

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 2014

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The Cheapskates Journal

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May 2014

From Cath's Desk

Hello Cheapskaters,

The year is whizzing by isn't it? Perhaps it was the late Easter or the still very summer-like weather that has thrown me, but it doesn't feel like we are more than a third of the way through the year.

I've struggled a little this year. There have been circumstances, totally beyond my control, that have pushed plans and dreams aside and changed the way my, and my family's, life is going. And it's been hard. I'm a plan and work to the plan kind of person, so having my best laid plans shoved aside upsets me.

And then this morning I read this quote:

"Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude."

Thomas Jefferson

That's when it struck me that I need to take my own advice. I need to change my attitude. The challenges that have been thrown at me in the last few months aren't insurmountable. If I really want to I can easily cope with them and make room for them in my plans; I can laugh at them and get on with living the life I want to live.

I tell you often enough to take an attitude check, so today I've taken an attitude check. I'm not saying I won't need another one tomorrow or next week or even next month, I probably will.

But by changing my attitude and the way I view these challenges, I have taken back control and determined the way they affect me.

If you are struggling, for any reason, financial, personal, health, employment - any reason at all - take an attitude check. Look at your challenge from a different angle, take back control and start living the Cheapskates way - debt free, cashed up and laughing.

Happy Cheapskating,

Cath

Featured Article

What's Keeping You from Saving for Retirement?

The younger you are, the farther away your retirement seems. If you're young and single you may just want to live for today and do the things you want to do. If you've settled down, with a mortgage and a family, you may just want to clear the mortgage and raise the kids. Retirement is looming, but it still seems a long, long way off.

Those years will fly by. It's a challenge to think about where you'll get money to live on in the future after you're no longer working when you have so much to think about today. Yet, it's inevitable—if you live long enough you'll reach a time when, for one reason or another, you'll no longer work.

What's keeping you from saving for retirement? Sure, you have your compulsory superannuation. But if the experts are to be



believed, it won't be enough. You need to build savings as a part of your retirement strategy. Decide now to avoid the following "flies in the ointment" of your retirement savings, the sooner you start the easier it will be:

1. Experiencing a tough, unstable economy. Yes, there can be forces around you over which you have no control. We've just gone through the most financially turbulent six years since the Great Depression of the 1930s, money is tight everywhere. Even adding just a few extra dollars a week to your superannuation will give it a boost and increase your retirement benefit.

2. Putting saving off until later because "it's early." The younger you are, the easier it is to establish a habit of saving. If you save just \$10 a week as a 20-year-old and gradually increase the amount as you receive raises, your early money has 40 or more years to grow. Compounding interest is a mighty powerful tool when it's used to build your savings.

3. Raiding your retirement dollars because of an emergency. Keep your retirement dollars off-limits and protected from emergencies. Instead, build a fund specified for emergencies - your Emergency Fund. I've talked a lot about the importance of an Emergency Fund with enough to cover six months of living expenses. Ideally, in today's economic climate, twelve months would be a good buffer. You can't save it all at once. Aim for \$1,000. Then work on getting \$5,000 into that Emergency Fund. And build it from there until you've reached six (or twelve) months of living expenses. Then, if the stove blows up or the car needs a new part or you suddenly find yourself unemployed, you'll have the money to fix it, and avoid dipping into your retirement funds.

4. Getting the minimum super contributions from your employer. This is no excuse for not saving on your own. So consistently pay yourself by contributing to your superannuation savings each time you get paid. Check with your accountant or pay master for the maximum amount you can contribute (there is a limit to the amount you can contribute and going over can and will cost you). Then open a separate account just for retirement savings and contribute to it regularly.

Even with raising the retirement age to 70, many Australians will find themselves retired without enough money to live on, let alone live a comfortable life. Don't be one of them. Plan your retirement, no matter how far away it seems, and then work that plan consistently so you can retire without financial stress.

A Thoughtful Moment

Vitamin F

Why do I have a variety of friends who are all so different in character? How is it possible that I can get along with them all?

I think that each one helps to bring out a "different" part of me.

With one of them I am polite. With another I joke. With another I can be a bit naughty.

I can sit down and talk about serious matters with one. With another I laugh a lot. I listen to one friend's problems. Then I listen to another one's advice for me.



My friends are like pieces of a jigsaw puzzle. When completed, they form a treasure box.

A treasure of friends!

They are my friends who understand me better than I understand myself.

They're friends who support me through good days and bad.

Real Age doctors tell us that friends are good for our health.

Dr. Oz calls them Vitamin F (for Friends) and counts the benefits of friends as essential to our well-being. Research shows that people in strong social circles have less risk of depression and terminal strokes.

If you enjoy Vitamin F constantly you can be up to 30 years younger than your real age. The warmth of friendship stops stress and even in your most intense moments, it decreases the chance of a cardiac arrest or stroke by 50%.

I'm so happy that I have a stock of Vitamin F!

In summary, we should value our friends and keep in touch with them. We should try to see the funny side of things and laugh together in the tough moments.

Contributed by Hazel B.

Saving Story

The Bunnings Purse

Hello Cath,

I purchased your book for both daughters a few years ago after hearing you on our local ABC in Perth.

I'm glad I signed up for your newsletters - they are delightful and remind me of how we used to live and budget when we were first home buyers some 40+ years ago.

We are now self-funded retirees and thanks to a good financial adviser manage to get the benefits of the Health Care Card and after years of not really having to watch the cents life has come round a full circle but is very enjoyable.

Your link to budgeting envelopes made me smile - I still use these - a tip from my grandmother - though not as fancy as yours, mine are recycled bank money bags.

The only change I have made is we now have a special purse/wallet for housekeeping (food etc.) and what is known as Bunnings. This pays for the bits for the garden, running repairs etc. Husband is happy to take this to the shops and he is well aware that when the \$\$'s have been spent there is no more till the next fortnight comes around.

Often there are \$\$'s left over and they do mount up - they are transferred to a special envelope and we treat our family without any worries.

Keep up the good work.

Kindest regards.

Dallas Longhi



Articles

What If... You Had a Holiday with No Bills?

Do the sweet memories of your holiday tarnish a bit when you start getting the credit card bills for it the month after you return home, or as you spend a year paying off your trip from last year?

Imagine how differently you would feel if there were no bills to come home to!

The best way to steer clear of anxiety and guilt is to save for your trip before ever heading out the door. This will result in a more enjoyable vacation because you'll already have the money set aside and won't have to worry.

Before you click onto a new page all the while thinking sarcastically "Oh so that's how you do it - save for it before I leave", wait. Keep reading.

It's easy to save for a vacation if you set a goal, cut back on your spending, and save money on a regular basis.

Follow these tips to budget and save for your next holiday:

1. Agree on a goal. Get together with the family and agree on a holiday destination. Saving is rarely exciting, but once it's attached to an objective, it becomes a challenge and even tolerable.

2. Develop a holiday budget and include it in your Spending Plan. If you want to save painlessly, a budget helps. Based on your destination, create a reasonable budget. Make

sure you include everything. If someone needs to care for your dog and cut your grass, include it. Don't forget the cost of getting mail held at the Post Office. Add the cost of visas and immunisations, sightseeing tours, mobile Wi-Fi if you need it - all those little things we take for granted. Take the time to be accurate, it really is worth it.

3. Calculate a weekly saving goal. Divide your budget by the number of weeks until your holiday. That's how much you need to save each week. Saving weekly makes it easier to get back on track if you miss a target. If you're an entire month behind, it's more challenging to get caught up.

4. Find ways to "create" some excess money. Make a detailed list of your monthly expenses and see where you can cut back. Everyone buys things that are "wants" rather than needs.

- Food is one area where most families spend too much. Avoid eating out more than necessary and make an effort to shop more economically. Packaged foods tend to be more expensive than the healthier alternatives. Try the \$300 a Month Food Challenge and see how low you can go.

- Consider ditching your landline or any other service you don't really use. You, your spouse and maybe even your children have mobile phones. Do you really need a landline, too? What about that gym membership? Are you using it regularly? Cable TV? How much is it costing you a month - can you cancel it and use the money to boost your holiday saving?

- Look at the loans you're carrying. If you haven't checked the interest rates lately, you might be able to save a significant amount by refinancing.



5. Put away the money you save on cutting back. It's one thing to cut your cell phone bill or loan payment down. It's another to actually take that \$50 and set it aside so it won't be spent. Create a savings account and simply transfer the money you've saved into it each week.

- Consider having some money automatically transferred into a "vacation savings account" each month.

- Try throwing all your change into a jar at the end of each day and deposit it into your vacation account whenever it gets full.

6. Assess your progress. Regularly check on the status of your savings. Look at the calendar and see how you're doing in regards to your savings target. Then, make any necessary changes.

Saving for a holiday can be easy and painless. It all starts with a goal and a budget. With those two items in place, you can determine how much you need to save and implement your plan.

You can have the best holiday ever without having to worry about spending outside your means or paying the bills when you get home!

Can You Afford to Miss Your Next Pay?

Living hand-to-mouth is never enjoyable. But when the economy is struggling, changing jobs isn't easy and layoffs not only seem all too possible, but for many Australians, a definite probability, living pay to pay can feel even scarier. What if your next pay didn't come as

expected? How long could you get by without it?

As a Cheapskater there are some simple things you can do right now to better your situation and reduce your financial risk.

Consider implementing these strategies to make your financial situation more secure:

Reduce your expenses. No one likes to cut back, but reducing expenses is a really fast way to have more money left over at the end of every month.

Look at all the things you're spending money on that you don't really need. Do you eat out frequently? Do you have cable television? How many cars do you own?

Really take some time and think about what you could do without. Maybe moving to a smaller house or apartment would make sense right now. After all, once you have some emergency money set aside, you can always move back to a bigger place.

Increase your income. You could do lots of things to earn extra money.

Consider asking for a raise. It might seem like a bad time to ask your boss for more money, but good employees are always critical to a company's success. Don't underestimate your value.

A part-time job is another option and, in some situations, this can be a good plan. Maybe you can find some work to do at home in the evenings.

Even walking the neighbour's dogs, babysitting, mowing lawns or gardening for your elderly



neighbours could bring in some extra income on a regular basis. Even online surveys could earn you a little extra (don't rely on them to provide a lot of money but if you are online anyway taking five or ten minutes a day to click the mouse may help).

Look at the skills and talents you have. Do you play an instrument - you may be able to give music lessons. Did you excel in a particular subject at school - you may be able to tutor younger students. Do you speak another language - you may be able to provide interpreter services. Can you sew - mending is one way to put that skill to use. Do you grow great vegetables? Perhaps you make beautiful cakes. Is perfect ironing one of your talents, it's a way to earn a little extra cash without leaving home. There are dozens and dozens of ways to earn extra income, sit down and make a list of all the things you could do.

Take responsibility. Although your current situation may very well be someone else's fault, blaming others isn't helpful. Even if your predicament isn't your fault, solving your financial challenges is still your responsibility. After all, who else is going to fix the situation for you?

Responsibility isn't about fixating on the past or blaming yourself. Instead, it means taking back control of yourself and your situation. And while you can't have power over every little circumstance that pops up, you can always choose to respond effectively.

Decide that you and your family deserve better. Circumstances rarely change without a decision being made first. Commit to having to a better financial life, whatever it takes.

At the end of the day, most people earn what they believe they deserve to earn. Almost undoubtedly, there are many people out there with less intelligence and fewer skills than you who are earning more money than you are. Why is this? Primarily because they believe they deserve to earn more.

You wouldn't take a job that paid half as much as you're making now, because you believe you deserve to earn more. What if you thought in your heart that you deserved to earn another \$25,000 a year? You can be pretty sure that you'd be out there finding a way to get it and you wouldn't stop until you did.

It can be a challenge to stop living pay to pay, but the solutions are relatively simple. Try implementing the practical tips above to enjoy greater financial security and experience a less stressful, more fulfilling life.

Is It Possible to Eat Healthy on a Cheapskates Budget?

Finding healthy ways to feed your family can often be challenging because it's not always the most affordable option. However, with just a little creativity, it's very possible to find healthy, budget friendly food choices so your family and your purse can reap the benefits!

It's not rocket science to know that eating out is expensive and not necessarily healthful. Even restaurant meals can be high in saturated fats, salts and sugars, to say nothing of the price. Eat out less often. Eating out less often has two wonderful benefits:



· In one instance, your expenditure on food will be significantly less because eating at a restaurant is often pricier than you might realize; it is definitely more expensive than preparing and eating a meal at home.

· In the second instance, eating out doesn't allow you to control the ingredients in your meals. Even if you order something that sounds healthy, there's a strong likelihood that the overall meal won't be healthy enough for your liking.

Grow your own veggies and herbs. If you haven't tried, you really will be surprised at how much money, time and energy you can save if you grow your own vegetables and herbs at home. Even if you have a small home with minimal outdoor space, it's still possible to have your own garden in pots or bags.

Fresh herbs and vegetables are tasty and healthy, yet very expensive if you buy the organic versions at the supermarket or from specialist organic grocers. By growing your own, you'll know for sure that they're organic, picked at the peak of perfection and nutrition, and you'll save money as well.

The way you prepare meals can also influence the cost and the health benefits. You don't need to be a master chef to prepare and cook really tasty, healthy meals for your family.

Try going grilled, not fried. You get the crunch of fried foods without the fat content. If you have kids in your family, then there's a great chance that they will want kid friendly meals like fish fingers or chicken nuggets. While those items may not necessarily be very expensive in the supermarket, they're not as nutritious as their MOOed counterparts. It's easy to avoid the unhealthy way of preparing these things for

your kids by grilling or even oven-cooking their favourites.

Another easy way to add some zing to your food and keep them healthy is with MOO condiments. A great alternative to unhealthy store-bought condiments is to make your own relishes and sauces at home. Without the preservatives, colours, thickeners and artificial flavours sauces, pickles, chutneys and mustards taste the way they should, the way they did when they were homemade all the time. The added benefit is that they'll be much less expensive than the supermarket variety.

One area of the grocery bill that can blow out easily is drinks. Of course we all know to avoid soft drink, that's just common sense. But what about juice? Not all juices are equal. Not all juices are really juice - you need to read the list of ingredients on the label carefully, and what you read may surprise you. For sure you'd be surprised at how much sugar or artificial sweetener is contained within many of those "zero sugar" juices on the market, how much water is added to each bottle and even what vitamins and minerals are added. If you really like juice (and it is much better to just eat the fruit or vegetable) make your own. Why not save yourself the extra dollars and your family the extra calories by making juices yourself? Fruits are relatively affordable - especially if you buy them locally and in season - so buying your own and making your own juices is a healthier and more affordable option. Use the pulp in muffins, cakes or breads or feed it to the chooks (if you have them) or compost it.

When you are cooking and eating better quality food, less is more. You won't need as much to feel full; you won't need as much to maintain good health (a money saving side benefit of eating healthier meals). If you're not eating as



much you won't need to buy as much. Chances are when you switch to healthier food alternatives you'll find because you are buying less, even with the slightly higher cost, you won't go over your allocated budget.

Eating healthy on a tight budget can be done, and it can be done quite easily. Many people end up choosing the more expensive and less healthy eating options for their families simply because they assume healthy eating is more expensive. While it can be more expensive in certain instances, a little creativity and imagination can definitely allow you to have a healthier option on a budget.

Put your thinking cap on and find smarter ways to eat with healthier and money-saving outcomes! Your limited grocery budget doesn't have to equate to limited nutrition; find creative ways to make "1+1" equal healthy and affordable alternatives!

The Weekend Cooking Frenzy

Busy days can lead to frustration when it comes to making dinner. Who has time to fix a meal when they don't get home until 6pm or later? Better yet, who feels like cooking a meal after a hard day's work? So what's a girl to do in order to avoid frozen dinners or worse yet, fast food? Use your weekends off to prepare all your meals for the upcoming week.

We've all been there at least once and if you're like me, more times than we wish to admit. We go to the supermarket and spend a ton of money so that there will be food in the house. We then make a promise to cook each and

every night since the food is already there and ready to be consumed.

But, guess what happens? You come home from work late and you are tired. Everyone else is tired from work and school and no one wants to cook. It falls on you to cook so you suggest ordering home delivery pizza or Chinese. You spend \$20 or \$30 on food for one meal when you have a freezer full of food. Have you been there? Not a very good choice when you're trying hard to save money, right?

One way I've found to stop this endless cycle is to pick one day on the weekend and have a cooking party. Yes, you read that right - a cooking party. I check the menu for the coming week and put any frozen ingredients out to thaw on Friday. Then on Sunday morning I get to work for a couple of hours (truly - six dinners prepped and cooked or par-cooked in two hours). The kids can help me if they choose and when they do, they get a say in what we will be eating.

For your weekend cooking party, decide on the menu early. This ensures that everything needed is present and accounted for. Start with the meats. They will take the longest to cook so get them going and try to have a variety so you're not bored with the same meats all week long.

Side dishes should be prepared, too. It seems like such a small thing to cook the main part of the meal and save the rest for later. What usually happens is no one feels like cooking anything. Avoid the drama by cooking everything at the same time. The only sides that aren't cooked on a Sunday are the frozen peas/beans/corn, everything else is done, even the mashed potato.



Cooking that much food for later requires containers to hold it all. There are two ways this can be done. One way is to use containers that are large enough for each side dish and the main meat courses. Each day, take a meat and two sides out of the fridge and heat it them for dinner.

The second way gives the family a little more choice each day of what they want to eat, but takes a few more containers. When the food cools (everything needs to cool before placing it in containers), have each person scoop what they want to eat into a serving container. Have one meat and two sides per container. In the absence of the family you can do it yourself. Label each with what is inside. During the week, everyone can pick from a variety of dinner combinations.

Each works, but it is up to you to decide which is better for your family. Cooking on the weekend saves time and money because you'll be less tempted to go out when you're tired from working all day. Not to mention, for once you're sure to use the leftovers!

If your food makes more meals than you could eat in a week, freeze them for another time. Simply thaw each meal the day you plan to serve it. Yes, you will have to make an investment in dinner size containers, but it pays off the more you use them.

If getting dinner on the table every night is a chore you hate, try a cooking party. Once you see how much stress you relieve, how much healthier your family is eating and how much money you are saving it will be well worth the initial cost.

Dear Cath

Q. Recently my wife's great uncle died and left us some money we weren't expecting. At first, we thought of all the things we could buy for our own enjoyment. Then, we settled down and started thinking about spending the money wisely.

A few ideas we came up with were to apply the total amount to our home mortgage, pay off a couple of credit card debts, or invest it to make the money work for us. My wife and I are waffling over what's the best way to use this unexpected windfall. Can you help? *Adrian*

A. Congratulations on coming up with three smart ideas about how to best spend the unexpected cash. Before you make a final decision, you should take different issues into consideration.

Some things you might consider are:

If you're within 5-10 years of retiring and the money would actually pay off your mortgage or ensure you'd successfully pay off the mortgage before you retire, applying the dollars in that direction might be an excellent plan for it, giving you greater financial freedom during retirement.

On the other hand, if you're more than 10 years from retiring and you have credit card bills with high balances, it would likely be wiser to pay them off instead of the mortgage, especially if your credit cards have higher interest rates than your mortgage.

If your Peace of Mind account is fully funded and you don't have any other debts, give your Emergency Fund a boost. I used to suggest six



months of living expenses stashed in an Emergency Fund, but recently I've been advising twelve months.

In the event you can invest the money where your expected return is higher than the interest rate of your debts (mortgage or credit cards), then investing the money would make you come out ahead in the future.

If you really are not sure what the best way to use this inheritance is, get professional advice.

You have the power to make a lasting and positive impact on your finances because of the windfall. Embrace this wonderful financial opportunity by making a smart decision.

Q. The MOO recipe for vanilla yoghurt requires vanilla flavoured ice-cream topping. I have been to IGA, WW and Coles and cannot find it. Thanking you. *Meredith*

A. If you can't get vanilla flavouring, you could make a vanilla simple syrup. A simple syrup is just equal parts sugar and water and add vanilla extract to taste. To make it and use it as a topping make richer syrup of two parts sugar to one part water and add vanilla. Bring the water to a boil. Dissolve the sugar into the boiling water, stirring constantly. Once the sugar is dissolved completely, bring to a boil and cook for 1 minute. Don't let the syrup to boil for too long or the syrup will be too thick.

You can flavour your yoghurt with whatever you like. Try adding a little sugar and a teaspoon of vanilla extract to the mix before you put it in the fridge to chill.

Q. Some time ago there was a lengthy article on toilet cleaning, for when the calcium deposits are hard to remove. It involved emptying the

water out of the toilet bowl. I think Cath wrote it. Now I cannot find it again. Can you help please? Thanks, *Carol*

A. It was a blog post, [How to Clean the Toilet](#).

<http://www.debtfreecashedupandlaughing.com.au/2013/10/how-to-clean-toilet.html>

On the Menu

Take Breakfast Beyond Scrambled Eggs

Are you tired of the same-old same old scrambled eggs every morning? Looking for something new to spice up your breakfast? Would you like something more filling while still being healthy for you?

If you answered; "Yes!" to the any of the above questions, you may be ready to try your hand at making a breakfast casserole.

Scrambled eggs are a simple breakfast to make. In less than five minutes, you have breakfast. That's it. That's great. But that's boring. In order to make those scrambled eggs a more filling meal, you usually add tomatoes, bacon and toast, right? But, again, that's more of the same. And, unless you have a restaurant style kitchen, you probably aren't going to easily get that sort of assembly line breakfast going to adequately make large quantities of scrambled eggs to feed more than a couple people, let alone a whole family, in the time you (and they) have for breakfast.

You want breakfast to be filling, but not necessarily filled with fat, calories and carbs. Breakfast casseroles are the answer to that



problem. With an endless variety of foods to add to your eggs, you can let your imagination run wild while keeping tabs on the nutritional value. Any combination of foods you dream up, you can probably mix together to create a yummy and healthy breakfast casserole.

For the purist who doesn't want to give up their favourite scrambled eggs, hash browns, and bacon breakfast, you can even make a breakfast casserole out of those ingredients. The great thing is, you can walk away from the stove and let the oven do the cooking for you. Enjoy that second cup of coffee while the breakfast casserole bakes slowly and perfectly in the oven. When it's ready to come out of the oven, you'll be ready, all refreshed and relaxed, and ready to dig in and then face the day ahead.

So if you're ready to expand your horizons beyond the basics, get those eggs beaten and mix in something a little different, like fresh spinach and feta cheese, or even bleu cheese. Try a healthy mix of tomatoes, zucchini, mushrooms and broccoli florets and top it off with Parmesan cheese.

Don't forget to add different meat to the mix. Of course ham, bacon and sausage are all classics, but what about some leftover cooked chicken or salmon or even grilled fish? A classic strata is always welcome, using ingredients such as bread, milk, eggs, cheese, and ham. This makes a warm, wonderful and filling breakfast casserole. Use hearty, multi-grain breads or even bagels for more interest and texture, along with nutrition.

Are these breakfast casseroles still too tame for you? Try a Creole breakfast casserole with spicy sausage, hot peppers and a little cumin and cayenne to boot. Or how about a Chili Con Carne breakfast casserole? Throw together the

makings for a pot of chili, mix in the eggs, top it with lots of grated cheese and you've got a breakfast casserole that will delight and surprise your family. Whatever combination you can come up with, a breakfast casserole takes the scrambled egg breakfast to a whole new level. The possibilities are endless; just take a look in your refrigerator and pantry for inspiration.

The best thing about breakfast casseroles is that they can be made in advance, put in the refrigerator and cooked in the morning. This works very well if you have busy mornings. You can have the breakfast casserole in the oven cooking while you're getting dressed or putting on a load of washing or organizing the kids.

The next time you're looking for a new twist on scrambled eggs, why not try a breakfast casserole? It's the perfect way to go beyond the traditional scrambled egg breakfast in the morning and serve something inspired, delicious and nutritious all at the same time.

Your Choice Breakfast Casserole

Ingredients:

2 cups milk

6 eggs

6 slices of bread, cubed

1 onion, diced

1/4 teaspoon mustard, ground

2 cups your choice shredded cheese (Cheddar, Swiss, Mozzarella, etc.)

1/2 cup your choice meat (sausage, bacon, ham, etc.)



1/2 cup your choice vegetables (tomato, spinach, etc.)

Method:

Preheat oven to 150 degrees Celsius, and spray a 9x13 inch casserole dish with cooking spray.

In a large mixing bowl, add all ingredients and mix together. Once mixed, pour into the greased baking dish and bake for 1 hour.

Remove and let stand for 5 to 10 minutes before serving.

Will serve 3 to 4.

Gluten Free Ham and Potato Breakfast Casserole

Ingredients:

6 potatoes, peeled

4 tablespoons butter

1 cup shredded Cheddar cheese

1 cup shredded Gruyere cheese

1 onion, finely chopped

250g ham

1 cup crème fraiche

8 eggs

1 tablespoon butter

Salt to taste

Pepper to taste

Method:

While preheating oven to 175 degrees Celsius, peel the potatoes and quarter. Place them in a large pot and fill with water to cover. Bring potatoes to a boil and continue boiling for 7 to 10 minutes (you want the potatoes to be soft but not so soft that you can't slice them).

While the potatoes are boiling, put 4 tablespoons butter in a baking dish and melt in oven, then tip baking dish to make sure butter is distributed.

In a bowl, toss together the cheddar and gruyere cheese; set aside.

In a separate bowl, beat the crème fraiche and eggs together; set aside.

Once the potatoes are done, drain them and slice each piece in half.

Remove the baking dish from the oven and dump half the potatoes into the pan and layer as evenly as possible on the bottom of the dish. Sprinkle with salt and pepper and set aside.

Take the remaining 1 tablespoon butter and place it in the same pot you boiled the potatoes in. Add the onion and sauté until tender, approximately 3 minutes.

While the onion is being sautéed, chop the ham. Mix the ham and onion together in the pot with the heat turned off, and then layer half the mixture over the potatoes in the baking dish.

Scatter half the cheese mixture evenly over the ham-onion mixture, then put the remaining half ham-onion mixture on top, then use the



remaining cheese mixture and sprinkle on top, then pour the egg mixture over all evenly.

Bake for 40 to 45 minutes or until golden brown.

Rosemary Dijon Spinach and Ham Breakfast Casserole

Ingredients:

4 egg whites

4 eggs

1 cup milk

1 teaspoon rosemary

1/4 teaspoon pepper

2 tablespoons Dijon mustard

4 cups whole-grain bread cut into 1-inch cubes

5 cups spinach leaves

1/2 cup roasted red peppers

1 cup diced ham steak (150g)

3/4 cup Swiss cheese, shredded

Method:

While preheating oven to 175 degrees Celsius, grease a baking dish with cooking spray.

In a medium bowl, whisk the egg whites, eggs, and milk together. Add the rosemary, pepper and Dijon mustard and mix together.

In a large bowl, add the bread, spinach, red capsicum and ham. Add the egg mixture to this and toss to evenly coat. Pour into greased baking dish and push down to compact. Cover with tin foil.

Bake for 40 to 45 minutes. Uncover and sprinkle with cheese and continue to bake until it's puffed and golden brown on top, approximately 15 to 20 more minutes.

Cool for 15 minutes before serving.

Mexican Breakfast Casserole

Ingredients:

12 eggs

1 teaspoon baking powder

1 cup plain flour

200g cottage cheese

1/2 cup butter

250g green chilies

500g cheese, shredded

Method:

Preheat oven to 150 degrees Celsius.

In a large mixing bowl, combine all ingredients thoroughly and pour into a well greased 9x13 inch baking dish.

Bake for 35 to 40 minutes. Let stand 5 minutes before serving.



Quotes of Note

I consider my ability to arouse enthusiasm among the men,

the greatest asset I possess,

and the way to develop the best that is in a man

is by appreciation and encouragement!

~~Charles Schwab~~

~~~~~

The best time to plant a tree was 20 years ago.

The second best time is now.

~~Chinese Proverb~~

~~~~~

I am not a product of my circumstances.

I am a product of my decisions.

~~Stephen Covey~~

~~~~~

Either you run the day,

or the day runs you.

~~Jim Rohn~~

~~~~~

Go confidently in the direction of your dreams.

Live the life you have imagined.

~~Henry David Thoreau~~

~~~~~

Believe you can and you're halfway there.

~~Theodore Roosevelt~~

~~~~~

Start where you are. Use what you have.

Do what you can.

~~Arthur Ashe~~

Living Green in 2014

Is It Really Cheaper To Make Your Own Cleaning Products?

Do you make your own cleaning products?

It's not just Cheapskaters who love to MOO cleaning products. Many environmentally friendly experts recommend making your own cleaning products out of natural elements. For example, vinegar and paper can be used to clean the windows. Bicarbonate soda can be used as an abrasive scrubbing cleaner and lemon juice works to get rid of oils, dirt and grime.

But is it really cheaper to make your own cleaning products? Well the answer is yes, of course.

While you do have to spend a bit in the beginning to buy all of the materials and ingredients necessary to make your own cleaning products, in the long run it can save



you money. Don't forget to add to the initial expenses of spray bottles and storage for your homemade cleaners if you don't already have some that can be reused.

Initially you'll be buying large quantities of vinegar, bicarb soda, washing soda, laundry soap, eucalyptus oil and borax, especially if you don't already have them in the kitchen or laundry.

For every cleaner in that supermarket aisle, there is a MOO alternative. Washing powder? No problem. Window and glass cleaner? No problem. Fabric softener? Of course. Drain cleaner? Solvol substitute? We have one. Scouring powder? Yes. Oven cleaner? You had to ask!

There's a rumour going around that it is difficult to completely make your own cleaning products. Phooey!

For example, a good recipe for an abrasive cleaner is to use bicarbonate soda and dishwashing detergent. You can buy natural dish soap in bulk to save money or you can make your own dish soap. Before you run out and buy everything to make your own cleaning products do a bit of analysis.

To work out if it's worth your while MOOing your cleaning products, create a list of the products you currently use and use the MOO recipes to replace those products. Tally up what it would cost to make them and how long they would last compared to your bought products. You can then easily see how much money you'll actually save making your own cleaning product.

Cheapskates Tip Store

Store Those Big Blocks of Cheese so They Last

Approximate \$ Savings: \$5 - \$8 per kilo

It's a lot cheaper per kilo to buy bigger blocks of cheese but unless you use a lot it can go mouldy in the fridge. We keep ours in the wrapper for easy identification but store the cheese in decor or similar containers with tight lids. Cheese keeps for weeks longer like this, including solid Parmesan blocks and Mozzarella balls. Cheese comes on special pretty regularly and has a use by date months ahead, so you can stock up on big blocks when it's \$6 to \$10 a kilo (depending on the type of cheese) and know that even after it's been opened it'll still stay fresh.

Contributed by Cheryl Lockwood

Easy Burn Free Firelighters

Approximate \$ Savings: \$20 per month

I was tired of spending \$4 per week on traditional fire lighters. Instead I decided to make my own. Here's how!! Tear newspaper into thin strips. Add water to cover (I use my kitchen sink). Take a handful of squeezed newspaper strips; remove most of the water just by squeezing it. Mould into ice cube trays to retain shape. Leave for 24 hours. To remove fire lighters, place tray upside down and tap quite hard. This removes them easily. Leave outside in a covered place (an outdoor setting table is good) until dry; this may take a few days if it's cold. To help them burn more easily, I light a tea



light candle and carefully place a few drops of the melted wax on top of each one newspaper cube. I make them during the summer months so by the time winter comes around again I have a steady supply on hand. A good use for newspaper which usually ends up in the recycling.

Contributed by Judith Wood

Recycled Dish Cloths

Approximate \$ Savings: \$1.00

I can't knit but I can sew so to make my dish cloths I bought some \$2.00 cheap hand towels and cut them in half. Then I just overlocked around the edge, taking off the hem. They can be washed and if they get marked I just soak in bleach then wash and they look like new. These dish cloths last for months. You can even colour code for the part of the house, like red for bathrooms and toilets etc.

Contributed by Karen Witek

Returns/Refunds/Warranties

There is a smartphone app called "shopsmart". It is by NSW Fair Trading and includes useful information on refunds and returns, warranties, lay-bys and online shopping. It also has the ability for you to take a photo of your receipt to store if the need arises for you to need it. There is also a warranty reminder so you know when it will expire. It's a great app, especially for someone like me who never remembers where I've stored the receipt, or for the receipts that like to fade over time!

Contributed by Katherine Field

A Frugal Fairy Party, No Skill Required

I'm planning my daughter's third birthday. She is too young for most games still, she wants a fairy cake (I can't make them!!) and I want there to be nice themed food. So far I have surprise play-doh eggs (cost \$1 per egg) for the children to take home, fairy bags (a glad bag with a decorated fairy peg holding it together with popcorn and plain chips on each side), fruit kebabs, star fairy bread, some dips for the adults and some great easy chalk games for the kids to play on the cement. All from the Internet! I haven't spent a fortune and I know my little girl will love all the thought that has gone into it and her fairy cake which I'm attempting myself!

Contributed by Corrie Pierce

Remember Me

I am a Grandmother and I write stories for my grandchildren. I always feature them but I also tell them in story form things I can remember from my childhood like the first time I saw snow. I also include little fun stories about their Mums (my daughters). Each time I write a story featuring them I try to find a little trinket that features in the story. These I keep separately in a little box. It's not expensive to do this, just costs your imagination and the love in your heart for them.

Contributed by Heather Ogier

Getting More from Your Bras

Approximate \$ Savings: Upwards of \$50



Being a bigger busted lady, I can pay anywhere upwards of \$50 for a bra. Last year I bought four new bras while on holiday, and then when I got home I found out I was pregnant with my second child. There went \$150 down the drain. Now, 12 months later, I thought that I would get them out again and try them on. Cup size perfect, back size to tight. I couldn't justify buying anymore when I had four new pair in the cupboard. So, off to Spotlight I went and purchased two bra extenders, one black and one skin coloured. Now I can wear my bras and breathe at the same time. And with 30% off they were even cheaper.

Contributed by Erin Tyack

Making up Healthy Salt with Left-over Herbs

Approximate \$ Savings: \$10 plus

To keep my dried herbs fresh (it is recommended to only keep them around 6 months) I now have the habit of making up a healthy herb salt mixture. I use a Master foods herb bottle with the holes so the mixture comes out easily. First I put in a fine salt of any type - then I add for example - garlic powder, chives, Italian herbs, parsley, ginger, cayenne, Cajun spice, chilli - any number of varieties for a savoury taste. This also is a good mixture for cutting down on salt as well.

Contributed by Deborah Hunter-Kells

Never Ending Basil Plant

Approximate \$ Savings: \$250 + per year I love basil (and most other fresh herbs) but the cost could send you broke! So I like most

Cheapskaters have an herb garden. Purely by accident I discovered that with some planning I would never have to buy seedlings or even seeds for herbs like basil again!! Simply bend a stem of the large, aged plant down to the soil and cover it with soil. Pop a rock or tent peg in to hold it in place. A few weeks later, the stem will have developed its own roots and can be separated into its own plant! I've done it with basil, rosemary and thyme with great success. Give it a go and enjoy all the fresh basil you want.

Contributed by Sharima Atkinson

Never Run Out of Cooking Wine

Approximate \$ Savings: \$100 per year

Often when a recipe calls for wine, we either have to use what are planning on drinking with dinner or open a bottle to cook with. My mother (and now I) always keeps a bottle (actually my mother used to keep a flagon) of mid quality dry sherry to use as a substitute when a recipe calls for white wine. Use about a quarter the amount of wine specified and make up the difference with water. The sherry does not go off, no one is likely to drink it (not here anyway) so you always have cooking wine on hand.

Contributed by Susan Rochford

Doggy Wipes

Baby wipes can be used for many things but one I use often is to wipe down my dog after he goes outside in the rain. It takes away the wet dog smell and freshens his coat when it's not



possible to bath him. The wipes from Aldi's are the cheapest.

Contributed by Pauline Neilson

Easy Clean Silver

I have fish cutlery I've never used before and it was so discoloured. I also have a pair of salad servers I would never dream of parting with I like them that much. The problem is they are silver, and they tarnish.

Not to worry - they are so quick and simple to clean with the bi carb method - see the pictures. The shadow on the handles in the finished shot is just due to the way the light was not to any marking of the silver.

Simply get a foil pie plate or line a plastic container with aluminium foil, add bicarb soda (4 tablespoons per jug of boiling water), add the boiling water and drop in the silver.

This will clean any gold or silver that is actually touching the foil under water. Rinse in soapy water and polish with a dry cloth.

Note though, that this will damage pearls, opals, painted or enamelled pieces or costume jewellery. Works great on larger silver items too and saves lots of hard work.

I've paid for my membership right there!

Contributed by Carol Ryan

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