.

Have a spending plan. A spending plan helps you stay on top of consumption. It requires you to create a spending category for everything. This includes meals out, groceries, entertainment and other purchases. A spending plan requires you to think through each purchase you make. It forces you to make a conscious decision. Most over consumption is not based on conscious decision making skills. Try the \$100/24 Hour rule and adapt it to suit your spending.

Finally, consider volunteering. When you spend your time giving back to others, you stop thinking so much about what you don't have. Volunteer where your strengths, skills and interests best fit. When you focus on giving back to the world, you'll be too busy to consume. You'll also feel great about yourself. Gratitude is one of the best cures for over consumption.

A Cheap, Green Easter

Easter is a time of celebration for most Australians. While it's a religious holiday it also ushers in Autumn and Winter, marking the end of our summer of outdoor living and marking the move to indoor activities. It's the perfect opportunity embrace environmentally friendly habits.

One way you can be green and celebrate Easter is to make environmentally friendly Easter baskets to use when giving Easter eggs. An Easter egg hunt is a lot of fun for the whole



family and an essential item is a basket to use as you gather the eggs. Before you run out and buy one, and there are some very cute Easter baskets on offer in the shops, take a look around your home. Do you have anything that could double for an Easter basket?

For example, a child's sand bucket can be used to hide eggs, lollies and other Easter treats. A decorative storage box is another option. The boxes that floral bouquets come in are the ideal size. All you need to do is punch two holes in opposite sides and thread a ribbon or a length of twine through to make a handle. If you don't have anything around the home, shop wisely. Look for containers that can be repurposed after Easter. Again a child's bucket, storage box or even a nice bag work well.

Second hand is another option. Visit garage sales, trash'n'treasure markets and second hand shops to find original ideas for Easter baskets. Again, look for items that have a purpose after Easter.

Finally, if last year's Easter basket is still around use it. Then set it in storage for next year.

Instead of purchasing colourful plastic grass to fill your Easter baskets, consider using recycled material. For example, you might shred old art projects (it's a good way to get them off the fridge) or junk mail. The colourful paper shreds look great in an Easter basket. You can also shred magazine pages for glossy high colour Easter grass. Additionally, you can recycle them when the holiday is over as kitty litter, in the compost or worm bin (plain paper only for this) or into the recycle bin.

Easter eggs don't have to be chocolate or candy, despite the advertising campaigns. In fact chocolate eggs are a fairly recent addition

to the Easter celebration. Hard-boiled eggs, decorated by dyeing or painting are a more traditional Easter treat and one that can be a fun activity for the whole family.

Instead of using chemicals to dye Easter eggs, reduce the amount of pollutants and use natural egg dye. You can dye eggs with all sorts of items right in your home. For example:

- Pink can be created by boiling the eggs in beetroot juice.
- Red can be created by boiling red onion skins.
- Purple can be created by using grape juice.
- Brown can be created with coffee (a good way to use up the dregs in the plunger).
- Yellow and orange can be achieved with the skins from brown onions.
- You might also consider using turmeric for a bright yellow.

Cut back on the amount of sweets and trinkets in your child's Easter basket. They certainly don't need tons of chocolate and lollies to have a good holiday. Easter is not a reason to overspend on gifts for your children. In fact it's not meant to be a time for gift giving at all.

When our children were small they received a small chocolate egg in an egg cup (they still have them and use them for their boiled eggs and soldiers) and a book. Now they are grown up I still like to give them a small chocolate egg and a book, usually one they've told me they'd like earlier so I can shop around for it.

Finally, skip the pets. Don't buy any chicks, bunnies or other cute animals for Easter unless



you are prepared to look after them. Instead, buy your child something they can use. Books are a wonderful treat or you may like to give a pair of warm winter pyjamas. If your child is older you can purchase a gift card for them.

Having a green Easter is simple. Plan ahead, cut back and use what you have. You'll be surprised how easy it is to make this Easter a cheap and environmentally friendly one.

Dear Cath

Q. Do you know how to make club sandwiches in the Tupperware Jel Ring? I want to make them for my daughter's birthday party. Janine

A. This is straight off a very old Tupperware recipe leaflet in my recipe box. I've never made one so I can't say how it will turn out but it's easy enough to do and there's no reason it shouldn't work if you press the layers firmly into place.

Club Sandwich

Ingredients:

1 Loaf of Square Sandwich bread (cut all crusts off)

600g cold deli meat (ham, chicken, turkey, stras and salami)

Mayonnaise

Mustard

Vinegar

Dressing

Lettuce

Onions

Pickles

Olives

Cheese

Anything else you like on sandwiches.

Method:

You will be making 2-3 layers of all the ingredients above. Place bread slices around bottom of the mould. Press in to the grooves, corners will overlap. Layer the ingredients above in order, on top of bread. Press each layer down. Repeat layers again starting with bread, pressing as you go. Depending on thickness of layers, you may be able to get one more layer. End with a layer of bread. Seal and refrigerate for half an hour.

Q. I am new to Cheapskates but I am having trouble saving money. Most of the things I have already done. I have done a budget but I seem to spend everything that comes in. I am trying to do a price book to save on food bills as I budget \$600 per fortnight and usually spend more on a family of 5 (three kids under 6). I don't have a large freezer and I have fussy children. I have reduced all my bills phone, electricity and insurance. I am also thinking of moving schools to save same money. I am seeing a mortgage broker to try save on my home loan. All this worry about money is getting me really depressed can you help? Anita

A. This may not be the answer you are looking for, or thought that you'd get, but here it is. Anita you've said it - you spend everything that



comes in! Now is that because you ignore your Spending Plan, or is it because you really live above your means? You haven't said that you are getting behind and building debt, nor have you said that you are saving for a particular thing.

You don't need a large freezer to cut your grocery bill immediately and a price book is just a guide. What you do need to do is make a meal plan, then work out the toiletries, cleaning products and pharmacy items you need and make up a shopping list. Then cull it! There will be lots of things that can do double duty, so eliminate the double-ups (especially in cleaning products - make your own and remember that soap and water clean everything and are very, very cheap). I suggest you join the \$300 a Month Grocery Challenge. You may think you can't get your grocery budget down, but you can. Shop once a fortnight for everything. Cut your grocery budget by 10% each fortnight. Next shopping day instead of taking \$600 with you, take \$540 in cash, leave all cards at home. The next fortnight take \$486 in cash with you. Then the next fortnight take \$437 and so on. Keep reducing the amount until you find you just can't buy what you need, then up it to the previous level. It's a sure fire way to make sure you don't go over your spending limit. Once you've done the shopping for the fortnight that's it. If you run out of something you'll have to add it to the next shopping list and make do until shopping day.

Now I'm going to get tough. Your children are young - they shouldn't be fussy and I think you are using that to justify overspending your grocery allowance. You are the adult and their mother, therefore you make the rules. Your children will be emulating your behaviour, so you need to set a good example, of parenting, of budgeting, of eating and of showing respect

for those who care for us. If they are not on special diets as advised by a medical professional, then they need to learn to eat what you put in front of them. They may well turn up their tiny noses and throw tantrums, too bad. You've prepared a meal for them and they can eat it or go hungry. Believe me, they will not starve themselves.

Make it a rule that they have to at least try what you have served. If they really don't like it then that's OK, as long as they've tried it. You then know not to prepare as much next time and you won't give it to them again. Our rule when our children were little was one teaspoonful of a new or unfamiliar food. I would show them how much a teaspoonful was so they knew how much they had to try. Then it would go on the plate. If they ate it without complaining, I'd increase the amount by a teaspoon each time we had it until they were eating a regular serve. If they complained, I'd wait a couple of weeks and try again. By the time they were school age they all ate just about everything, including vegetables, fruits, preserves, dairy, meat, poultry and fish prepared in many different ways and we very rarely had food left on plates.

As for moving schools unless your children are in a very expensive private school or you are driving them a long way to a public school outside your zone, I don't see the advantage.

You've given me lots of excuses why you aren't saving money, but they are just excuses. You can do it. The only way to do it though is to stop making excuses and get started.

I can't wait to hear how you get on.



On the Menu

Waste Not, Want Not Muffins

Australians waste millions of dollars worth of perfectly good food every year. Most of it is leftovers, found in fridges around the country and thrown out because they were forgotten or no one really likes leftovers.

For the budget conscious cook, wasting food is not an option but finding delicious and appetizing ways to use them up can be hard.

These muffins are quick and simple and quite nice as they are if you don't have leftovers to spice them up. Add your leftovers (fruit, cereal, corn, ham etc.) and they become something really special. And best of all you're not wasting a single thing!

Ingredients:

2 cups self-raising flour

1/2 cup sugar*

1/2 cup applesauce (you can use tinned baby apple or sieved stewed apple)

1 egg

1/2 cup milk

1/2 tsp vanilla extract*

Method:

Pre-heat oven to 175 degrees Celsius. Mix the applesauce, egg and milk together. Combine the flour and sugar and add the wet ingredients. Stir to just combine. Now add the

leftovers and gently stir through. Spoon into muffin cases and bake for 20 minutes.

***Note:** for savoury muffins leave out the sugar and the vanilla extract.

Leftovers to use:

- Brown bananas
- Cereal crumbs (Weetbix, muesli, Sultana Bran, rolled oats, Crunchy Nut etc)
- Cold porridge
- Sweet biscuit crumbs (shake out the cookie jar)
- Jam (add the milk to the jar, put the lid on and shake)
- Sad apples, pears, plums, peaches etc diced or grated
- Dried fruit
- Nutella (scrape out jar, mix into wet ingredients)
- Coconut
- Dregs from flavouring bottles (caramel, strawberry, chocolate - mix into wet ingredients).
- Peas, corn and carrots
- Diced cold meats
- Grated cheese and pickles
- Chive and cheese



Use your imagination and see what wonderful muffins you can create and put a stop to kitchen waste.

Quotes of Note

Between saying and doing

many a pair of shoes is worn out.

~~Italian Proverb~~

We cannot do everything at once, but we can do something at once.

~~Calvin Coolidge~~

He that waits upon fortune is never sure of a dinner.

~~Benjamin Franklin~~

Action will remove the doubts that theory cannot solve.

~~Tehyi Hsieh~~

Don't find fault.

Find a remedy.

~~ Henry Ford~~

Talk doesn't cook rice.

~~Chinese Proverb~~

Never mistake motion for action.

~~Ernest Hemingway~~

Small deeds done are better than great deeds planned.

~~Peter Marshall~~

Well done is better than well said.

~~Benjamin Franklin~~

An idea not coupled with action will never get any bigger than the brain cell it occupied.

~~Andrew Glasow~~

Mrs Sparkle

Dear Cath,

Another month over already. My year of renovating is going so fast.



Thank goodness March has been a very quiet month, socially and financially. Only the regular bills and no unexpected expenses. I have spent a little and bought some new winter clothes that were much needed. I laughed to myself when I got them home and went to put them away - I had five new garments so I took five old ones out of the wardrobe and put them straight into a bag to go to the Brotherhood Bin. Then I used the hangers they were on to hang my new clothes. Last year I would have squashed everything up and found five new hangers! No wonder I had lots of clothes and nothing to wear.

The mild weather has been good for my veggie plot too. I've planted potatoes, cabbages, cauliflowers, silverbeet, beetroot, peas, beans, lettuce and broccoli. The cabbages and cauliflowers are a "mini" version - just the right size for me. Being on my own a full-sized cabbage or cauli would go black before I could use it all up. The cabbages are almost baseball size and I can't wait to start picking them.

I have also put in a rhubarb crown, given to me by a friend. I love rhubarb and it is so expensive to buy. This time next year I'll be picking my own and enjoying rhubarb and apple crumble.

The school holidays are just a couple of weeks away and I am going to be looking after my grand-daughter some of the time, hopefully it won't be too expensive.

Now onto business.

Honestly I was stunned that I had so much money left over each fortnight, or at least that I should have so much money left over. I've been tracking my spending, and it shows it's been a quiet month too. There are more no-spend days than there are spend days, and even those are

mostly for bills and necessary expenses (chemist, food etc). It's still an eye opener isn't it, just what we spend our money on? I was sure I'd remember without writing it down simply because I don't do a lot of shopping, but there's no way I could remember everything. I had to use the docketts to make sure I recorded it all.

I have found a NAB bank account without fees that pays a little interest (surely a little is better than none) and I've opened it to use for my emergency fund. The teller at the bank was very helpful and helped me set up an automatic transfer each week of \$50 for my emergency fund and I'm saving \$50 a week for the fence fund. The other \$38 is going towards a new lawnmower. I am going for a push mower rather than a motor mower. I'm getting older and starting a motor mower is a little difficult these days so I'll get some exercise by pushing the mower around. Once I've bought my new mower, it will go into my Christmas/holiday/fun part of my Spending Plan. This should well and truly cover Christmas and family birthdays and give me some fun money through the year. That's the plan anyway.

I can't tell you how liberating it is to feel in control of my money again. I didn't realise I was so worried about money until you started the budget renovation. I hope I never lose control again.

Mrs Sparkle

Dear Mrs Sparkle,

You are a champion!

Good on you for tracking your spending. It's the first thing I suggest people do when they want to save money and cut expenses, yet for most people it's the hardest thing to do. It gives you



such a good overall look at where your money goes on a day to day basis, it really is eye opening.

And congratulations on your veggie garden. Ours is looking quite good too, the rain we've had has been a good boost. I think everyone should consider growing at least a portion of the food they eat. Even the smallest garden or unit with a sunny window can hold a garden.

Are you growing your veggies from seed? It's surprisingly easy to do and so much cheaper than buying seedlings. You can start them off in egg cartons and move them into small pots before transplanting in the garden. A packet of seeds costs a little less than a punnet of seedlings, but you get 10 - 50 times more seeds. If you're not doing this already, think about it. The saving can be significant if you are going to continue growing your food.

I'm so excited that you've started your Emergency Fund. While a certain percentage of your income is guaranteed by your pension, having a cash back-up takes the pressure off if the fridge needs repairs or the washing machine conks out. It won't be long at all before you have it built up to three months income.

Have you started paying your mortgage fortnightly? How is it going? Remember it won't save you a lot in interest at this point but it will get you a little ahead and give you breathing space.

Good news on the mower front. Remember to do your homework and shop around. Haggle for the best deal, ask for a Seniors discount and pay cash so you can negotiate a cash discount too.

School holidays don't have to cost you a lot of money. Why not take your grand-daughter on a tram ride into the city and have a look at the Museum one day. Take your lunch and some drinks and snacks and it will only cost you \$11.60 for fares, entry to the museum is free for Concession card holders and children under 16. Scienceworks is another fun outing that will cost you the same fare, and an additional \$9.50 if you add the Planetarium to your visit. Depending on your granddaughter's age, the Planetarium is well worth it.

Your local library may have some activities planned for the holidays, and even if there aren't, a trip to the library can be a lot of fun. If your granddaughter isn't a member perhaps you can help her join and start to learn the value of libraries.

And don't think that you have to go out to have fun. Perhaps you could teach her to cook. Make scones and have them for afternoon tea or perhaps cook pancakes and have them for lunch.

Easter falls during the school holidays so perhaps you can make Easter eggs, or dye some hard boiled eggs for something a little different. Then make baskets for them out of scrap paper and make little Easter hampers for her friends.

I'm sure you'll find plenty of things to do with her that won't cost a fortune, if anything at all.

Happy Cheapskating,

Cath



Cheapskates Tip Store **Seed Storer**

Easily Organized Fridge

I've found the perfect way to keep my fridge organized and clean, and it's saved me a lot of money too. I have put a Decor pastry container (but you could use any similar sized container) on the top shelf. It holds all the jars of mayo, jam, pickles, mustard, sauces etc. I just slide it out to get what I want. Keeping everything together in the one place means I can always see what is running low and what needs to be used up. On the bottom shelf I have a melamine serving tray. This holds the containers of leftovers, half used jars and packets etc. Again, I can easily see what is hiding at the back, meaning everything is used up and not wasted. Both containers not only keep the fridge organized but clean too. I just lift them out to wipe shelves and as they are dishwasher safe they are easily and quickly wiped over when needed.

- Contributed by Le Morris

When You Open it Up, Write it On Your Shopping List

When I open the last bottle, box, etc. of any product that I use at home, I write it on my shopping list straight away. My shopping list hangs on a peg on the pantry door, with a pen on a string attached (pens do tend to walk in our house). That way I never run out of anything and always have an extra at home! It also means that on shopping day I just pull the list off the door and head to the supermarket.

- Contributed by June Curtin

Approximate \$ Savings: \$100-\$200

Keep seed filed by the month it should be sown in a concertina expanding file. This gives the best chance for good germination, and you'll never discover a packet of seeds when it's too late to sow.

- Contributed by Julia Brown

Stop Procrastinating and Just Do It!

Approximate \$ Savings: Will vary - in my case \$500

It's really great to set aside a couple of hours every now and then to do all those things you've been meaning to get around to. This week I've: - Investigated health and car insurance options to find a better deal (saved \$200 year on car insurance and about \$25/month on health insurance) - Looked into our life insurance policies to make sure we have enough cover - Filled in a form for the tax office - Written a (long overdue) letter. It's these things that are very important, but not necessarily urgent that it's easy to procrastinate on. By just setting aside a couple of hours and getting through it, it sure has taken a weight off my mind and it's already saved me money. FYI If anyone is interested, I found in my case that NRMA had the best value for money car insurance and NIB had the best health insurance plan.

- Contributed by Erica Avenell



Drying Wet Washing Nicely

I hang wet Shirts and polos directly onto clothing hangers to dry. Once dry they go right into the wardrobe. Many do not need ironing. This saves a lot of time and energy and clothes line space.

- Contributed by Carolyn Chernabaeff

A Motoring Holiday for \$5 a Day

Approximate \$ Savings: \$636+

We just finished our very thrifty holiday in Brisbane (shame it rained the whole time, luckily we weren't flooded!). I thought I'd share our thrifty trip home. My family of two adults and two young children hired a 4-berth Mercedes motor home with shower and toilet for our trip home from Britz. Usually the hire charge is \$164 per day with a minimum of 5 days hire. If you go to the website www.standbyrelocations.com they have a list of all the vehicle hire companies that require a vehicle to be returned after being hired one way. We managed to get a rental relocation from Brisbane to Melbourne for only \$5 per day for 4 days. There was a \$25 booking fee, a \$1,000 bond (also the excess in the included insurance) which is refunded when you return the vehicle. They even reimbursed \$210 of the \$300 spent on diesel. We could cook in the motor home on the gas stove and were fully self-contained so could stop anywhere along the road. There is a range of vehicles from cars to 4wd to motor homes of all sizes, to and from destinations all over Australia, New Zealand and Canada available at certain times. Linen is included in the motor homes and we even had

a TV and DVD player. There are bolts for children's car seats and car seats available for hire if needed. If you can be flexible with your dates it is a great saving and a bit of fun. There is a limited time to return the vehicle but usually enough to take an easy but direct journey, though evidently you can hire the vehicle at full rates if you want a bit longer. Be sure to be quick in applying for the deals as they come up as the good ones get snapped up quickly. It is best to phone on their 1300 number to get in first as you will beat the people typing in the email (a tip from the guy that booked us in). Here's to cheap travel!

- Contributed by Susan Durrant

Worm Tunnels Fertilize Garden and Reduce Kitchen Waste

Approximate \$ Savings: \$150-200/year depending on how much you fertilize

Sick of spending a fortune on different garden fertilizers, I decided to search out a Cheapskates method for fertilizing my plants. What I ended up with was a free, natural organic alternative - worm tunnels. Worm tunnels are great, because once set up there are no costs involved because they're fed completely on my kitchen scraps (which I would otherwise throw out, so it's great for the environment too). To get started, you need to get some old plastic buckets, the number you need depends on the size of your garden, but I have 4 different tunnels, one in each garden bed, which are approximately 2m x 3m in size each. I obtained some large, used yoghurt buckets from my local Indian restaurant (free), but you can use any you can get your hands on. You will also need some



composting worms (\$20 from your garden centre), peat moss (\$5 from your garden centre), and some old pot plant saucers or old ceramic plates to cover them. Firstly, cut multiple holes (about the size of a drinking glass) all around the sides of your buckets to allow the worms to travel in and out of the garden bed (about 15 holes will be good depending on the size of your buckets). Dig a hole, and put the bucket in with about 5cm protruding out of the ground. Put a 5cm layer of soil in the bottom, and push the soil back around the sides so you can just see the bucket sticking out. Water this in, then put in your composting worms. Cover with a layer of peat moss, and a little more water, then put on your pot plant saucer or old plate to cover the hole (to keep out pests and keep it moist). Now your worm tunnel is ready to go... All you need to do now is toss in your veggie kitchen scraps each night, and add a small splash of water if it looks a bit dry. You can even put in crushed egg shells, but don't put in any onion, garlic, chilli or citrus, as the worms don't like these. The worms will eat up the scraps, and disperse them through the garden bed as great plant food. I add scraps to one tunnel at a time, then once 3/4 full move on to using the next tunnel. By the time I'm back to the first tunnel the food is all broken down and dispersed through my garden, ready to be added to again. You can't get a cheaper easier way to fertilize your garden, plus it's a great project for the kids to set up as well.

- Contributed by Melinda Cox

Fortnightly Payments Slash Loan Time

When we set up our car loan contract (60 month contract) we elected fortnightly

payments because this suited our pay schedule better. We are now at year 3.5 of the contract and I called to find out how much was still owing. Imagine my glee when I discovered that we only have 4 months left to go instead of the 18 months I was expecting! Even better, we have saved approximately \$3500 in interest, all this without any extra effort on our part, simply by paying fortnightly, which results in 13 monthly payments being made a year instead of 12. I was so encouraged i called to find out about the other car loan, to find we are approximately \$1200 ahead on that one as well, 2 years in, and will also pay this out substantially early. I was stunned by just how much difference this has made.

- Contributed by Sylvia Westerik

Quilt Slip-Ups

To stop quilts slipping in their quilt covers when placing a quilt cover over a quilt, it's a good idea to sew an 6-8inch piece of tape (material) into the inside corners of the quilt covers and each corner of the quilt. Then you can tie them to each of the corners, and turn right side out again. Saves a heap of time when making beds.

- Contributed by Julia Brown

Recycled Fabric Clothing for Children

Approximate \$ Savings: \$4 - \$28 per metre

I love to make clothes for my little girl and my friend's children but purchasing brand new fabric for each project can be quite expensive so I started looking through local op-shops and markets for second hand adult clothes in nice



fabrics and prints. Most of these items can be purchased for about \$1 - \$5 and you end up with a few metres (depending on size/type of clothing) of usable fabric! By unpicking/cutting out seams you can make things like cute little shorts, longer trousers or pretty skirts for your child. If you find you don't have enough fabric you can always sew together different materials for a "patchwork" effect! Some clothing items have nice details like lace or buttons which can be removed and reused on the new "little person's" item. Best of all you know that the fabric won't shrink or fade beyond its current state! Also to dress up little girl's plain shirts/singlets you can use sections of doileys (found at op-shop for 20c each). Cut out around edge and stitch to make pretty sleeve caps or sew an entire doiley to the back or front of a plain singlet top for a whimsical look. Not only are you doing your bit for the environment by recycling you will save a lot of money on fabric and haberdashery for these smaller projects!

- Contributed by Bydie Maro

Serious Grocery Saver

Approximate \$ Savings: \$100 PER WEEK

I go to Flemington Markets every fortnight and every time come back loaded with the most beautiful delicious produce in VOLUME and about one quarter the price i pay in even the cheapest shops. Last visit two weeks ago I shared my purchases with a friend and this is what i bought: cases of sweet potatoes, capsicum, zucchini, lettuce, leeks, beetroot, loose avocados, 2kgs loose mixed plums, case of pears, 2 cases apples for eating or juicing, 10 kgs carrots, tomatoes, 1kg grapes, small quantity ginger, 1 case limes 2 cases oranges - and all from local and generally organic

producers - and all of good quality. We found the only item which perished quickly were the pears - 50% throw out. Our bill? \$37 for me, \$65 my friend including petrol and trolley. You just cannot get value for money like that anywhere else. Buying the same quantity would have cost us each about \$200 apiece - I say well worth it!

- Contributed by Sandie Cleaver

A Simple DIY Clothing Alteration

Approximate \$ Savings: \$200 +

After losing weight and finding my clothes were now too loose, the obvious options were to wear a belt which looks bulky under tops, pay for alterations to existing clothing which is expensive, or to purchase a whole new wardrobe which is very expensive. Instead I purchased a pack of 4 elastic sheet grippers from Spotlight for \$3, and the rubber clasps at the ends easily attach around belt loops for pants and skirts, for easy, non-bulky and comfortable to wear adjustment. My sister-in-law has lost over 20kg and is wearing them for her clothing as well and also finds them effective and comfortable. This would also be a cheap option for adjusting offered hand me down clothing that otherwise you wouldn't accept.

- Contributed by Rebecca Short



The Cheapskates Club

Founder and editor: Cath Armstrong

PO Box 4232 Ringwood Vic 3134

www.cheapskates.com.au

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 or to PO Box 4232 Ringwood Vic 314.

Copying or reproduction by any means electronic or otherwise other than for members' personal use is strictly prohibited without written permission from the publisher.

All letters, tips and other materials and correspondence submitted to The Cheapskates Club become the property of The Cheapskates Club and all rights thereto including copyrights. Submitters grant the exclusive right to use and/or reproduce the materials in any manner and for any purpose. All information published is taken from the most reliable sources possible and given as information only. All specific financial, legal, tax or accounting situations should be referred to appropriate legal or accounting professionals.

Cath Armstrong bases her comments on sources deemed reliable but she does not guarantee their accuracy.

©2013 The Cheapskates Club

