

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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The Cheapskates Club -

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



THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

May 2013

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The Cheapskates Journal

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From Cath's Desk

Hello Cheapskaters,

One of the questions I am asked most often is how did I start Cheapskates. To give you a decent answer I first need to answer the question why did I start Cheapskates.

Let's take a trip back in time. It was August 1994. On Thursday 18th August 1994 I lost my job. On Friday 19th August 1994 Wayne lost his job. On Monday 22nd August 1994 we found out we were having baby number three, our gorgeous daughter Hannah.

That's when I became a Cheapskate. And it's from there, over the next three years, that Cheapskates came about. It started as just sharing ideas at mothers' group. Then I started typing all my recipes and ideas and how tos and photocopying them. Sharing hints and tips started me thinking about a newsletter. At that point in time we didn't have the money and I certainly didn't have the time to produce a newsletter.

Then one afternoon in 1998 I called in to see a friend. She was building websites and thought she may have a way I could get a newsletter out without having to print and post. All it took to convince me a website was the way to go was a simple ten minute demonstration. I was sold, and within a week the very first Cheapskates website was up and running, on a very tight budget, but it was up and out there. There wasn't a lot of information about frugal living around, especially for we Aussies and I was excited to be able to produce the first Australian e-zine of its kind, and make it available to everyone who wanted it.

Our first Cheapskates Club newsletter went out on 2nd June 2001 to 113 subscribers, mostly family, friends, work colleagues and school acquaintances. Six weeks later we had over 2,000 subscribers.

The Member's Centre opened on 1st October 2001 with 337 Platinum members joining in the first week. By February 2002 we had over 3,000 Platinum members and we've been growing ever since.

Over the years we've had some changes in look. And we've had more than some changes in the Member's Centre. We are always adding new features to the Member's Centre, exclusively for Platinum members. Last month we added the printable Journals - either as a plain text version or in newsletter format. We're still working frantically on the Tip Store and the Recipe File (please, please stop sending me great ideas to make them even better or I'll never sign off on the improvements) and there are more features to be rolled out this year.

So what can you do to be a part of this exciting time at Cheapskates? Well you can keep renewing your membership, give gift memberships to the Cheapskates Club, forward our weekly newsletter to interested friends and family, make our website your homepage on the Internet, send me your questions, submit your tips and share your saving stories. Tell me about the progress you're making, the challenges you face and how we can help you reach your goals. But most make living the Cheapskates way your way of life and enjoy being debt free and cashed up.

Happy Cheapskating,

Cath



Save by Buying Local

Purchasing locally rather than through big discount department stores, such as Big W, Target or K-Mart, undeniably stimulates your local economy. And if many small economies stand tall and strong, chances are even better that our national economy, as a whole, will maintain its good shape.

Stimulating your local economy decreases the amount of financial hardships in the area because local business owners are thriving. In turn, this decreases the amount of redundancies, foreclosures and so on. Buying your goods locally can have a snowball effect for the economy as a whole.

You can always benefit when your local economy is thriving. *But, regardless of the economy you also stand to receive many other wallet-friendly benefits when you buy locally:*

1. No middlemen. Where there's a middleman, there's always an added cost. Wholesalers have the name for a reason - they sell at rock bottom prices. If a middleman gets in the way, the price will be raised for no apparent reason to the retailer. **Therefore, your cost as a consumer will increase.**

- Thankfully, this mess is only in your cards if you choose to buy imported items. When you buy local, the entire process: from conception, to production, to packaging is handled by the nice people in your very own district.

2. Competitive pricing. It's tough to keep up with Kmart or Big W. But, if local businesses want to keep their cash flow going, they often compete by offering quality, service and fair pricing.

- Though this means a lower profit margin for the business owner it means higher savings for the consumer - you!

3. Quality. Big discount stores needn't worry themselves about offering quality merchandise. After all, if one customer complains, their bottom line remains the same. However, quality is a vital factor in local trade.

- If you purchase a wedding veil from a local wedding boutique, the vendor will generally do their best to craft only the best quality. This is because their business depends on the vitality of word of mouth. Therefore, in their eyes, one customer wronged is 10 customers lost.

4. Warranties. Go ahead, you can admit it: the warranties offered by national chains are often cryptic and self-serving. It seems that there may be a possible attempt to sabotage the chances of any customer ever getting a repair done under warranty.



- **But local businesses are different.**

They need to offer customer-friendly warranties in order to generate local buzz. As stated above, word of mouth is the lifeblood of most locally owned businesses. And, *offering attractive warranties is one of the best ways to hook a customer.*

5. Energy conservation. The cost of petrol has increased to well over \$1.50 per litre in many parts of the country. If the resources you require can be found in your neighbourhood, you save money on petrol!

- Not only are you saving money on petrol, but you're also contributing to the decrease in pollution. You drive a shorter distance in order to arrive at your shopping destination. *Therefore, you're also helping the environment.* Also, when you buy local products, the merchandise has to travel a considerably shorter distance in order to be ready to sell.

Buying local has many advantages. You're helping locally owned businesses maintain their livelihood. And by doing so, you're doing your part in increasing the odds that the business will be around for generations to come!

Buying locally is also enjoyable. You get quality and fulfil your good deed of the day, just by making a local purchase.

Buy local, save big bucks. You'll be glad you did!

Do you have a favourite local trader? Perhaps a great butcher or a fantastic hairdresser, or a brilliant nurseryman who's always willing to share his knowledge. They may not be the cheapest price-wise, but they are the best value for money. Share the details here, and help support your local traders by encouraging other Cheapskaters to support them too!

[Click here](#) to support your favourite local trader

A Thoughtful Moment

36 Beautiful Rules to Live By

1. Pray.
2. Go to bed on time.
3. Get up on time so you can start the day unrushed.
4. Say "no" to projects that won't fit into your time schedule, or that will compromise your mental health.
5. Delegate tasks to capable others.
6. Simplify and unclutter your life.
7. Less is more (although one is often not enough, two are often too many).



8. Allow extra time to do things and to get to places.
9. Pace yourself. Spread out big changes and difficult projects over time; don't lump the hard things all together.
10. Take one day at a time.
11. Separate worries from concerns. If a situation is a concern, find out what God would have you do and let go of the anxiety. If you can't do anything about a situation, forget it.
12. Live within your budget; don't use credit cards for ordinary purchases.
13. Have backups; an extra car key in your wallet, an extra house key buried in the garden, extra stamps, etc.
14. K. M. S. (Keep Mouth Shut). This single piece of advice can prevent an enormous amount of trouble.
15. Do something for the Kid in You every day.
16. Carry a spiritually enlightening book with you to read while waiting in line.
17. Get enough rest.
18. Eat right.
19. Get organized so everything has its place.
20. Listen to a CD while driving that can help improve your quality of life.
21. Write down thoughts and inspirations.
22. Every day, find time to be alone.
23. Having problems? Talk to God on the spot. Try to nip small problems in the bud. Don't wait until it's time to go to bed to try and pray.
24. Make friends with Godly people.
25. Keep a folder of favourite scriptures on hand.
26. Remember that the shortest bridge between despair and hope is often a good 'thank you Jesus.'
27. Laugh.
28. Laugh some more!
29. Take your work seriously, but not yourself at all.
30. Develop a forgiving attitude (most people are doing the best they can).
31. Be kind to unkind people (they probably need it the most).
32. Sit on your ego.
33. Talk less; listen more.
34. Slow down.
35. Remind yourself that you are not the general manager of the universe.
36. Every night before bed, think of one thing you're grateful for that you've never been grateful for before.

Contributed by Hazel B.



Saving Story

Being Prepared the Cheapskates Way is Peace of Mind

Dear Cath,

I would like to thank you for printing, quite some time ago, and my suggestion for using a mobile phone in the night time. I was so surprised to see my suggestion in print. Awestruck in fact.

Recently, I was hit with one of the tornadoes and my phone was invaluable.

One of the brightest ideas is to be as prepared as one can be for a disaster. It takes a long time to prepare; waiting for the things you need to be on special and collecting all the things you need; but it is worth it and saves a LOT of money and distress in the long run.

It takes pressure off friends, neighbours and services and provides the opportunity to assist others in their time of need.

I completely lost two sheds, one nowhere to be seen; three damaged fences and the roof of my house is pitted with holes, covered with a tarp with ropes attached and sandbags also. We had no electricity for five days. I feel very sorry for the people who suffered more than I in the floods and tornadoes and I'm very grateful to the SES.

I was as prepared as I could be, but in a disaster you may need more than you think you need for a longer time than is suggested. Often when

you need goods they are not on the shelves in the shops for a long time before or after a disaster and often those goods, when they become available, are at an increased price. Sometimes whole shopping centres are not even open for months after the event.

It is also a good idea to prepare for as many scenarios as possible; for what price do you place on peace of mind and being prepared the Cheapskates way?

Yours Sincerely,

Jenny Towers

Freezer Cooking for One

Cooking for one can be quite challenging. Bulk cooking for one can be even more challenging. Single people tend to go out to restaurants more, especially fast food, which can play havoc on the health and finances of the single person.

Enter, freezer cooking. This simply is a term used by people who cook for their freezer. You might know it as OAMC or once-a-month-cooking. Typically it is done by organized mothers who want to get a lot of cooking done in one weekend to save time the rest of the month. But, a single person can enjoy freezer cooking too, thus cutting down on dinners out, junk food, waste and an exorbitant grocery bill. You'll save your budget and your waistline.

Needed items:

- Freezer Space
- BPA Free Plastic Containers



- Foil Pans
- Foil
- Freezer Bags
- Freezer Tape
- Sharpie Marker
- A meal plan for one week
- Ingredients for one week of meals

Most recipes make four servings, assuming a family of four, which is perfect for your plans to cook for your freezer. With this plan you will only need to cook every night for one week. Then you will eat for the next three weeks by only reheating your frozen meals. It's easy to do. All you do is cook the meal as normal, putting away three individual servings, and eating one serving. So, after doing this for 7 straight days, you will have 21 additional meals that will last you the rest of the month.

If you feel like this is not enough variety consider that most people have the same thing over and over again anyway, and with 7 different choices in your freezer there is no one forcing you to eat the same thing every single Monday, you can choose to eat them any day you want to once they are in your freezer. You will enjoy it because home cooked frozen food tastes a lot better than TV dinners, or fast food. You'll feel lighter and better, and you'll be able to save money. Eating this way should cost you between \$80 and \$120 a month, depending on the menu you choose.

Still not convinced that just seven dinners will keep your appetite stimulated? Make a meal plan for a month. If you need inspiration, go to the Menu Plan Archive. There are over seven years of monthly meal plans there, you are sure to find 30 dinners that appeal to you. And if they don't inspire you, visit the Recipe File. With over 1,200 recipes there is no excuse for not being able to pull together a meal plan for just one month.

When choosing menus keep in mind a few important thoughts about what freezes well. Some foods freeze better than others. Casseroles often freeze exceptionally well. You can pop a casserole out of the freezer and right into the oven if you stored it in a foil pan. Add a fresh salad and you'll feel like you're eating an entirely new meal.

Meat pies, enchiladas, lasagne, chicken dishes, and pork chops and cabbage freeze well too. In fact any baked pasta dish will be even better after it's been frozen, especially if you like it al dente. Try storing cooked noodles and rice in separate plastic freezer bags sealed with heat. Heat by putting bag into boiling water. Do avoid freezing soups with pasta or rice added, as these starches will get mushy after thawed. Additionally, most dishes that include eggs in the ingredients freeze fine, but not something like devilled eggs or where the eggs are not fully incorporated into the dish.

Ensure that you freeze the foods properly by removing moisture from the container and allowing it to cool properly prior to sealing and popping into the freezer. Always label every item with the name of the dish, date and the reheating instructions. This will avoid "surprise meals" and meals beyond their prime, as well as incorrect cooking. Generally, most frozen dishes will last six months in the freezer if stored



correctly, but of course they are better eaten within 30 days.

When you get into the habit of freezer cooking it is easy. You might decide to cook for the entire week on one day, stocking your freezer for a month in one hit and only needing to add a salad or side dishes to your mains at dinner time. Or you might just cook and freeze on a daily basis until you've built up your stash of freezer meals.

However you choose to do it, freezer cooking for one really is possible and very easy.

Simple Steps to Get Relief from Financial Stress

If you find yourself dealing with financial stress, it can be an exceptionally difficult time. However, you mustn't let the stress take over your life. If the bills are piling up, there are steps you can take to reduce your stress and your debts.

The most important thing to keep in mind when you're faced with financial troubles is to make a plan and stick to it. If you need help with this plan, it would be in your best interest to seek out a financial counsellor.

Here are a few tips that can help you on your way:

1. Don't spend money to relieve your stress. It's often tempting to reduce stress by going out for meals, entertainment, and other activities. This is clearly counterproductive. Instead, use some

free stress relievers such as a warm bath, a good book, or a social event with friends at home.

2. Accept your situation. Being unwilling to accept that you're dealing with a hard situation can increase your stress. In many financial scenarios, you're unable to control the situation. However, once you surrender control and accept it, you'll feel better knowing that you can only do what you can to improve your financial outlook. It may take time, and that's okay!

3. Don't be risky. If you have investments that may be on the risky side, it may be time to switch them to more of a sure bet. This security alone may ease your financial stress.

4. Discuss your problems with family. If you have a spouse, make sure you keep the lines of communication open. Many marriages suffer during times of financial stress, but with honest communication and careful planning, you can keep your marriage and family happy.

5. Stay organized. Make lists and keep a calendar. It's important to schedule time for relaxation, too. You'll need some time where you can enjoy yourself without worrying about anything - especially your financial troubles.

Have a Plan

Simply having a plan to improve your financial problems can reduce your stress level. Plans and goals will help you keep things in perspective and show you that you're making progress towards a better life.

You don't need to do this alone. There are many professionals available to help you create a successful financial plan, even in your current situation.



Here are some items you may want to review before forming your plan:

- If you find that you're spending more than you're making, find ways to cut expenses.
- See if you can pick up a part-time job or implement other ways to add to your income.
- Look into refinancing options for your current loans.
- Start using your debit card instead of a credit card.

Maintaining Your Health

People often forget how important it is to maintain your health. When your body is dealing with any kind of stress, it can take a toll if you don't take steps to relieve it.

Next time you feel exceptionally stressed out, become aware of the state of your body. You'll likely notice that all of your muscles are tense. Take a few moments to relax your muscles and take a few deep breaths.

While you may not have control of your financial situation, you do have control over how you feel about it. Focus on taking action to do what you can to improve your situation and know that better days are ahead.

Changing Banks? Use These Tips for a Smooth Transition

Maybe you've wanted to change banks for a long time, or maybe you're in the process of changing banks. You're not alone!

Banks have become less hospitable to the average customer. Many banks claim that they lose money on the average bank customer, so the system is not geared to make the average customer happy.

Regardless of why you want to change banks, follow these tips to make a smooth transition:

1. Find a new bank. It only makes sense to find a new bank before you close your old account. There are many things to consider; fees, location, online bill paying, and customer service are all important factors. Be sure that your new bank has all the features you need and is conveniently located.

2. Open a new account. Obtain or order everything you need, including a debit card and a chequebook. You might not have written a cheque in years, but you never know when it may come in handy.

- Get the business card of the person that helps you set up the account. They might be a better contact to have than the standard customer service number.



- Find out how long it will take before you have access to your funds. Many times, deposits in new accounts (even cash deposits) are held for a while in the name of security. Be sure you know how long you're going to have to wait.
- One solution to help you get past the waiting period is to only transfer half of your money to the new account and wait until the holding period is over to transfer the remainder.

3. Setup your direct deposit. Make a quick trip by your human resources department and give your new account information to them. It can take longer than you might think, so be sure to ask how long it will take for them to change their records.

4. Consider transferring your old debt. It can be nice to have everything at the same bank. So consider if it might be advantageous to have your credit cards and loans at your new bank. You might not be able to transfer everything, but it never hurts to ask.

5. Move your bill payments over to your new account. If you pay your bills electronically, move the payments over to the new bank. *If there are any payments that are automatically deducted from your old account, you'll need to notify those creditors and provide them with the new account information.*

6. Close your old account. After everything is set up at your new bank, you can close your old account. Just be sure that any cheques and

other outstanding payments have cleared the account before you close it. Be prepared for your old bank to try to talk you out of it. Be polite but be firm.

Provide worthwhile feedback. You'll be asked why you're closing your account. Tell them the truth. Feel free to tell them that the fees were too high or that the interest rates are better at the new bank. It's unlikely that your feedback will change anything, but if enough people feel the same way, maybe they'll get their act together.

Opening a new bank account can be a detailed process, but if you're not happy with your current bank, don't hesitate to see if you can find something better. Think about what you need in a bank and then go find it. Following the steps in this article will make the transition go more smoothly.

Saving Money with Rechargeable Batteries

Do you feel like you go through an awful lot of batteries? In this day and age, most of us do! This is especially true if you have children with toys that can use up batteries on a daily basis.

No matter how hard we resisted battery operated toys and games when our children were small, we couldn't avoid them completely. And the batteries were costing us a fortune.

It was about that time that rechargeable batteries hit the market - and my kitchen bench! No more wasting money on batteries, no more upset kids because their toys wouldn't work



and no more frazzled mother trying to squeeze the cost of new batteries into an already tight grocery budget.

No doubt you've heard of and seen rechargeable batteries in the shops, but perhaps you're not quite sure if they're worth the additional upfront cost. And the first answer: Yes, they are!

If the outlay for rechargeable batteries and the charger is putting you off, don't let it. Even if you are using the cheapest generic batteries you can find, rechargeable batteries are still a cheaper and greener option.

So many common everyday appliances use batteries. Toys, games, cameras, label makers - even the wireless mouse you are using takes a battery.

So let's look at more common questions about rechargeable batteries.

Q: *How many times can the batteries recharge?*

A: It will vary with the type of battery, for example NiMH vs. Alkaline, but the batteries can recharge hundreds of times. Some can even be recharged over 1,000 times.

Q: *What's the difference between the various types of rechargeable batteries?*

A: There are 3 major types of rechargeable batteries:

- Alkaline - Some alkaline batteries can be recharged, but the most common types cannot be. They do not do well in

high-output applications such as digital cameras.

- NiMH - These are the most common and have the benefit of delivering high power quickly (great for digital cameras) and can be recharged approximately 1,000 times.
- NiCad - Not recommended due to toxicity issues. Cadmium is highly toxic to all forms of life.

Q: *Can I mix non-rechargeable batteries with rechargeable batteries in the same device?*

A: You'll receive the best possible performance by using batteries of the same type and capacity within a given battery-powered device. The capacity can be found on the label - it is designated as mAh (milliamp hours).

Q: *How much money can I really save?*

A: Let's use an example with an AA battery:

- Cost of AA alkaline battery (non-rechargeable): \$ 1.50
- Cost of AA NiMH rechargeable battery: \$ 3.80
- # of recharges for NiMH 1,000
- Battery recharger \$15.00



- Money saved over the life of the NiMH battery – *almost \$1,500!*

Those 1,000 charges would provide the same battery power as 1,000 alkaline batteries at \$1.50 cents each. That's \$1,500 compared to \$3.80 for the rechargeable battery!

Now, it's true you would need to spend about \$15.00 (a one-time cost) for a charger. There is also the cost of electricity to recharge the batteries (much less than 1 cent per battery!).

The batteries for all the gadgets in your home can really get expensive over time. But if you're willing to shell out \$15 or so for a charger and pay a little more upfront for your batteries, rechargeable batteries can really save a ton of money over the long haul.

Once you have a supply of rechargeable batteries for all your needs, the savings and convenience of simply switching out recharged batteries, instead of running to the shops for more batteries just can't be beat.

Go splurge on some rechargeable batteries!

Dear Cath

Q. Hi Cath, one of my friends recently told me that she was able to purchase some items at a department store at a cheaper price than advertised simply by asking! This doesn't make any sense to me. She said I should try bargaining with department and discount stores to reduce prices on items I'm interested in purchasing. I can't imagine trying to haggle for a cheaper price on new items. Is it possible to bargain for cheaper pricing in discount and department stores? I'm not sure how to go about it. *Jeanette Goldsmith*

A. Interestingly, it is possible to work with sales clerks and sales supervisors to pay lower prices at department and discount stores.

Particularly when economic times are tough, stores are more willing to reduce prices to make a sale.

Haggling isn't just for buying cars, houses and big ticket items. You can haggle over any purchase if you know what you are doing, and it is really easy - you're just asking a question after all.

Here's how you do it:

Shop around and find items you want to buy. Consider items that are already on sale as that's a good indication the store wants to get rid of these items.

Find a sales clerk who isn't dealing with other customers at the moment.

It's wise to choose a sales clerk who's just beginning her shift as she might be "fresher" and in more of a positive mood if you can find one. Alternatively do your shopping first thing in the morning, just as the store opens, before it gets too busy.

Say something like, "I'm really interested in this blouse. Is there any way I can get an additional 15% off?"

It's possible the sales clerk will give you the discount. If she says she's unable to make that decision, politely request to speak to a supervisor.

Or the clerk may say something like, "I could do another 10%, but that's as far as I can go."



You can then decide if that offer is low enough for you or whether you want to push it a little further with, "Are you sure you can't go 15%?"

Keep in mind that the more items you're willing to buy, say 3 or 4, the more likely you'll be able to get an additional discount. Say, "I'm interested in this scarf, these 2 blouses, and this pair of slacks. Can I get an additional discount on all the items if I buy all 4 of them?"

Remember though, that if you haggle for a cheaper price, you should either buy the items for that price or politely decline and walk away. Don't be a time waster.

Don't be afraid to haggle for the prices you want. In a buyer's market, the buyer has the power to determine how much he'll pay. Be courteously assertive and ask for a better deal. You just might get it!

On the Menu

When Irish Cooks Are Smiling

Think of Irish cuisine and you probably think about corned beef and cabbage, right? Well, yes, that may be true. But, are there ways we can enjoy this cuisine besides at St. Patrick's Day? Of course there are. Let's take a look at what we know and love about Irish cuisine.

We Eat What We Have

Like other cuisines, the Irish recipes and dishes we see today are a bit removed from their origins. The Irish ate from the land, just like everyone, especially before the days of transporting foods around the world. Soups and stews were mostly made with root

vegetables and mutton. Potatoes, carrots, cabbage, onions, parsnips and the like were added to a big pot of water, then a bit of mutton, or more likely just the bone, was added for flavour.

If a family was lucky they may know a neighbour raising a pig and be able to share in the meat when it came time. No matter what the source, each ingredient was stretched as far as it could be stretched to fill a pot. Potato soup was a staple, sometimes with just a sprinkling of ham or the flavour from a ham bone thrown in.

When beef was available, it had to be either eaten fast or preserved somehow. Corned beef is the result of salt-curing the beef in order to keep it as long as possible. Through the years, corned beef has evolved from just a simple salt-cured product to a very nicely seasoned cured beef available at any butchers or supermarket. But originally it was a tough, but safe, cut of beef that could be added to a stew and slow cooked along with vegetables.

Beer is a Well Regarded Ingredient

Another element of living on the barren Irish landscape was that fresh water was often a limited commodity. Like many cultures, the Irish learned to ferment grains in water to not only have something to drink that was safe, but something to drink that they liked!

What the Irish discovered is that when beer is used in cooking, it tenderizes the meat and 'lightens' a dish. The bubbles or carbonation, along with the hops and grains, made bland soups, stews and other dishes taste better. A simple potato soup can go from plain to having layers of flavour with the addition of one stout ale. Now when we think of making the most mundane Irish recipe we know, corned beef and



cabbage with the addition of a dark beer, we won't hear any complaints.

Slow Cooker Cooking and Irish Recipes Go Hand in Hand

Back then, most Irish didn't have the best cuts of meat to cook. There really wasn't a filet steak on the grill at a typical Irish farmer's home. Meat needed to be cooked low and slow to be tender.

Doesn't that sound familiar? The slow cooker is the perfect place to start an Irish stew cooking. Or your Corned Beef and Cabbage. All the ingredients found in Irish cooking work perfectly in a slow cooker. Just remember to add stout ale at the last minute to enjoy the pleasure of what Irish cooking is all about.

Guinness Beef Stew - Crockpot

Ingredients:

- 1kg new red potatoes, scrubbed and cut in half
- 4 carrots, chopped coarse
- 2 celery stalks, chopped coarse
- 2 bay leaves
- 1.5kg stew beef, cubed
- 1/2 cup plain flour, season with salt and pepper
- 3 tbsp olive oil
- 1 medium onion, diced
- 4 garlic cloves, minced

- 2 cups beef stock
- 250g fresh whole mushrooms cut in half
- 1 jar tomato sauce
- 1 envelope French onion soup mix
- 1 tsp dried thyme
- 1/2 tsp dried oregano
- 1/2 tsp dried marjoram
- 1 tsp dried basil
- 1 tsp salt
- 375ml Guinness (or other very dark beer)

Method:

Put the potatoes, carrots, celery, and bay leaves in the crockpot.

Put the stew beef in a paper bag and add the flour that has been seasoned with salt and pepper; shake the bag to coat the beef.

In a large fry pan, add the olive oil, heat over medium-high heat, and brown the coated beef stew meat in the skillet, removing as it cooks, and set aside. (Do this in batches so you don't overcrowd the pan.)

When beef is all browned, add onion and garlic to the same pan and cook for 1 minute, then pour in the beef broth and let cook for 1 more minute, scraping the browned bits off the bottom of the skillet.

Now put the browned beef in the crockpot, along with the onion/garlic/broth mixture from



the skillet. Add the mushrooms, tomato sauce, onion soup mix, and all seasonings, stir gently.

Pour in the Guinness, then cover the crockpot, set heat to LOW, and cook for 7 to 8 hours.

Serve in big bowls with crusty bread alongside.

Serves 4 to 6.

Corned Beef and Cabbage

Ingredients:

2.5kg corned beef

1 large onion, studded with 6 cloves

6 peeled and sliced carrots

8 new potatoes, peeled and cubed

Some dried thyme

A bunch of parsley

2 heads of cabbage, quartered

Sauce:

300ml cream

3 tbsp prepared horseradish

Method:

Boil the beef, onion, carrots, potatoes, thyme and parsley in a large pot of water. Simmer and cook for 3 hours.

Remove sediment and the thyme, parsley and onion. Add the cabbage and simmer for a further 20 minutes or until the cabbage is cooked. Remove the meat and divide into pieces. Remove and season the cabbage heavily with black pepper.

On a large plate surround the beef with the cabbage, carrots and potatoes. Prepare the horseradish sauce by whipping the cream and adding to the horseradish.

Irish Lamb and Vegetable Stew

Ingredients:

2 teaspoons vegetable oil

500 g boneless lamb shoulder, cut into 3 cm chunks

4 red potatoes, unpeeled, coarsely chopped

3 medium carrots, peeled and cut into bite-sized chunks

2 medium onions, coarsely chopped

2 leeks, rinsed, white and pale green parts coarsely chopped

1 large turnip, peeled and coarsely chopped

2 tablespoons plain flour

1 bay leaf

½ teaspoon dried rosemary



1 teaspoon salt

¼ teaspoon black pepper

1 cup (150 g) green peas, fresh or frozen

Method:

Heat oil in a large flameproof casserole or non-stick deep frying pan over medium-high heat. Add meat in batches and brown on all sides, about 5 minutes per batch. Place in a bowl.

Add the potato, carrot, onion, leek and turnip to pan. Cook 10 minutes; stir occasionally. Stir in flour. Add 3 cups water, bay leaf, rosemary, salt and pepper. Bring to the boil. Reduce heat. Add meat. Simmer, uncovered, until meat is tender, 50 to 60 minutes. Add peas. Simmer 5 minutes; serve.

Irish Soda Bread

This is one of the easiest breads to make - just mix, shape and bake. There's no yeast so no rising time is required.

Ingredients:

4 cups plain flour

1/3 cup old fashioned oats {plus more for sprinkling}

2 tbsp sugar

1 tsp bicarbonate soda

4 tbsp cold butter, cut into small chunks

1 ½ tsp salt

1 ¾ cups buttermilk

1 egg, lightly beaten

Method:

Preheat oven to 180 degrees Celsius.

Line a baking sheet with baking paper.

In a large bowl, whisk together the flour, oats, bicarbonate soda, sugar and salt. Cut the butter into the dry ingredients with your fingers until no more large clumps exist.

Combine the lightly beaten egg with the buttermilk. Pour into dry ingredients and mix. Dough will be wet!

Using wet hands form a large ball of dough and place on the baking tray. Cut an "x" in the centre of the loaf with a knife, about 2cm deep so it opens up during baking and sprinkle oats on top.

Bake for 50 minutes, until golden brown. Let cool for 10 minutes before slicing.

Quotes of Note

Being a mother is one of the highest salaried jobs in my field,
since the payment is pure love.

~~Author - Mildred B. Vermo~~

~~~~~

Clearly, people want to make their lives



the way they wish they were.

~~ J Peterman~~

~~~~~

Don't wait until everything is just right.

It will never be perfect.

There will always be challenges,
obstacles and less than perfect conditions.

So what. Get started now.

With each step you take,
you will grow stronger and stronger,

more and more skilled,

more and more self-confident and more and
more successful.

~~Mark Victor Hansen~~

~~~~~

There's no next time.

It's now or never.

~~Celestine Chua~~

~~~~~

You are never too old to set another goal
or to dream a new dream.

~~C. S. Lewis~~

~~~~~

Try, try, try, and keep on trying is the rule

that must be followed to become an expert in  
anything.

~~W. Clement Stone~~

~~~~~

Be kind whenever possible. It is always possible.

~~Dalai Lama~~

~~~~~

Our greatest weakness lies in giving up.

The most certain way to succeed is always to try  
just one more time.

~~ Thomas A. Edison~~

# Living the Cheapskates Way

## Managing Your Money When You're Broke

Budgeting money is rarely easy, but it's especially difficult when you don't have enough of it to even pay all of your bills. You might be between jobs or have a job that doesn't pay well enough to address all of your expenses so you are constantly living beyond your means. Either way, it's important to change how you spend your money when you're so short on funds.

Follow these steps for effective money management when you're seriously broke:



**1. Be proactive.** Don't wait until the collection agencies start calling. They are relentless and aren't known for being understanding. They only get paid when you pay them, so you can see where their priorities lie.

- Call your creditors as soon as you can see that you won't be able to make a payment. You might be able to work out some sort of an extension or get reduced payments for a while.

**2. Prioritize.** Life is all about priorities. Look at how much money you have available and then prioritize your bills accordingly. Typically, your mortgage, basic utilities, insurance and food will come first. Credit cards are usually last on the list.

- Consider the consequences of not paying each bill and make a decision.
- Do this step after you've contacted your creditors. Your decisions might be different, depending on their responses. Now is the time to ruthlessly cut all your unnecessary expenses. Austerity has its time and place, and the time is now.

**3. Cut back on your savings plan.** This might be the one time to stop saving part of your pay. The expense and ramifications of not paying

your bills might be too great to cut yourself even shorter to make your savings payment.

- You've always heard to pay yourself first, but sometimes that's not appropriate.

**4. Avoid relying on credit.** When cash is short, it's a common practice to start using credit cards to replace a pay packet. The cost of this money can be incredibly high, and this debt is difficult to eliminate later on. Don't fall into the trap of viewing credit as a viable solution.

- Consider how much you're normally able to save and then project how long it would take to pay off this new debt. You already have more debt than you can handle. It doesn't make sense to add even more to the equation.
- Move to a cash only budget. Withdraw the exact amount you need for the week or fortnight, down to the last 5c coin, and allocate it (using Envelope Budgeting will be handy). Once it's gone, it's gone - no more until the next due "pay" day.



**5. Create more income.** If you don't have a job, take anything you can get for the time being. If you do have a job, consider adding a second job or getting some overtime. When disaster struck us, Wayne picked tomatoes, ploughed paddocks, drove a road roller for the local council. I went back to teaching tapestry and even took on babysitting. If you have stuff lying around the house that you don't need, it might be wise to sell it - we had a garage sale every spring and autumn for years.

- The less you fall behind now, the easier it will be to catch up later.

**6. Make a new Spending Plan.** This might be the last thing you're in the mood to do, but either your financial circumstances have changed or your current Spending Plan isn't working. Both reasons suggest that a new Spending Plan is required. Take a look at your income and bills and make some smart choices. Remember that it's all about prioritizing intelligently.

- In stressful times like these, it's easy to succumb to your anxiety and not take action, but understand that this course of action will only make your challenges greater in the future.

Take a deep breath and do everything you can to get yourself back on track financially. You'll be surprised how much you can accomplish when you really focus your intention and energy on solutions.

Prioritize your bills, increase your income, and make a new spending plan. Things will be better before you know it.

## Cheapskates Tip Store

### Reusing Baby Bibs

When my son was too old for baby bibs I kept the good ones in the hope of finding something useful to do with them. When he was four and was starting to wash his hands by himself I would constantly go into the bathroom or kitchen to find towels and tea towels on the floor and really dirty from him drying his 'washed' hands, this added up to a lot of extra washing. I had run out of tea towels one day and grabbed a bib from the drawer, then hung it up using the Velcro fasteners to hang it from the stove handle. Ever since we use his old bibs in the kitchen and bathroom for hand towels. They are so small they can be changed every day (or every hand washing) without a big impact on my washing load. Now instead of at least two tea towel washes a week I have gone to one small wash a week, a big saving in time and energy, while still having clean 'towels' on hand.

- *Contributed by Denise Scotford*

### Save the Fruit from Fruit Flies

After a lot of rain, we now have a plague of fruit flies. Nothing seems to deter them and my fruit basket and coffee machine are being swamped by fruit flies. I found a tip that really works. In a small container on the kitchen bench add a few drops of apple cider vinegar and a few drops of dishwashing detergent. The flies are attracted



by the vinegar and the detergent sticks to their wings so they can't fly away. Sadly they drown.

- Contributed by Susan Frazier

## Have the Bargaining Power and Save Thousands on Your Car Loan

**Approximate \$ Savings:** \$3,250

My husband and I decided to upgrade our car as our old one keeps breaking down and the unexpected repair costs are costing us a fortune. We decided first to get a pre-approved car loan from our main bank. Once we found a car, my husband discussed the finance options with the dealer who quoted us \$130 per fortnight for 5 years on a \$10,000 loan amount, subject for approval, and they weren't even sure how long it would take. We then contacted the car loan consultant from our bank who requested the invoice from the car dealer offering us a lower amount. This really hastened things. Knowing that we were not bluffing, the car dealer lowered the fortnightly payment from \$130 to \$105 and approved the loan the same day. That's a \$25 fortnightly savings for 5 years.

- Contributed by Eleanor de Jesus

## My Meat Savings Money Box

**Approximate \$ Savings:** up to \$500 per year

I used to buy meat at the one of big supermarkets every fortnight. I was spending \$60-\$80 and finding the quality poor, almost no flavour and for what you spend, didn't seem get a lot in those little meat trays. I started to put

\$60 a fortnight in a pig shaped money box that I call my "meat savings" and bought nothing at the supermarket. I now go to the butcher once a month and spend \$99 on a bulk pack of meat that does us for a month! With the excess "meat savings" once every 3 months I buy a side of pork for \$125.00 or we treat ourselves and go out for tea or even sometimes go away for a weekend. My "meat savings" has caught on with the family too and now my sister-in-law does the same thing and we split the side of pork, which lets us keep more in our piggy banks! It's also handy for those occasions when you see a good meat special as you always have extra to go out and stock up the freezer!

- Contributed by Eimear McNelis

## Portion Control is Saving Money at Meal Time

**Approximate \$ Savings:** \$365 +

I was forever throwing away perfectly good food that the children left on their plates. I found that I would save food and money by serving them smaller serves of each food. I learned that for adults and older children the serving I gave them was way too much. Give slightly less of each thing. They will not even notice. This not only helps in cost but in health too as it aides in not putting on weight. I also try to not have left overs so seconds cannot be had. When cooking things like peas I have worked out that one spoonful per person was the amount I wanted to serve so I would measure out the peas to the appropriate amounts of spoonfuls so there was no wastage. I also have stopped cooking the last two in the packet just because they are left over. I place them in the freezer and use them next time we have that for our meal and some out of a new box to make





up enough. Just makes them last longer and therefore cost less. Over a year, even if you save only \$1 per day then that's \$365. Chances are you will save more.

- Contributed by Fiona Holloway

## Ready Made Veggie Stock

**Approximate \$ Savings:** Say \$30 a year

I Microwave my veggies with a very small amount of water, but there is always some moisture left in my utensil. I wash and save my milk cartons and just keep adding this liquid to my carton. In no time I have a lovely stock for soups or casseroles. As we eat heaps of veggies, I have lots of stock to add. Just tear the carton open, frozen, add to pot or slow cooker, with small amount of water and gently defrost/simmer whilst preparing your casserole or soup ingredients. Also when cooking cauliflower or broccoli I add more water than normal, and use this extra liquid to make my cheese sauce. Nice and tasty.

- Contributed by Anna Crerar

## Homemade Yoghurt Even Cheaper

I have an Easiyo yoghurt maker and have found out that you don't need the entire sachet of yogurt powder to make a litre of yoghurt. I use 2/3 cup skim powdered milk, 2/3 cup full cream powdered milk and 2 tablespoons of the sachet mix, making sure the packet has been shaken up to distribute the starter well. Add this to the container half filled with water, shake to dissolve then top up and make as per the directions on the packet. I tried using all skim

milk but a few batches stayed runny. I use the Greek yoghurt and don't add sugar either. I have also used the boysenberry flavoured one. With this one sachet makes between 6 and 8 litres instead of one litre. Make sure you roll up the sachet and place in a ziplock bag and store in the freezer to keep the starter as fresh as possible.

- Contributed by Jo Duckett

## Get Your Decorating Fix Online

Save money on expensive home decorating magazines. [www.houzz.com](http://www.houzz.com) has over a million decorating and design photos for all areas of the home. You can search by room or theme, and save the pictures you like to your idea book on the website, or save the pictures to your own computer. Saves buying an expensive magazine and only liking one or two images.

- Contribute by Janelle Collins

Website: [www.houzz.com](http://www.houzz.com)

## Happy Lathering with Natural Shaving Soap

I use Corynne's Natural Shaving Soap which foams into a nice lather using any generic shaving brush (safe for shaving any body part on both males and females). The 180gram container costs \$19.95 and lathers really and you can buy from [www.soaps.net.au](http://www.soaps.net.au). If you don't rinse your shaving brush you can make it go even further and use the brush for many shaves after without the tub. I have used this product for years and have been able to make one tub last for over a year!



- Contributed by Kristi

Website: [www.soaps.net.au](http://www.soaps.net.au)

## Stick the Recipe to the Jar to Avoid Flavour Disasters

I don't buy prepared salad dressings but make my own. My tip is to put the recipe (doubled) for your dressings on the jar in the fridge (masking tape and Texta so the jar washes ok) so it's so easy to make another batch. My husband loves salt and pepper squid - so I made up a quadruple batch of the flour and spice mix - recipe stuck on and it's in the pantry. Yummo. This could apply to lots of cheapskates recipes. It just makes it so easy to make up another batch of your favourite homemade money savers.

- Contributed by Robyn Mencil

## MOO Caster and Icing Sugar

I don't bake very often and find it very annoying to find I don't have any caster or icing sugars or they have gone rock hard. I decided to try and make my own. I use my Bamix and the grinder accessory and blitz home brand white sugar. It works fabulously. A second or two for caster sugar and 5 seconds or so for pure icing sugar. 3 Kg of Home Brand white sugar costs approximately \$3.20. That makes a lot of caster and icing sugar. Home Brand Caster sugar costs over \$2 per kilo and pure icing sugar costs \$4 a kilo. I've not tried it but I'm sure it would work in a food processor.

- Contributed by Janine Fitzgerald

**Editor's note:** This will make pure icing sugar, not the icing sugar mixture you would usually buy at the supermarket. It is fine to use for frostings and hard icings, just be aware that it will set rock hard if you use it for a glaze icing. MOO your caster sugar and your icing sugar and that's another two things you can cross off your shopping list. *Cath*

## Changing Doona Covers

This is for everyone who hates changing doona covers - This is a very simple trick that not a lot of people know about.

1. Lay Doona insert out flat.
2. Turn fresh doona cover inside out.
3. Slide hands inside opening of doona cover right up to the very end.
4. With hands still at the end of the doona cover grab the DOONA insert (left corner in left hand right corner in right hand) and pull the doona insert into the cover letting it slide off your arms as you do so.
5. Give doona a flick to straighten it out and secure ends.

I hope these instructions are easy to understand.

- Contributed by Lynette Henderson

**Editor's note:** That's exactly the way I change our doona covers. As I slip them off the doona before washing I make sure they come off inside out. They are then washed and hung out to dry inside out (helps with fading too). When they come off the line they are all ready to be



put back on the doona, or folded and put into the linen cupboard ready to use. *Cath*

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