

The Cheapskates Journal May 2012

From Cath's Desk

Hello Cheapskaters,

We have a lot of new Platinum members this month, you have come to the right place if you really want to live beneath your means, pay down debt and build savings.

The saying that "less is more" certainly does apply to simple living. Ridding yourself of unnecessary items leads to less maintenance and less expense thereby leaving you with more money and more time.

By living simply, the Cheapskates way, and creating your own vegetable garden, you can enjoy the fruits of your labour, preserve vegetables for winter and save time and money. You can save money on petrol when you run out to your garden to pick a head of lettuce rather than making a quick trip to the supermarket. This will in turn save wear and tear on your car, mileage, and your precious time.

Learn how to sew or knit a few simple garments and watch how the savings add up. Knowing how to sew on a button and take up a hem can save a lot of money on repairs or new clothes.

Making your own baby food in small batches and freezing it is an excellent way to feed your baby healthy foods without the worry of unknown ingredients. Knowing that you can make your own baby food and what goes into it is precious. Saving a bundle for feeding your bundle is priceless.

Cooking different ingredients incorporated into your past meals can make an amazing, quick, easy, and nutritious meal all for a low cost. Take any type of pasta and mix it with left over chicken from last evening's meal, stir in some green beans, and some MOO cream of chicken soup and you can turn it into a casserole. Using leftovers in a different way helps cut down costs tremendously.

Buying larger cuts of meat in bulk can put tremendous savings in your pocket. Then bulk cooking can save you time and money as well. Using mince to make hamburgers and meatballs allows you to batch cook using your stove or oven only once, saving you money on utilities.

Examine your energy bills and see where you can cut back. Turning down the temperature on your hot water tank by just a few degrees can save you a bundle of money. Hand washing delicate clothing and line drying items can also save you a fortune in energy bills and water. Using lower wattage, energy efficient light bulbs, power strips and timers throughout your home can cut your electric bills as well. And while some things may only save you a dollar or two per month, over time the savings will add up.

Be creative, be smart, and be consistent and you will quickly see that living the Cheapskates way is living smart: debt free, cashed up and laughing!

And welcome to the Cheapskates Club!

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Happy Cheapskating,

Cath

Cooking Under Pressure

Pressure Cooking Basics

It took me a long time to become a pressure-cooking convert. I grew up with pressure cookers, my mother used one almost every day of the year for cooking something or other. There really is nothing quite as good as hot soup on a cold winter night and with a pressure cooker, you can be eating that soup in around 25 minutes. However, speed aside, I was not fond of old-fashioned pressure cookers and their tendency to explode.

The children gave me a lovely new electric pressure cooker for Christmas and it is wonderful. Easy to use, with lots of safety features so it will not explode, I am now a convert. I can cook a delicious beef curry in 12 minutes; do chicken for enchiladas in around 5 minutes and soup in 15. These days when I am in a hurry to get a meal ready it's the pressure cooker I turn to.

If you don't own a pressure cooker, once you learn how easy it is to use and how awesome your food turns out, you will want to get one and start using it right away! Cooking your foods in a pressure cooker is faster than traditional baking or cooking and your meals come out oh so delicious.

How a Pressure Cooker Works

Pressure cooking is a method of cooking where steam is sealed in a special airtight pot. The vapour from the liquid (such as stock, broth, water, wine or brandy) rises and is captured in the pressure cooker when it is sealed. This then raises the pressure in the pressure cooker as well as the temperature of the liquid to its maximum. The increased temperature and pressure significantly speeds up the cooking time by infusing hot steam into the food. Pressure cooking can speed up cooking times over 1/3 or more and is often 10 times faster than traditional cooking. Compared to microwave cooking, foods taste considerably better and compared to a slow cooker, foods cook in a significantly shorter amount of time.

Higher Pressure = Shorter Cooking Time

Pressure cookers come in a variety of pressures, so be sure to use the right amount of cooking time for the amount of pressure for your cooker. The highest pressure is 15psi, so if your cooker's pressure is lower than that, you may have to increase the cooking time by 12 or 15 percent, depending on the recipe. Most recipes for pressure cookers indicate the amount of cooking time at 15 psi.

When the pressure selector dial on a modern pressure cooker is set to high (15psi) it is safely under a pressure of 15 pounds per square inch. 15 pounds of pressure is less than half of the pressure in a normal car tire, so it's not very much, but it's enough to greatly reduce the cooking time of food. The temperature inside the pressure cooker is increased above what is possible in a normal stovetop cooking pot.

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The steam pressure inside the pressure cooker cooks food much more rapidly than just boiling or baking. And while microwaves cook fast, often the food is dried out, rubbery or soggy. When using a pressure cooker, while the cooking time is greatly reduced, the quality of the food is preserved. Meats are juicy and tender, vegetables melt in your mouth and desserts come out more delicious than ever (yes, you can cook desserts in your pressure cooker). Pressure cooked foods also retain their vitamins and nutrients unlike boiled or baked foods.

So, as you can see, using a pressure cooker is not only safe, but it saves you time and makes your foods taste much better!

Pressure Cooking Saves Time and Energy

Using a pressure cooker is not only a faster and better way to cook the foods you love, it also saves energy. Pressure cooking saves energy and water because the amount of heat or electricity your stove uses is greatly reduced compared to baking or stove top cooking. In addition, pressure cooking is much safer and healthier than microwaving.

Below are some of your favourite foods and the cooking time needed for using a pressure cooker. You can see how significantly reduced the cooking times are as opposed to stove top cooking or baking. (All cooking times are calculated using 15psi)

- Asparagus – 1 to 2 minutes
- Green or Yellow Beans – 2 to 3 minutes
- Broccoli Flowerets – 1 minute
- Broccoli Stalks, large – 5 to 6 minutes
- Broccoli Stalks, small – 3 to 4 minutes
- Cabbage – 3 to 4 minutes
- Carrots, small – 1 minute
- Carrots, large – 4 minutes
- Corn- 1 minute
- Corn on the cob – 3 minutes
- Potatoes, whole, large – 5 to 7 minutes (WOW! Think of the time it takes to bake or even boil a potato.)
- Zucchini – 2 minutes
- Pinto Beans, soaked, using natural release - 1 to 3 minutes
- Beef pot roast, 1.5 – 2kg – 35 to 40 minutes
- Chicken breast, frozen, boneless, skinless – 7 to 10 minutes

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- Chicken, whole 1.5 – 2kg (No. 15 – No. 20) – 18 to 25 minutes

As you can see, using a pressure cooker greatly reduces the cooking time! Not only that, your foods taste much better because the juices are retained and none of the vitamins and minerals are boiled or baked away and you can forget losing them in the microwave too.

You can find a plethora of pressure cooking cookbooks and recipes online, so be sure to use the cooking times given in the recipe for your particular food or meal or refer to the instruction book that came with your pressure cooker.

Pressure Cooking Tips

Always pressure-cook meat or poultry with at least 1/2 cup of liquid (water, stock, etc.) in the bottom of the pressure cooker. Some pressure cookers may require more than 1/2 cup, so check your pressure cooker's instruction manual. If cooking time is between 5 and 10 minutes, use 1 cup of liquid. If cooking time is between 10 and 45 minutes, use 2 cups of liquid. Preserved or salted meats should be completely immersed in water.

Exact cooking times for meat and poultry vary according to the quality and quantity of meat or poultry cooked. The denser the cut, the longer the cooking time should be.

For maximum flavour brown your meat or poultry on all sides in the pressure cooker. Use a vegetable oil, such as canola, before locking the lid to avoid burning and sticking.

Pressure Cooking vs. Slow Cooking

We have all heard of a slow cooker (aka crock-pot) and it is still one of my favourite and most used kitchen appliances. We have all probably heard of a pressure cooker too. While most of you know and probably use a slow cooker, some of you may not know what a pressure cooker is, how it works, or the benefits of using a pressure cooker. While both the slow cooker and the pressure cooker cook foods like meats, vegetables, casseroles, and beans very well, pressure cookers can also cook things like cheesecake and porridge and also for pressure canning vegetables and fruits.

Speed of Cooking

Pressure cookers cook in significantly less time than slow cookers. And, you don't have to be super organized to prepare a meal in a pressure cooker, where with a slow cooker you do. For instance, using a slow cooker, you have to get up in the morning and prepare all your ingredients and place them in the slow cooker in order for them to cook all day while you're at work or running errands. When you use a pressure cooker, you can come home from work and in just a few minutes time have a quick, healthy and delicious meal all prepared all at once.

Convenience

Pressure cookers are also much more convenient than slow cookers. For instance, to gain the maximum flavour from meat, it should be browned. When you use a slow cooker an extra pan has to be used for the browning, but you can brown the meat right inside a pressure cooker. If you have a recipe that calls for bacon, you can fry up the bacon right in the pressure cooker as well. So there is no extra washing of a pan using a pressure cooker like there is if you were to use a slow cooker.

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Time-Saving

Another advantage of using a pressure cooker over a slow cooker is the fact that you can caramelize onions in the pressure cooker. Again, if you needed caramelized onions in a recipe for a slow cooker, you'd have to prepare them in a separate pan. Not only is this annoying, but it's also more time consuming. Most of you are rushed in the mornings as it is, and rarely have time to prepare a dish for the slow cooker, but you can have the same great tasting meals, and more, using a pressure cooker.

Energy Savings

Not only will you not have to rush to get it ready in the morning for dinnertime, but you will also save energy. Instead of having a slow cooker that's plugged in all day and using energy, you'll be able to prepare yummy, healthy and delicious meals in just a few minutes time using a pressure cooker.

There you have it. Pressure cookers can actually save you more time and money. For those who've sworn by a crock pot, why not give a pressure cooker a try next time? You might be pleasantly surprised at how much you like it.

A Thoughtful Moment

Be Thankful

Be thankful that you don't already have everything you desire.

If you did, what would there be to look forward to?

Be thankful when you don't know something,

for it gives you the opportunity to learn.

Be thankful for the difficult times,

During those times you grow.

Be thankful for your limitations,

because they give you opportunities for improvement.

Be thankful for each new challenge,

because it will build your strength and character.

Be thankful for your mistakes.

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They will teach you valuable lessons.

Be thankful when you're tired and weary,
because it means you've made a difference .

It's easy to be thankful for the good things.

A life of rich fulfillment comes to those who are also thankful for the setbacks.

Gratitude can turn a negative into a positive.

Find a way to be thankful for your troubles,
and they can become your blessings.

~~Author Unknown ~~

Saving Story

We Cheapskated Our Way Out of Debt!

Dear Cath,

I know you are a very busy lady and receive a lot of emails, however I really felt I had to email you to say the Biggest Thank you possible, as without you and your wonderful Cheapskates Club website, I truly do not know how we would have survived.

To give you a little of my back story, I found your website last year when my husband and I (no kids) were SERIOUSLY in debt and DROWNING! You name it we had it; a mortgage (as we built a beautiful big house we couldn't afford or didn't need), credit card debt (as we had to furnish the big house with beautiful furniture like the display homes), car loans (for 2 new cars, one of which we didn't need as my husband had a company car at the time), massive personal loans (from a failed business venture I undertook when we weren't financially ready).....\$305,000 in TOTAL!!! That figure still shocks me when I read it!

It got to the point where we were paying one credit card with the other, that was when I finally realised we were living a lifestyle well above our means and to make matters worse we were miserable, fighting all the time over money!

When I first found your site I thought wow this lady is smart, wish I could've started out like her. I then moved on, trying to find and think of ways to keep our house and lifestyle and get out of debt (when our wages didn't even cover our debt, that's why we were living of credit cards!). It took me two long months to realise you didn't start out a cheapskate and there was still time for us.

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To cut a long story short, we sold our beautiful big house (I don't miss it one bit!), sold one car and sold a lot of our furniture and paid off \$245,000 worth of our debt!! We then started renting (love our little house!), started an emergency account, cut up our credit cards and started a payment push to pay down as much of the \$60,000 of debt we had left. Most importantly we did not acquire any new debt, not one bit! (We got married and has a beautiful wedding with all of our friends and family, paid cash and did it for under \$6000 and I still had my dream wedding- All thanks to You!)

We were going fantastically until 2 weeks ago, my husband was made redundant with no notice or payout (as the company is under liquidation they cannot pay us the \$5000 in annual leave and long service leave he is owed until the company is sold and we have been told they have no idea when that will be). AND he doesn't qualify for anything with Centrelink because I supposedly earn too much! My heart sank, we were going so well and now back to square one! At that moment I swear I heard your voice scream at me, you can do this!

Instead of panic, I sat down, wrote a list of all our weekly expenses and my weekly take home wage and figured out how I could cut spending down even more. I rang all of the finance companies we had debt with and explained our circumstance (and because we were ahead on two of our loans they agreed to stop payments for 2 months while hubby finds a job). Solely because of your wonderful website and inspiration we have managed to live off my wage, cut down on our shopping, negotiate better rates on electricity and gas, I even received a \$95 credit off the bill for our 2 mobile phones, just because I rang and asked! (Something I never would have done before I became a cheapskate, I would've just paid that bill with another credit card, never thinking how I would pay the credit card!) The best thing is we are happier than ever, eat wonderful home cooked meals and don't feel like we are missing out (we never think about our 'old' life, other than to shake our heads in disbelief!).

I really cannot thank you enough for starting such a wonderful website and for all the help and support you have been able to offer us through it, I shudder to think were we would be if I'd never found your website! I start each new day knowing we will make it through this little hiccup, instead of throwing our hands up in the air and giving up I know we can make it through because we now think like cheapskates and are proud of it!! Speaking of which my membership is up for renewal- thank you for the discount offered until the 31st of March- although we are on such a tight budget, I will dig into our emergency fund for it, it will be the best \$18 I can spend!

Again thank you so much, I hope this little story puts a smile on your face and gives you more inspiration to continue to help more people, we need you!!

Many Thanks,

Sam H.

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Are You Overcommitted? How to Cut Back and Live a Simpler, More Frugal Life

With today's rough economy seeming to drag on endlessly, many individuals as well as families are cutting costs wherever possible. But what about the concept of cutting back on time? Could saving time equate to saving money? Absolutely! Living the Cheapskates way saves money, time and energy!

Without a doubt, cutting back on your commitments can you save you both time and money. Here are a just few examples of how this works:

For many parents, their biggest wish is for their children to have a better life than they did. However, allowing children to have too many choices can send the wrong signal to the child. Teaching children to be busy all the time may send the signal that it is necessary to be busy all the time which is simply not the case. More and more children are being diagnosed with stress - children! Children need to know that it's OK to have downtime, that just being still and quiet every now and then is normal. In fact they need to be taught how to be still and quiet, and the best way to teach them is by example. Let them see you sitting quietly, just enjoying where you are.

Downtime has become a thing of the past for many families. We, as parents, may feel the need to keep up with the Joneses in our after-school and weekend commitments. Limiting the number of after-school activities is not only smart, but healthy for you as well, especially if you have a large family. If you are a family with three children, limiting each child to one after-school activity will allow for family mealtime as well as proper rest, time and money saved. In addition, carpooling with neighbours and friends to after-school activities can be a big money and time saver. Even carpooling three times per week is a lot more cost-effective than driving back and forth five or seven times per week.

As a toddler, one of your favourite words was probably the two-letter word "No". However, as an adult, you might hesitate to say it. Saying no does not make you a bad friend, mother, sister, daughter, neighbour or employee; it makes you a healthy self-confident individual.

By giving in to guilt, saying yes, and overextending yourself, you will only become bitter and resentful. Tension, stress, and resentment are all a great combination to rack up huge doctor bills at the very least. Everyone knows that stress can cause everything from headaches and backaches to fibromyalgia and high blood pressure. Since heart disease is the number one killer among women today, why not avoid overextending yourself and ruining your health.

At worst saying yes when you don't want to, are already over-committed or feel obliged to can damage relationships, especially family relationships.

Saying no may feel uncomfortable at first, but in the long run will save you time, money, and maybe even your health. It is important to remember that you are allowed to say no.

Learning to say no to others will enable you to say yes to yourself. Saying yes to yourself will open up space for free time to enjoy the things you love and to rejuvenate your mind and body resulting in a happier, healthier woman.

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It is easy to fall into a habit of overextending ourselves at work as well as at home. Australians are now the hardest working people in the Western world. When we are asked to work on a special project, put in a little overtime, or stay late to train a new employee, it makes us feel wanted and needed as well as important to the company. Doing these things occasionally is fine, however if you allow these types of situations to run rampant, wherein you never say no in order to fuel your confidence, you will soon find yourself burning the proverbial candle at both ends. This results in what is called burnout or simply put, you being overly exhausted and unable to properly function. An extended period of feeling exhausted can lead to many unsavory, expensive and even possibly life threatening health conditions.

Remember, doing less does not mean that you are not as good or as important as the next person; it just means that you are smart enough to manage your time so you can enjoy life without unnecessary stress.

Limiting after-school activities, learning to say no, and managing your time wisely are just some of the ways to live simply without living an over-committed way of life.

How To Do Your Own Energy Audit

Performing your own energy audit on a do-it-yourself basis is easy and smart. Simply by walking through your home and taking notes, you can do an overall assessment of problem areas, make notes and fix the problems. Here are a few simple places to start:

Locating Drafts

First, walk through your home evaluating obvious places where drafts can let in cold and let out energy. You can benefit significantly from reducing drafts in your home. This can at times be up to 25 % of your energy costs. When your home is draft-free, you can rest easy knowing you are doing your best to keep your family warm while saving money at the same time.

Check for drafty areas by looking at the space between the baseboard and the edge of the floor. Take a look at your fireplace to see how much energy is escaping through improperly sealed spaces. Some of the more common areas to check are as follows:

- Window frames
- Weather stripping around doors and windows
- Roof whirly birds and evaporative air-conditioning units
- Patio doors
- Air conditioners that have been installed in windows or walls

Pipes, tubing, electrical outlets, seals around your foundation, and even a mail slot can allow unwanted cold air in while letting heat escape. Caulking and weather stripping need to be replaced in order to be effective in saving energy.

Since windows and doors are the biggest culprits for air leaks, you may want to install low-cost plastic sheeting found at your local home store over the windows. You can also buy draft blocks for the bottom of your doors.

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Insulating Your Home

You may wish to incorporate the help of a professional to determine whether or not your home is properly insulated and up to code. Homes that were built many decades ago may not be up to code for today's standards. Many home repair stores can send over an expert to offer you a free evaluation and give you a written estimate as to how much more insulation you will need in order to optimize your home's energy savings.

Heaters

If your heating equipment is fairly new, make sure to have a professional check and clean your equipment once a year. If the unit is more than a decade old, consider replacing your existing system with one of the more energy-efficient units.

Electricity

You can significantly reduce your electric bill by examining the size and type of light bulbs you use in your home. A higher wattage bulb can easily be replaced by a smaller wattage one without making any significant difference in the lighting of the room. In addition to lower wattage, replacing standard bulbs with fluorescent energy-saving bulbs will also slash your electric bill significantly.

Don't forget about using power strips in areas such as a home office or entertainment room where you may have multiple items such as video games, television, and computer equipment plugged. Shutting the power button on these strips at the end of each evening will save on your electric bill. There are also timers you can buy to automatically shut electrical devices off at certain times. If you are busy and forget to turn things off, using a pre-set timer may be the right option for you.

Starting with these simple tips, can add up to big savings on your energy bills.

A Step by Step Approach to Purging – Get Rid of Your Excess Stuff and Live Simpler

If your household is like many others, mine included, you may often find yourself asking how you accumulated so much stuff. Holidays, anniversaries and birthdays come around every year. We will go through the rituals of buying and spending without every really taking the time and energy to take inventory of what we already have. And so we accumulate more stuff.

One of my favourite quotes is by William Morris, one of the founders of the Arts and Crafts Movement. It appeals to the creative side of me, but it applies to the practical side.

"Have nothing in your houses
that you do not know to be useful
or believe to be beautiful."

~~William Morris~~

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By taking some time and evaluating, we can learn to reuse, recycle, or just give away what no longer fits into our lifestyle and we will always be surrounded by the things we find useful and beautiful.

The old adage that you are a product of your environment holds especially true with your actual surroundings. If you are living amongst chaos in your work and home environment, then it stands to reason that your lifestyle will reflect that chaos.

Inventory

Begin to purge yourself of all the unnecessary stuff by first taking inventory. Grab a notepad and a pen and take notes as you go room by room notating what you absolutely need to keep and what you can easily part with. Look at every last detail including furniture, as there may be some pieces that can be sanded down or repainted and brought into another room for a more useful purpose. Once you have taken a good inventory, then it is time to evaluate the use of your space.

Evaluate

By evaluating the use of your space, you can determine what works for you and what is working against you. For example, if you have a pile of books on the floor that you have been meaning to get to for the last year, perhaps it is time to donate them. Chances are if you do not have the time or have not made the time to read them as of yet, you probably will not be reading them anytime soon. If you really do desire to read, you can always go to the library and check them out one book at a time.

Also, something as simple as moving a piece of furniture could give you a clutter-free environment. If there is a table sitting too close to your entryway chances are it will become everyone's catch-all where they toss their keys, school work, mobile phones and more. Removing the table and hanging up some hooks for coats, backpacks and umbrellas and a box, rack or mat for shoes would encourage everyone to put their items in the appropriate place.

Farewell, So Long, Auf Wiedersehen, Goodbye

After taking inventory and doing a thorough evaluation, it is time to say goodbye. For many of us, throwing things out never feels right. Thankfully, there is always someone who can use what you have. You may have a new neighbour expecting a baby and some of your slightly used baby clothes may be more than welcome to a new parent. If you have a room with way too much furniture, perhaps a family member going off to university would be more than happy to refinish your old desk. There are also charities that are always willing and happy for your donations. Remember, one man's garbage is another man's treasures so if you don't want to toss your item, find some way to donate it.

Once you have taken the time to take inventory, evaluate your space and then say goodbye to clutter, you will be saying hello to simply living the Cheapskates way.

Making Retirement Lucrative and Fun

There has been a lot in the media lately about how difficult it is to live in retirement. Well retirement does not necessarily mean that your earning potential has ended. It simply means you have more

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time to do things you love. With a little creativity, you could bring in some residual income while doing what you love at the same time.

There are many things that retirees can do to bring in extra income while enjoying what they are doing without having to work the 9 to 5 grind.

My Uncle for instance, is a retired high school science teacher. He and my aunty travel for six months of the year and get paid to do it. He tutors kids living in remote areas, getting them ready to sit their exams or just getting good schooling habits established. They live in their caravan and love it. They get to see parts of Australia that very few people see, learn about lifestyles they could only imagine and make new friends. They have few expenses, mostly the fuel to get to wherever they are going. Once there they have no expenses, food, power, water are included. To top it off they get paid!

Another retiree I know takes in overseas students as borders. They are usually only with her for a semester, then they go home. She supplies them a room. They do their own cooking, cleaning and washing and pay for their own phone and Internet. Ruth has been doing this for about 9 years now and loves it. She has company and a little extra income, with very little work required on her part.

Bob spent his working life travelling the world on business. Now, in retirement, he still travels, but with groups he's organized. He arranges group tours specifically for retirees and he and his wife have their overseas trips three or four times a year and he makes some extra money.

Here are some tips on how to get started:

1. Decide to do something with your time that you absolutely love. Chances are that you have been yearning to pursue a small business opportunity but finances or time would not allow up until now. Picking something that you truly enjoy and are passion about will make the venture worthwhile.

Catherine designs, makes and sells children's clothes. She told me she had always wanted to open a children's clothing shop, but never had the money or the time until she retired. Now she has the time, she's doing something she loves and making a little extra money to pad out her superannuation income. She makes the most beautiful clothes to order and demand is such that she is kept very busy.

2. Set up a small business plan. Search your local library for books, attend free seminars, or take an online tutorial to get you started with your business plan. There are even companies that are willing to give you your first business cards for free in order to entice you to return to purchase more.

3. Once you've selected your expertise, have your business plan in place and you have made up your business cards, begin sending out flyers and advertising in your local churches, colleges, libraries, schools, Probus Clubs and other senior centres. There is a host of ideas to choose from when starting a small business.

4. You could start your own greeting card company from home if you love to create and write. This would involve taking a course in desktop publishing, which will not take a lot of time or money. You could also take your love of gardening and turn it into a lucrative business such as horticulture or landscaping.

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5. Taking a class at your local TAFE or community house will offer you a host of options from learning how to use the computer to photography, all of which you can turn into a small business. Educating yourself does not have to be expensive. In addition, an important note to remember, almost all institutions that offer Adult Education classes will offer a senior or pensioner discount.

Angela took early retirement and out of boredom ended up at TAFE doing a computer course. These days she prepares custom presentations for a number of corporate clients. She loves the creativity and the fact that it is mobile. Angela regularly travels to New Zealand and Canada to visit her children but she doesn't have to stop working - as she says, as long as she has her laptop and an Internet connection she can make some money.

6. Do not forget the importance of good old-fashioned bartering. You can offer your services as a gardener for a free membership to a golfing community. You could also offer your services as a hostess or kitchen help at a local country club for a free membership in exchange. Culinary classes are offered everywhere and are reasonably priced if you would like to pursue a career in culinary after you gain some bartered experience.

Retirees shouldn't have to work to survive. But given the current economic climate it is becoming necessary for some, so if you have to work, why not do something you love and make some money at the same time.

Dear Cath

Q. I just wanted to ask how much washing powder I should be using in my 9.5kg washer? It is a top loader low suds machine. Is the amount you suggest for a specific size machine? *Sam Masters*

A. I use three teaspoons, perhaps four if it is a particularly dirty or heavy load (jeans, overalls and such) in my 9.5kg HE top loader and that is more than enough for a clean wash. I only every use 2 teaspoons for towels and sheets, tea towels etc. unless they are very dirty.

I do sort into whites, coloureds and darks and pre-treat any stains with Stain Removing Soap (see Put Those Soap Scraps to Good Use in the November 2010 Journal). Anything that is filthy I usually soak before washing. Just add two teaspoons of washing powder to a bucket of hot water, swish and then immerse the filthy item and let it soak overnight. Then launder as usual.

Q. I am writing re the MOO yoghurt recipe. It doesn't set! I have made it three times now, using full cream good quality milk powder and natural yogurt, and still it is just like drinking yoghurt after 12-14 hours. I use about 2 litres of yoghurt a week, so the homemade one would be a Godsend, but as it is, it is useless in a semi liquid form. What am I doing or not doing wrong please. I followed the ingredients and method exactly and still not yoghurt. I have the Easiyo thermos and jar as I do use the powdered form that they sell in the supermarket, but want to make my own from scratch! Hope you can help me Cath. *Katrina-Bridget Blair*

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A. There are a few things that could be causing runny yoghurt:

1. The water you mix the starter and milk powder with is too cold. Make sure it is warm - blood temperature is ideal.
2. Not enough natural yoghurt as the starter - if this is from a previous batch of made yoghurt (Easiyo or MOO) then it may be stale and time to buy a new starter. A 200ml tub of natural yoghurt should do the trick. On that note - is the natural yoghurt you use really natural yoghurt? Check the ingredients - it shouldn't have any thickeners etc in it - try Greek yoghurt. Also it could be the milk powder - check the fat content of the milk powder - skim milk powder will always make a thinner yoghurt, a good full-cream milk powder will make a nice thick yoghurt. You can always add a little more milk powder.
3. Not enough boiling water in the thermos.
4. Water in the thermos isn't boiling - pour it in as soon as the kettle has finished boiling and put the lid on straight away. Make sure the lid to the thermos is on tight.

At this time of year yoghurt should set in 8 - 10 hours on the kitchen bench.

There is a PS to this question. Katrina-Bridget emailed me with this reply to my suggestions:

"Dear Cath, thank you so much for your reply to my query re the runny Cheapskates yoghurt, I made a pot last night, and hey hey, perfect this morning! Thick and delicious, we ate nearly the whole kilo - we being my husband and myself - I will definitely be making our own yogurt from now on.

Katrina-Bridget

Q. Hi Cath, I've always been a wee bit canny when it comes to savings across my life. When I started reading your newsletter, tips online and a couple of your available books, I realised I still had a long way to go. I am wondering if anybody can help me with regards to keeping to a menu. I write down the meals for dinner. I have tried 1 month, 1 week and 3 day menus but I always find that I can't stick to them for whatever reason. Is there any trick to keeping to them - especially when the family are big meat eaters and I'm not? I get fed up of trying to cook for two different lots of tastes in the family. Keep up the great work. *Sally Coverdale*

A. Sally the only trick to sticking to a meal plan is to do just that - stick to it! Whatever is written down for dinner that night is what you prepare and eat.

So ask yourself why you can't stick to the meal plan? What is causing you to ignore it? If it is just complaints from the family get tough - you're the cook, you choose what's for dinner. If your children are old enough let them plan, shop, prepare, serve, listen to the whining and clean up. I found that worked really well, stopped complaints and made getting dinner on the table easy.

When you meal plan do you check the calendar so you know who will be home for dinner, what time everyone will be home, who is working late, who has sport etc.? You can still plan meals for those nights, and in fact it is important that you do or you'll end up with takeaway or buying ingredients to make something else.

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You don't need to cook for two lots of tastes - just prepare one serving less of meat and add extra vegetables. Make the vegetables you prepare and serve tasty, you'll enjoy them more but so will your family.

Plan ahead - every night check the meal plan, take out any meat that needs to thaw and place it in the fridge, get any veggies etc. and put them in a bowl on the bench or sink or in the fridge, any other ingredients and put them together. If you need a recipe get the book, find the recipe and mark the page and leave it with the other ingredients.

Choose easy meals - spag bol and salad, rissoles and veggies, casserole and rice, meatloaf and salad, fish, wedges and coleslaw, roast and baked veggies etc. Don't plan meals that take a lot of preparation or a long cooking time unless you have all day to devote to cooking dinner.

On the Menu

Pressure Cooker Chicken Recipes

Cooking chicken in a pressure cooker makes the chicken much more tender and juicy than baking it or even cooking it in a slow cooker, not to mention the time you save using a pressure cooker. Here are some favourite chicken recipes you'll enjoy making and your family will surely enjoy eating.

Chicken Curry

This recipe will surely make your mouth water. Fast and easy to make, you can have dinner on the table in under 30 minutes.

Ingredients:

1 cup brown rice

1 tbsp canola oil

500g chicken thigh fillets, cut into 3/4" pieces

4 large onions cut into wedges

1-1/4 cups water

4 garlic cloves, crushed

1 tsp. peanut oil

1 tbsp low sodium soy sauce

1 tsp chili powder - more or less to taste

1 tsp curry powder

1/4 tsp turmeric

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1 tsp ground ginger

2 tbsp fresh parsley, chopped

Method:

Cook rice and set aside in a warm place.

In the pressure cooker, heat oil and sauté chicken and onions over medium-high heat until chicken is lightly browned. Add water, garlic, oil, and soy sauce, then add chili powder, curry, turmeric and ground ginger and stir till well blended.

Lock the lid in place and bring to pressure. Lower heat and cook for 4 minutes at 15psi. Allow pressure to drop by the natural release method for 4 minutes, then release the remaining pressure using the quick release method or automatic release method and remove lid. Stir in parsley and serve over warm rice.

Chicken and Spanish Rice

My family loves Spanish Rice on its own, but the addition of chicken not only stretches the dish but makes it a little more interesting. This will quickly become a family favourite once you give it a try.

Ingredients:

1.5kg skinless chicken breast or thigh fillets

3 tbsp olive oil

1 chorizo sausage thinly sliced (optional, but it really adds a nice flavor!)

1 small onion, diced

2 garlic cloves, crushed

1 red capsicum, cored, seeded and diced

1 large ripe tomato peeled

1 cup uncooked long grain white rice

1/2 cup frozen peas

3 cups chicken stock or broth

1 tsp salt

Method:

Salt and pepper the chicken and heat olive oil in pressure cooker. Add onion, garlic, red capsicum and tomato and cook until the onion is soft. Add rice and cook for 1 minute. Add peas, stock, salt chicken and chorizo with any accumulated juices. Stir well.

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Lock the lid, bring to pressure, then lower heat and cook for 7 minutes at 15psi. Allow pressure to drop by quick release or auto release, then remove lid. Serve and enjoy!

Makes 4 to 6 family size servings.

Chicken Casserole

Casseroles are great for dinner guests and the kids love them too!

Ingredients:

3 medium potatoes

1.5kg chicken breast fillets

Salt to taste

2 slices of bacon cut into 2.5cm pieces

125g fresh mushrooms

12 very small pearl onions, peeled

1 tsp flour

1/4 cup chicken stock

Method:

Peel the potatoes. Cut the potato into 2.5cm cubes. Sprinkle the chicken with salt. Place bacon in pressure cooker and sauté until it has rendered its fat. Remove the bacon and set aside, leaving the fat in the pressure cooker. Add the potatoes to the fat and quickly sauté until lightly brown. Remove the potatoes and set aside. Add chicken pieces and brown on all sides, and then remove. Add onions and mushrooms and sauté for one minute. Sprinkle in the flour, then add the stock and return the chicken, bacon and potatoes to the pressure cooker.

Lock the lid in place, bring to pressure. Then lower heat and cook for 8 minutes at 15 psi. Allow pressure to drop by quick release or auto release and carefully remove the lid. A family of 4 will enjoy this yummy casserole as will your guests!

Quotes of Note

Whatever you can do,

or dream you can do,

begin it.

Boldness has genius, power, and magic in it!

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~~Goethe~~

~~~~~

Any intelligent fool can make things bigger,  
more complex, and more violent.

It takes a touch of genius—  
and a lot of courage—  
to move in the opposite direction.

~~E.F. Schumacker~~

~~~~~

Frugality is one of the most beautiful
and joyful words in the English language,
and yet one that we are culturally cut off
from understanding and enjoying.

The consumption society has made us feel
that happiness lies in having things,
and has failed to teach us the happiness of not having things.”

~~Elise Boulding~~

~~~~~

Have nothing in your houses  
that you do not know to be useful  
or believe to be beautiful.

~~William Morris~~

~~~~~

Life is really simple,
but we insist on making it complicated.

~~Confucius~~

~~~~~

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I believe we would be happier to have a personal revolution  
in our individual lives and go back to simpler living  
and more direct thinking.

It is the simple things of life that make living worthwhile,  
the sweet fundamental things such as love and duty,  
work and rest and living close to nature.

~~Laura Ingalls Wilder~~

~~~~~

Reduce the complexities of life
by eliminating the needless wants of life,
and the labours of life reduce themselves

~~ Edwin Way Teale~~

~~~~~

Things turn out best for the people  
who make the best out of the way things turn out.

~~Art Linkletter~~

~~~~~

2012 Saving Revolution April Round-up

The 2012 Saving Revolution continues to move forward in leaps and bounds. Everyday Cheapskaters are getting closer and closer to their goals of financial freedom.

This is a yearlong program that will give you financial peace of mind. Each week you'll receive a Saving Revolution email, with tasks and challenges for you to complete, all designed to give you back control of your finances.

Our revolution is growing every day, with five groups of revolutionists actively getting their finances under control.

The 17 lessons and weekly challenges completed to date.

Lesson 1: Your Past, Present and Future Financial Life

Lesson 2: Sort, File, Toss, Organize

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Lesson 3: Where Does It All Go? Keeping Track of Your Money; Tracking Your Grocery Money

Lesson 4: A Workable Home Office

Lesson 5: Creating a Financial Filing System

Lesson 6: Pay Your Bills On Time, Every Time

Lesson 7: Start Creating Your Spending Plan

Lesson 8: Pantry, Fridge & Freezer Inventories and Creating a Perpetual Shopping List

Lesson 9: Creating a Workable Meal Plan

Lesson 10: Reduce Your Expenses

Lesson 11: Finding the Hidden Money-making Opportunities

Lesson 12: Making Friends with Your Spending Plan

Lesson 13: Banking!

Lesson 14: 10 Reasons You're Broke and How to Solve the Problems

Lesson 15: Banish Debt

Lesson 16: Money Secret No. 1 - Scrape the Bottom of the Barrel

Lesson 17: Money Secret No. 1 - UWMD

Nuts About Soapnuts

I found soapnuts at www.greenlivingaustralia.com.au For just a few cents you get the washing done, boil up the nuts and you have liquid soap good for lots of things, and the site lists how to use the nuts, where to use them and how to cook them up for liquid soap. Washing for 9 people and 7 children doing all kinds of sports, and living on the farm with farm dirt on clothing and using hard water I still get nice clean, fresh clothing, and no more dry hands from soaps. Also great for the environment. Many, many uses for just a few cents each.

- Contributed by Helen Zawko

Website: www.greenlivingaustralia.com.au

Microfibre Miracles

I love microfibre cloths - even a cheap pack of 10 for \$5 will last forever. Use them as dishcloths (brilliant on Teflon products), washing the car (use only water in a bucket - no suds, unless the car is filthy), cleans the windows without the need for Windex etc. Cleans mirrors beautifully - no streaking as there are no chemicals - just use a lightly moistened cloth and one for drying. Cleaning reading glasses - no cleaner required (I keep a white one for this). Shower tiles - very light spray with cleaner

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and wipe over every few days - or better still wipe over after a shower and no need for chemicals. Fabric lounges - dampen a corner and rub into marks - they usually disappear. To give the whole couch a clean use a slightly dampened cloth and rub all over - you'll be surprised how dirty the cloth is. Dusting - no need for Mr Sheen - just the cloth, dampened if furniture is very dusty. There is virtually no cleaning job that is not made easier, quicker and cheaper using these wonderful little cloths - just toss in the wash and ready for next time. I don't know how long they will last but I've been using the same ones for about 2 years now and still don't need to replace them. Great value for money.

- Contributed by Beth Lavington

Old Jeans/New Jeans Recycling

Approximate \$ Savings: \$75+++

I have to share my awesome Cheapskating with you this week. My jeans were worn out saggy in the bum threadbare between the thighs. I was going to use a \$50 voucher I had from Christmas to replace them with some basic new ones. Then I thought I will just check the op shop first. I found two lovely pairs that look awesome on me (if I say so myself) much better quality than I would have bought new, and another pair of gorgeous Australian designer ones in a size too small for me. \$15 for all three! The small ones I am giving to a friend for her birthday, even second hand you would pay well over \$30 on eBay so she is pleased (I would usually spend \$15 on her present). My Cheapskating continues, with the worn jeans I have ripped up the leg seams to make to car organisers to hang on the back of the seats. The back pocket fits a water bottle and the front a Nintendo DS! I folded up the bottom to create a big pocket and stitch a smaller pocket on that with some lovely fabric scrapes I had. Much cooler than anything you could buy. AND I still have my voucher for a rainy day!!! Thanks for helping me think outside the box.

- Contributed by Seana Morris

Making Specials Last!

Approximate \$ Savings: \$1 - \$100

When specials are on in the supermarket check the bottom right hand corner (for Woollies labels) of the docket/label where the special is printed and you'll notice a date eg: 23/03 and that is how long that product is going to be on special. I use this to work out my whether or not I can purchase this week if the special is ending or to check how long the special will last and then I can budget into next week's shopping list/budget. This has saved me so much frustration and money over the years as I now don't necessarily "impulse" the buy on special but can budget it out over a few weeks if the special is going to last that long. I use my iphone to take a photo of the special or you could jot it down on your shopping list to jog your memory for the following week's list!

- Contributed by Kim Booth

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Celebration Cards

My daughters (aged 5, 3 & 1) love to be creative - always wanting to do 'collage'. I was forever 'sneaking' their creations into the recycle bin (of course I have kept samples - but hey there is only so much you can put away). Then one day I had a 'light bulb' moment! I folded their creations into a card, perfect! I now keep all of their creations - make very minor alterations to some of them (in term of size etc.) and voila I am never in need of shopping at the last minute to buy a birthday etc. card at a ridiculous price. We haven't had any complaints yet! These cards tick all the boxes - kids are busy, recycling, saving money and one less job to cross off Mum's to do list!

- *Contributed by Jamie McGuire*

Preserving Your Basil

Freezing basil produces (in my opinion) the best results, as the basil is later suitable for using both cooked and fresh. Creating a paste with a small amount of oil has worked best for me. To do this, place the leaves and tender stems into the food processor and turn it on. Slowly drizzle olive oil (or a flavourless vegetable oil if you're preserving a flavoured basil) into the processor's bowl until a thick paste forms. There should be more basil than olive oil (about a 3:1 or 4:1 ratio). Place the paste into ice cube trays and freeze. When the cubes are completely frozen, you can pop them out and put them in freezer safe storage containers. Basil stored this way can be kept for up to two years. Another good thing to do with the frozen basil is to do as you mentioned, adding olive oil in the food processor, but then instead of ice cube trays, put it in a snack size ziplock bag, and press it flat. Freeze the bags flat, stacked on each other if necessary. Then, when you are ready to cook, you can reach in the bag and break off a piece, as little or as much as you want.

- *Contributed by Fiona Farren*

Website: <http://lifeonthebalcony.com/three-ways-to-preserve-basil/>

Goo and Sticky Stuff Remover

For ten years I've had the same small jar of crunchy peanut butter in my fridge door. It is old and tattered and everyone in my house knows it is not for eating, but instead for use as a universal sticky label and sticky goo remover. I just put a small amount (1/10 of a tsp or less) on the tip of a cloth or paper towel and rub it on the gluey bit left by stickers, price tags or other sticky stuff that won't come off. Sometimes it takes a bit of elbow grease, but I've never had a situation where the glue/goo doesn't come off. I've used it on jars to remove labels, books and gifts to remove price tags, DVD labels, and many other places where sticker or sticky residue remains. The jar of peanut butter cost me about \$3 ten years ago and is only half used. Any brand of crunchy works.

- *Contributed by Rachael Oliphant,*

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MOO Gourmet Olives

At markets you will often see large Kalamata olives for sale, but a lot of people don't know what to do with them. Prices vary from \$4-\$7/ kilo but you pay \$15-23/ kilo in the shops! Buy, if you don't grow your own, to save heaps.

Here's how you preserve them:

Using a small sharp knife, slash the side of each olive. Pack them into jars or just a small bucket, cover with water and change this every day. I do this for 20 days (but a minimum 7), to remove the bitterness. Next layer them with rock salt (I buy the cheapest bulk pack from IGA) and leave for 4 days. Remove from the rock salt and rinse lightly, pack into jars and pour over Italian salad dressing, adding chillies, herbs, garlic slices etc. If you use olive oil it can solidify, not very appetizing! I use Homebrand dressing and use this as well on salads as the olives intensify the flavour. To reuse the rock salt, rinse lightly, spread in dehydrator or on an oven tray and use low temperature for a few hours. I can do 3 kilos of gourmet olives for \$18 at a base cost of \$4/kg olives.

- *Contributed by Debra Cox*

Spa Bath Cleaner

After moving into our lovely new house I couldn't wait to try out the spa bath in our main bathroom. After filling it up and dousing the water with very expensive bath products I'd received for my birthday I turned on the jets only to watch the water turn green with mould and dead bugs. Not very happy I can tell you! My friend gave me the tip though of once in a while filling the bath with cold water and placing a dish washer tablet or equal amount of powder into the bath and running it for 10 minutes. This has worked a treat and I only have to do it twice a year so it's not that expensive either in water or product. It also leaves the bath lovely and clean.

- *Contributed by Lisa Jackson*

Save Money on Your Coffees

Approximate \$ Savings: \$31.50 plus

I love a good latte... I don't like the taste of instant coffee so when I was at work I was forever going down to the cafe to get my coffee, I recently tried the Nescafe latte sticks and I LOVE them, they actually taste better than the cafe coffee at work. My favourite is the vanilla latte and mocha, and this week I bought a box of 10 in Woolworths for only \$3.50. That's only 35cents a coffee.. for what I would spend on 1 coffee, I got ten. Ten coffees would normally cost me at least \$35 so from now on I will be buying the latte sticks, and even if I don't get them on special I still make big savings. You should try them, there are lots of flavours, if you don't like them that's fine but you never know if you don't try and I'm sure you've had a few coffees from cafes that were horrible... and you probably paid over \$3.50 for it, I know I have.

- *Contributed by Rubyanne Barrett*

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Baby Shower Gift

A useful and practical gift to give the mother-to-be for a baby shower is a clothes basket (preferably a Classique); this also provides a handy item in which to carry the other gifts given at the party.

- *Contributed by Beverley Robinson*

Editor's Note: Fill it with baby needs like burp cloths, face washers, lovely flannel bunny rugs, bonnets or helmets to keep little bald heads warm and a treat for the new Mum for an extra special gift. *Cath*

Manuals!

Approximate \$ Savings: \$50

I was given an old sewing machine. Being a complete novice at sewing I knew I needed a manual. As the machine is about 40 years old it had to be purchased off an online site, the company no longer supplied them, but they were expensive. So I Googled. I found examples of the manual shown on eBay as pages were displayed for potential buyers - cut and paste into a word document. I found instructions on how to thread the machine and fill the bobbin on a 'how to site' and then I found the cleaning instructions on another 'how to site'. The manual on parts was on yet another site. Trouble shooting tips on yet another 'how to site'. I cut and pasted everything. I now have a manual on this sewing machine for the time I have taken to cut and paste. I could print it out or leave it on the computer for my use. Before spending that \$50 for the manual check out the online help sites for instructions. It could save you quite a bit of money.

- *Contributed by Linda Stapleton*

Editor's Note: Before you cut and paste make sure that the information you are taking is yours to take. Copying without purchase, whether it is a page of text or an image, is theft and apart from being dishonest, it comes with hefty penalties if you are convicted. In saying that there are literally thousands of websites offering free information that you are able to download and print for your personal use, Cheapskates being one of them. *Cath*

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