

# The Cheapskates Journal June 2011

## From Cath's Desk

Hello Cheapskaters,

Here it is June and I still have garlic to plant and more seeds to sow. I need to get the garlic into the ground in the next week or so. Tradition has it that you get the best crop if garlic is sown before the shortest day of the year so I need to get a wriggle on or my garlic crop might not reach it's full potential.

Those garlic buds have been sitting on my desk for weeks. I've seen them every day and every day I've meant to zip out to the garden and plant them. One day it was too wet. Another day I was on a writing deadline, another time we had visitors. Then I needed new gumboots (that problem has been solved at last). I have all manner of excuses for not getting that garlic into the ground.

Gardening is a lot like saving money. If you don't plant early enough you run the risk of a less than ideal crop or worse still, a failed crop. If you don't start saving early enough you run the risk of not having the money you need when you need it.

The longer you leave it to start the harder you have to work to reach your goal. No matter where you are in your journey to frugality, you need to be saving. The longer you leave it the harder it will be and the more it will hurt. But don't worry, it's never too late to start saving. Even \$5 a week will get you started and into the saving habit. And once you have the saving habit it's hard to break and even harder to fail at saving.

*Happy Cheapskating,*

*Cath*

## The Zero Waste Challenge

'Waste not, want not'

If you don't waste things, you are less likely to end up lacking.

# The Cheapskates Journal June 2011

Sensible words. Australians waste over \$5 billion in edible food a year. That's edible food, perfectly good food that you or I could eat, food that we could serve to our families. Not rotten food, not burnt, over-seasoned inedible food - that's another waste altogether. Five billion dollars, more than it costs to run the Australian Army for a year, is thrown out of Australian kitchens. Just dumped and left to rot and create greenhouse gases.

In this disposable world we live in, throwing away food seems normal. But it's not. During the Great Depression, not really that many years ago, absolutely nothing was wasted, certainly not food.

With groceries being the biggest cost for Australian families next to their mortgages, stopping the waste will make a huge difference to the budget.

With these thoughts in mind, I am challenging you to a zero waste month. Each week this month we'll focus on a different area to practice zero waste.

This week, from Wednesday 1st June 2011 until midnight Tuesday 7th June 2011 is Zero Kitchen Waste Week. You are not going to waste a single thing. There'll be no putting food in the rubbish bin. Zero waste. No buying anything with excess, non-recyclable packaging. No wasting resources - if the oven's on, you'll be cooking more than one meal and utilizing low energy cooking methods.

With a little thought and planning a zero waste kitchen is not only possible, it can be a reality.

- Before you buy any more food, stop. Do a meal plan. Look in your pantry, fridge and freezer and see what food and ingredients you have. Create your meals for the week around these ingredients.

- If you find any vegetables looking a little limp wash, peel and chop them and then either make soup or stew with them or put them into recipe sized portions and freeze them. Before you put them into plastic bags to freeze, go through your cupboards and drag out all those Tupperware containers waiting to be used. You've already spent a fortune on them, you may as well use them. Waste not covers plastic bags too.

- As you shop, choose foods without packaging, or with the very least needed. If you've made some veggie bags take them with you to use at the greengrocers. When you go to the butcher take your Tupperware containers and get the meat put straight into them. You won't need to repack it for

# The Cheapskates Journal June 2011

freezing when you get home. Yes, the butcher may look at you like you've flipped your lid, just explain you are on a zero waste challenge, he'll be happy to oblige.

- Once you're home spend some time putting your food away so you'll be sure to use it all up. Get out the Tupperware vegetable containers and the green gel veggie bags. Wash, peel and chop the carrots, celery, zucchini and cucumbers and store them so you can just grab and add to a recipe or use for a snack. If they're ready to use you are more likely to actually use them.
- Pile apples, oranges and mandarins in the fruit bowl and sit it where it's easy to get to. Again, if it's easy to get to it will be eaten. Cut melons into wedges and store in a covered bowl in the fridge. Wash and dry grapes and cut them into snack size bunches before putting them onto a fruit plate.
- If you have to, re-pack your meat into meal size portions. Label it clearly before you freeze it.
- Check the biscuit barrel. Any broken biscuits and the crumbs can be stored in an air-tight container to use for biscuit bases and on top of fruit crumbles.
- Before you put the cereal box in the recycle bin, shake the crumbs into a container to use in Shake'n'Bake or other recipes. Then turn the liner inside out and wipe it with a damp cloth. Cut it into sections and use to separate steaks, chops, sausages, chicken pieces etc in the freezer. It's ideal for separating hamburger patties.
- Any veggie scraps you have can go straight into the compost. The outer leaves of cauliflower, cabbage, lettuce, any peelings from veggies you've prepped can all be recycled into garden fertilizer.
- When you cook, cook for the number of serves you need. Unless you have a deliberate plan for leftovers, don't make them. Nine times out of ten they get put in the fridge and forgotten about until next shopping day when they go into the bin. Cook to numbers and reduce waste and cost.
- Keep a running inventory on your fridge or pantry door. As you put food away, make a note of what it is, where it is (if you can't find it you can't use it) and when it needs to be used by. You'll have no excuse for not using things up before they go off.

# The Cheapskates Journal June 2011

- One of the most wasted foods is bread. If a loaf of bread is going to go stale before you use it, freeze it in two or four slice packs. It only takes a few minutes to defrost for sandwich making or toasting. Actually, don't use fresh bread for toast, day old or stale bread toasts much better. Turn stale bread and crusts into crumbs or croutons or a bread pudding or a mock chicken.

These are just some of the ideas for a zero waste kitchen. What ideas do you have? Join the challenge and share your "waste not, want not" tips with us.

## **A Thoughtful Moment**

### **Always Ask, Never Assume**

His request approved, the CNN News photographer quickly used a cell phone to call the local airport to charter a flight.

He was told a twin-engine plane would be waiting for him at the airport.

Arriving at the airfield, he spotted a plane warming up outside a hanger.

He jumped in with his bag, slammed the door shut, and shouted, 'Let's go.'

The pilot taxied out, swung the plane into the wind and took off.

Once in the air, the photographer instructed the pilot, 'Fly over the valley and make low passes so I can take pictures of the fires

# The Cheapskates Journal June 2011

on the hillsides.'

'Why?' asked the pilot.

'Because I'm a photographer for CNN',

he responded, 'and I need to get

some close up shots.'

The pilot was strangely silent for a moment.

Finally he stammered, 'So, what you're telling me, is .....

You're NOT my flight instructor?'

"Life is short".

## **Saving Story**

### **Four Years On Life is Better Than Ever!**

Dear Cath,

I have been contemplating writing to you for some time, but today I am finally taking the plunge as I am in the midst of a bout of Cheapskates Euphoria. Let me explain...

4 years ago, a week after signing on the dotted line to buy an investment property, my then fiancée & I discovered we were pregnant with our first child. Although this was exciting news, as we were under the impression we weren't able to conceive naturally, we went into a financial panic. I had a great job with a 6 figure salary & we had savings but we quickly decided that we wanted one of us to stay at home with our daughter. We calculated that we could manage on my husband's income for about 23 months at the rate we would be eating into our savings if we didn't change something. It was at that point I discovered Cheapskates.

Now 4 years later, I have just knocked back a part time job offer because the amount we would receive after deducting the costs of childcare and a new work wardrobe etc would be equivalent to

# The Cheapskates Journal June 2011

5.5 hours of overtime for my husband. It's just not worth it and... wait for it... we don't need the money!!

In the space of those 4 years I have become a stay-at-home mum, we've had a second child, we've maintained our investment property, and we've bought our own house and are in the process of renovating it. My kids want for nothing, we eat brilliantly, we spend wonderful time together as a family and we have escaped the Melbourne rat race for the peace & quiet of Geelong. My husband's job is to make the money and my job is to not spend it and we are both feeling rather successful at the moment.

As I sit here looking out on the deck my husband built, with the leftovers of Sunday's roast simmering away in the stock pot, my meat mark-downs from the local mini-supermarket (my latest find) waiting to be put into the freezer and a fridge full of nutritious food, I realise how lucky we are and how much we have to thank you for, Cath. If it weren't for your wonderful Club, I would be dragging 2 kids up in inner city child care centres, stressed to the max in the job I never really liked and wondering if that was all there really is to life.

I could list the hundreds of changes we've made to our lives over the past 4 years but nothing would be new to you. I never get sick of reading your emails or exploring the website. And I never get sick of that feeling of knowing I've saved some more money. I'm sure you can imagine how I felt when I found 3kg of ricotta cheese for \$5 and the excitement trying to make a variety of meals from it as quickly as possible. It's these small wins that make me smile these days.... and seeing my kids' faces light up when they hear we're having cheesecake for dessert!!

Thank you again,

*Deb McGuigan*

## **Broadband Befuddlement**

According to a press release I received a few days ago, Australians are over-spending on their broadband Internet connections by \$141,313,506 dollars a year! That's a lot of money. Australians have taken to the Internet and broadband faster than any other country, and yet we are still confused with the range of plans offered by the ISPs (Internet Service Providers).

# The Cheapskates Journal June 2011

Research released in May, 2011, by iSelect, reveals Australia is in the midst of an Internet explosion, yet broadband consumers are over-spending on their connections by \$141 million through a lack of understanding of what they really need.

Over 7.5 million Australian households subscribe to broadband internet, a jump of almost a million in 12 months<sup>2</sup>. In their enthusiasm to do more online however, Australians are failing to review and update their plans to meet their changing needs.

The iSelect Broadband Report, conducted by StollzNow Research amongst 1,000 Australians, shows broadband is booming in Australia - Australians are on average downloading more than 48 gigabytes of data per household per month (the equivalent of approximately 20 movies and 2000 songs), or a massive 368,357,500 nationally per month. More than half of Australians across all age groups rate the Internet as the single most important piece of technology in their home, ahead of television. Entire families are now online, with three or more people accessing the Internet in almost half of Australian households (48 per cent). Yet over half (59 per cent) of those surveyed admitted they did little or no research into different broadband services before choosing a broadband package.

The Report shows Australians are confused about what they are paying for, despite rating themselves highly on their 'Internet intelligence', with 83 per cent reporting they have a good or very good understanding of the Internet at home. Those who go over their monthly data allowance are spending on average \$186 a year extra for the privilege.

According to technology expert and blogger, Charlie Brown, the Report highlights how active Australians of all ages are online.

"More Australians than ever before are connecting with each other via the Internet. This research found that two thirds of Australians now rely on the Internet to keep in touch with their relatives and friends, and social media is growing at a rapid pace, even amongst older Internet users."

"However, in contrast with the heightened status of broadband internet in the home, Australians aren't researching their choice of plans properly. There is a lack of understanding of the more technical details such as connection speeds and how much data they actually need, leading to consumers signing up to plans that don't fulfil their needs," he said.

A quarter of Australians don't know how much data they download each month, and consistent with this, a third never checks how much of their download limit they have used.

# The Cheapskates Journal June 2011

## **Charlie's top tips for choosing the best broadband plan**

1. Understand how you consume broadband Internet. How much data are you downloading each month? How many devices do you have connecting to the internet at home? What do you do online?
2. Do you know how much you are spending on your broadband Internet each month? If not, find out!
3. Understand the fine print of your plan that can result in you paying more money, e.g. if you go over your data limit. Once you know this you can keep control of your plan better.
4. Regularly review your plan using a comparison website to make sure that you still have the best plan for you – life changes and so does technology! Reviewing your needs regularly gives you peace of mind - do your homework, it's easy.
5. Talk to your current broadband provider, but arm yourself with information using a comparison website first. Then you can understand all the options and be in a better position to ask your provider for what you need. It's all about moving it from the too hard basket to the can do basket!

## **Cath's top tips for choosing the best broadband plan**

1. Research, research, research. This is a purchase, a "big ticket" item, so do your research. The websites below will be of some help, although I found it almost impossible to find one website that will compare all the plans available from all the ISPs. When I was researching our Internet plan late last year I created a table and did a copy/paste of the various benefits from the websites into my table so I could compare plans relatively easily.
2. When comparing plans look at the peak/off peak times and charges. Check the speed if you go over your peak data allowance. Does the data allowance include uploads as well as downloads? If you go over your peak data allowance can you get speed restored? If so, what is the cost (not all ISPs will restore speed, those that do usually charge an arm and a leg).

# The Cheapskates Journal June 2011

3. Talk to your ISP - plans change all the time. You may well be on the best plan available at the time you signed up, but chances are there is a better deal available now. Get on the phone and ask the question - find out how much it will cost you to upgrade your current plan (and it shouldn't cost you anything, if they want to charge you switch ISPs). Oh, and get names and take notes, lots of notes. Ask for everything you've been told to be confirmed in writing - an email will suffice. Most help desk staff will do their best to oblige if it's at all possible.

4. Read the fine print. I know it's usually general, boring stuff but that's where the detail that will catch you out is, hidden in the fine print. If you come across something you don't understand call the help desk and ask. Make sure you are clear on your understanding before you hang up and take lots of notes - names, dates, times, he said, she said.

5. Make some Internet usage rules for your household. Limit the time available for games, social networking and surfing. This should lower the data allowance you require. Just make sure all members of the household know and understand the rules and then enforce them. In our house, abuse of Internet privileges suspends them for a week for the first offence, two weeks for a second and a month for a third. So far no one has been suspended, the thought of being offline for even 5 minutes seems to terrify my teenagers.

The Internet is here to stay so traversing the cyberspace quagmire that is broadband plans is a fact of life. If you want to stay on top of your broadband charges and get the very best deal, you need to review your plan at least once a year, twice a year if you really want to stay ahead of the game.

## **Saving with a Grocery Master List**

Do you want to spend less on your groceries without starving? Are you really serious about cutting that grocery bill? Then you need a grocery master list.

A grocery master list is your permanent shopping list template. It's what you'll use to make your shopping list before every grocery shop and it will ensure you always have the foods on hand to cook delicious, nutritious meals and snacks for your family. And it'll ensure you never run out of anything again.

Way back when I first started this Cheapskating thing, immediately after Disaster Struck, I created a master shopping list.

# The Cheapskates Journal June 2011

It had occurred to me that we ate basically the same ingredients week after week, and used basically the same cleaning products (these days I make them, but back then I was just baby-stepping into the Cheapskates way) and toiletries. It made sense to make up a shopping list that had everything we used on it, then I could just cross off the things I didn't want to buy when we went shopping.

A big 'ah ha' moment was when I realised that every month I was buying basically the same groceries, over and over and over, month in, month out. The few changes were seasonal. In summer I'd add more tinned pineapple and beetroot to the list and increase the amount of salad dressings we bought. In winter I'd buy more rolled oats, tomato soup and baked beans and often omit the pineapple and beetroot completely.

This was 16 years ago, before laptops and excel spreadsheets. I used a spiral bound notebook that I still have, to write my shopping list. This book was to become my very first price book although I didn't realize it's importance until months later. Each month I would go through the grocery list and put down the things I wanted to buy. I'd list the item, size, quantity, and the price last month and leave a blank column for the current price, which was pencilled in as I added the goods to my trolley. Before leaving home I could add up the "last month" column and have an almost accurate total for my shopping. In those days I had a \$200 grocery budget for the month (and that included toiletries, cleaning products, medicines and other toddler/baby related needs). It was less than half what we had been spending before Disaster Struck.

The boys were two and three years old and I was expecting Hannah so in the interests of sanity (mine and other shoppers') we switched to monthly shopping. Every fourth Thursday we would go to Jewel (it was the cheapest supermarket in town). Wayne would push a trolley with the boys in it and I had the grocery trolley. I picked up the groceries, checked them off the list and wrote the current price in the "price this month" column. Wayne was in charge of keeping the boys under control and the calculator and he would total the trolley as we went around the store. By the time we arrived at the checkout we knew exactly what that trolley of groceries was going to cost us.

Having a master grocery list saves a lot of time each month. The items are already listed. If we need an item then the quantity and price are pencilled in next to it on the list. I keep a blank on the back of a cupboard door, with a pencil attached, so as soon as something is running low it can go onto the list. This simple ready-made shopping list has kept the pantry full for sixteen years.

To create a master shopping list you'll need a pen and a sheet of paper. For the next couple of weeks write down every food item you use from the pantry, fridge and freezer. List the flour, brown sugar and choc chips you use to make cookies, the baked beans, Worcestershire sauce and sausages

# The Cheapskates Journal June 2011

in the sausage casserole, the muesli you eat for breakfast. This will give you a good idea of the ingredients you use regularly and will start your Grocery Master List.

After two weeks of recording, start to build your list.

**1. Take a piece of paper.** Rule 5 columns across the paper. Label them item, size, quantity, last price, total.

**2. Get your paper off the fridge.** List all the grocery items you buy on the paper. Just list them; they don't need to be in any particular order right now.

**3. Next to each item write down how many you buy and how often** you buy it i.e. weekly, fortnightly, monthly. There will be some things such as spices, you only buy occasionally. Don't forget to include any cleaning products and toiletries you buy.

**4. Now you are going to organize your groceries.** It might seem like a hassle now, but believe me it will save you so much time in the future.

I organize my list by supermarket aisles. My list has the items in the first aisle of my regular Aldi at the top i.e. Powdered milk, Vegemite, Honey, Cracker, Ricies, Weetbix, Rolled oats, white sugar etc. and the other ingredients are listed down the page in aisle order.

You might like to do your list in meal categories (breakfast, lunch, dinner, snacks), putting the ingredients for each meal under its category. You may prefer to organize your list by pantry, fridge, freezer, bathroom etc. There's no right or wrong way to make up your list, choose the method that suits you best, that way you'll stick with it and it will work for you.

**5. Decide how often you are going to grocery shop.** Weekly? Fortnightly? Monthly? This will determine the quantity of each item and how often you'll buy it. Next to each item on your list (and it is probably a very long list) add the number you need to buy each time you shop. For example I shop every fourth Tuesday and we use a 1kg box of Weetbix each week so in the quantity column next to Weetbix I put 4 and in the size column I put 1kg.

# The Cheapskates Journal June 2011

**6. If you know the price from your last shop, or you've found it in a flyer or online, add it to the 'last price' column.** Calculate the total and add it to the Total column.

**7. Go to the bank, get your grocery money and go do your shopping,** according to your Grocery Master List.

## **How your Grocery Master List will save you money, time and energy**

### **Meal Planning**

Your master list is a ready reference for all the foods your family likes best, so it's easy to plan recipes and meals based on the list.

### **Weekly/Fortnightly/Monthly Shopping List**

You can use your master list to check your refrigerator and pantry before you go to the store. Print off a copy and do a quick inventory of your fridge, freezer, pantry, bathroom and laundry and jot down the things you're low on, that you will need before your next shop. You'll have an instant shopping list every time you go to the store.

### **At the Supermarket**

Now you can hit the supermarket with a list and a plan. You'll breeze through, only buying what's on your list; confident that you will have everything you need until next shopping day.

### **Buying on Sale**

Knowing in advance exactly what you buy and its regular price, you can plan to buy it when it's on sale. Having checked your pantry to see how much pasta sauce you have, you can decide to get some extra when it's on sale this week, so you won't have to buy it next week, when the prices are back to normal.

Over the years the format of my shopping list hasn't changed. I still list the items and the price last month. The difference is I can now jump online and find the exact price for just about everything on my list off the supermarket websites before I go shopping. Aldi, Coles and Woolworths even have shopping list functions where you can create your list, complete with prices. That's a huge time, money and stress saver - no more getting to the checkout, sweating on the total while praying you have the money to pay for the groceries.

# The Cheapskates Journal June 2011

Try the Grocery Master List. For a little up-front effort, you can save a lot of time and money at home and in the supermarket.

## **Your Local Library Buys Resources So You Don't Have To**

Reading a real book they can hold is a favourite pastime for many people. But what happens to the literature once you have finished reading it? Do you really need your own copy of a book that you'll read once and get rid of or worse still leave on the shelf to gather dust? If you have a passion for books, music, movies, or other entertainment, you can enjoy your hobby and be eco-friendly at the same time by visiting your local library.

While the local library is a favourite haunt of seasoned Cheapskates, many people have forgotten that they can find just about anything in the library that they can in the book shop. Besides saving money, you'll reduce your carbon footprint when you read a "used" book, listen to a borrowed CD, or watch a previously viewed DVD, courtesy of your local library.

## **Benefits of the Library**

Your local public library is free and accessible. You can go online and find out if they have the latest spy or mystery novel on their shelves. Many libraries will do interlibrary loans for you so you can pick up the book you want at your closest branch instead of driving all over town.

Most libraries lend movies and CDs. You may be limited in the number of movies you can borrow but how many movies can you watch at a time? The service is free of charge so you can probably accept a few limitations.

Libraries also have computers available to the public. If you want to do a little surfing while you are there, you can. This is a great benefit for folks who don't have computers readily accessible.

You'll find popular, current magazines and newspapers at your local library. Instead of hitting the newsstand and buying a magazine that will end up in the recycle bin, borrow it or read it at the library. You can also usually find trade magazines and other specialty resources too. For a small fee you can use their copier and get only the articles, recipes, or other information you want.

# The Cheapskates Journal June 2011

## **Saving Money at the Library**

Libraries save you money. Instead of buying books, magazines, movies, music, audio books, and other items, you can borrow them from your local library. No more spending money on magazines that just end up in piles that you keep meaning to read and never do, or books you read once and then have to get rid of. No more spending money on music or movies that you thought you'd like but didn't. If you realize you don't want to watch a movie you borrowed from the library, no harm done. Return it and try another; for free.

## **A Library in Your Hand**

Some people like to have books at home that they enjoy reading over and over. If you want to keep an extensive library at home but don't have the money or the space, consider an electronic book reader. You can find models made by various well known electronics makers as well as large booksellers. The cost of books is reasonable (the electronic version of Saving Money is Easy is just \$9.95) and often comes with free additional uploads. The device will pay for itself in no time. You'll enjoy less clutter around your home and the environment will appreciate less paper waste. Another advantage is the ability to carry one device and still have access to hundreds of books, ideal if you are travelling.

## **Other Services**

Your local library may also offer other services on top of lending books. Story-time for toddlers is great for introducing your little ones to the library. You may also have the opportunity to hear guest speakers and authors throughout the year free of charge or for a nominal fee.

One resource that is often underused when it comes to saving money and the environment is the local public library. Take time and find out what your library has to offer – for free.

## **Easy Carpet Care**

After living with tiles, polished timber and carpet on our floors, my floorcovering of choice is carpet. It may not be the most fashionable choice at the moment, but it suits me and my family the best.

I've been told I'm silly, that carpet is too much work, that it is hard to look after and keep clean. Well I don't think it is.

# The Cheapskates Journal June 2011

Tiles and polished floors on the other hand are. The disadvantages outweigh carpet. Bare floors are noisy. They are cold. They are slippery when they get wet. They are hard. Anything that is dropped breaks. They show every speck of dust and dirt. They must be swept every day and washed regularly to stay looking nice. Polished timber floors scratch easily. They are a lot of hard work.

Carpet on the other hand is warm and soft. It doesn't show dust and you don't need to vacuum every day. Yes, you do need to care for it, but it's easier to care for than boards or tiles.

Keeping your expensive carpets looking good and clean doesn't take a lot of effort or time, just regular maintenance, just as you do for tiles and floorboards, only not as often.

We have a rule: no shoes indoors. Did you know that the average family carries in an average of 2 kilos of dust and dirt on the soles of their shoes each week? So regardless of your floor type, a no shoes rule should be mandatory in all households.

Once your carpet is past the brand new stage, about a month after it has been laid, you should only need to vacuum once a week, twice at the most, with straight suction to keep it clean. That's it for regular maintenance. Easy.

Now there are a couple of extra things you can do to keep your carpets spic'n'span, just little things that make a lot of difference in how your carpet looks and feels.

Most modern vacuum cleaners come with turbo heads or power brushes, which sound like they will do a great job cleaning your carpet. Try to resist using them. The brushes will brush the fibre from your carpet, weakening it. You may already be aware of this - when you empty your vacuum cleaner how much is actual dirt and how much is fluff? Chances are most of the fluff is actually your expensive carpet being vacuumed away.

If your vacuum cleaner has a straight suction head, and you vacuum regularly, then you won't need to use the "turbo" brush.

## **Accidents Happen**

# The Cheapskates Journal June 2011

Accidents happen. Things will be dropped and walked in or spilt. As soon as you see a spot on your carpet clean it up. The longer it sits, the harder it will be to shift.

1. To clean up spills and spots, use the carpet cleaner (recipe below) and clean rags.

If there is any residue, scrape it off, from the outside in, with a butter knife or a spatula.

2. Using clean rags folded in four, blot any excess liquid from the stain, moving the rag around as it becomes soaked. Do not rub; it will cause your carpet to fuzz and pill. Instead press down firmly until the liquid is absorbed.

3. Lightly spritz the spot with the carpet cleaner and working from the outside in, so you don't spread the stain, press and blot with a clean rag. Use another clean rag to blot up any moisture. Continue in this manner until the stain is gone. Remember to lightly spritz the spot, you don't want to soak the carpet. Soaking the carpet can cause the dye from the backing or even the underlay to leach through, making the stain worse and almost impossible to shift.

## **Best Ever Carpet Cleaner**

### **Ingredients:**

1 quart of water

1/4 cup white vinegar

2 Tablespoons shampoo

### **Instructions:**

Mix all ingredients in a spray bottle and clean those carpets! Spray on a spot, blot with a damp cloth or mop, spray again if needed.

## **Dry Clean, Shampoo or Steam Clean?**

That is the question. Pure wool carpets should never be steamed or wet cleaned, it removes the lanolin, which is a natural stain repellent, from the wool. There is also the possibility, although the manufacturer may deny it, that your wool carpet could shrink.

# The Cheapskates Journal June 2011

Before you clean or get your carpets cleaned, check with the manufacturer.

Depending on the style of carpet - loop, cut pile or twist pile - steam cleaning could be contra-indicated. Some twist pile carpets are heat set, so the heat from the steam will "untwist" the twist, causing your carpet to turn into a fuzzy, knotted mess.

Ditto shampooing - some carpets are chemically set, so wet shampooing will ruin it.

Check first, it's worth the phone call.

And after all that, I still think carpet is easier to live with and care for than any other type of floorcovering.

## **Dear Cath**

**Q.** I am after a recipe to make homemade iced coffee like Ice Breaka to save a few dollars, can you help? *Jennifer*

**A.** Try Joy Sleeman's Iced Coffee recipe from the January 2011 Journal, its lovely.

## **Iced Coffee Syrup**

### **Ingredients:**

1 litre water

1 kg sugar

50gm jar Nescafe

1/2 bottle vanilla essence

### **Method:**

Put sugar and coffee in large saucepan, pour on 1/2 litre boiling water and heat gently, stirring until sugar dissolves, mixture should be thick and sticky. Add 1/2 litre cold water and vanilla essence.

Bottle and label. The original recipe was 2oz coffee, 2lb sugar , 2 pints boiling water, 1/2 jar vanilla

# The Cheapskates Journal June 2011

and you had to boil, stirring for about 30 minutes until the mixture thickened. By cutting back on the amount of boiling water it's quicker to make and saves gas!! You need a big pan as sometimes when it comes to the boil it can boil over if you're not watching closely and leave a real sticky mess on the stove. This needs to be the thickness of topping, and makes a lovely refreshing drink in summer.

**Q.** I love having fresh flowers in the house they are so expensive, does you have any ideas on how I can still have fresh flowers but save a little on them? *Rubyanne*

**A.** I love flowers in the house too; I usually have a vase on the dining room table with something floral in it. The obvious answer is to grow your own. If you have the space you can create a flower garden that will give bloom all year round. If that's not feasible try buying native flowers. They will last and last if you care for them. Or try buying a small bunch of your feature flowers and using greenery you have in your garden to fill out the arrangement. I often see bunches of flowers marked down at my local supermarket, for just \$3 a bunch. They last well, up to a week, if I trim the ends and change the water each day. Florists charge a small fortune for fresh flowers, but often smaller independent grocers and greengrocers will have fresh flowers as a sideline, usually at discounted prices. If you're game enough you can ask your local florist if you can have any bouquets they are throwing out. They only keep flowers for a couple of days before replacing them with new arrangements so if you don't mind your flowers being a couple of days old you may be able to pick them up free.

## On the Menu

### Soup Making 101

Winter demands hearty, warming soups and you may think making soup is easy, and it is, for the most part. But it's also easy to end up with a pot of flavourless, grey water if you aren't careful.

Soup isn't just an economical or "poor" meal. A dinner of soup provides water, vitamins, proteins and minerals, as well as warming the body.

Good soup depends on good stock: beef, chicken or fish stock provides the base for flavourful and economical soups guaranteed to warm you up and keep your grocery bill low. Make your own for the best results, but if you don't have any on hand, a carton of stock will do. Try to avoid using stock cubes if you possibly can, they really don't make good stock.

# The Cheapskates Journal June 2011

## How to Make a Meat or Chicken Stock

Stock is the liquid obtained by cooking bones, vegetables and herbs in water for hours (three to six on average) and then straining. It is the strained liquid that is the stock and it is this liquid that is the foundation for soups, gravies and stews.

### To make stock you will need:

3 - 4kg bones

6 - 8 litres of cold water (use one litre of water to 500g bones)

1 large onion, cut into quarters

1 large carrot, cut into chunks

1 turnip, roughly chopped.

3 - 4 celery ribs and leaves, roughly chopped

1tbsp salt

Good grinding black pepper

1. Remove as much visible fat as possible from the bones.
2. Put the bones, water and salt into a large stockpot and bring slowly to the boil. This will take up to half an hour, depending on the amount of cold water.
3. As the water begins to boil skim the scum off the top of the pot.
4. Add the vegetables to the stock and allow to simmer for 4 - 6 hours, skimming the scum from the top as it rises.
5. Allow to cool slightly and strain.
6. Remove bones and meat from strainer. Take meat from the bones and return to the stock. Chill in fridge and remove the layer of fat that rises to the top.

# The Cheapskates Journal June 2011

## How to Make a Stock Soup

Stock soups are made from the stock with the addition of meat and fresh vegetables and a grain, cereal or bean i.e. dried lentils, kidney beans, rice or macaroni.

To make a basic thick soup you will need:

4 - 6 litres stock, including the meat from the bones

1 large onion, finely diced

1 large carrot, finely diced

2 celery ribs, sliced

1 small turnip, peeled and diced

1 parsnip, peeled and diced

2 cups soup mix - a mixture of lentils and beans

1. Bring the stock to a rolling boil in a large stockpot.

2. Add the vegetables and the soup mix and stir.

3. Turn the heat down until the liquid is at a rolling simmer. This is important because unless you want to stand and stir constantly for hours, you need the vegetables and soup mix to keep rolling around in the pot. If they settle they will stick to the bottom of the pot and burn, ruining the soup.

You can add any other vegetables you like to your soup pot. Potato makes a good addition, bulking out the meal and acting as a thickener when soup mix is scarce. You can also add tomatoes, mushrooms, zucchini, cauliflower, broccoli, cabbage - you are limited only by your imagination and the contents of your fridge.

To make your own soup recipe follow this outline:

# The Cheapskates Journal June 2011

1. Start with a stock (choose one) - chicken, beef or lamb.
2. Add a protein (choose one) - meat, chicken, lamb, ham or bacon bones
3. Choose a thickener (choose one, measure 2 cups) - soup mix, beans, lentils, macaroni, pasta twirls, broken spaghetti, rice or barley
4. Throw in the vegetables (as many as you like, about 4 cups) - onion, carrot, celery, zucchini, cabbage, capsicums, tomatoes, mushrooms, broccoli, cauliflower, parsnip, turnip, swede, squash, pumpkin, green beans, peas,
5. Season to taste\* - salt, pepper, bouquet garni, thyme, parsley, chives, coriander

Bring the stock to the boil in a large stockpot. Add the other ingredients of your choice and simmer for at least 1 hour.

\*It is better to under season and add more at the table than it is to over-season and have a soup that is too salty or too spicy. If you do over-salt the soup, add two potatoes, peeled and halved, about 20 minutes before the end of cooking time. The potato will absorb some of the salt.

## Quotes of Note

There are people who have money

and people who are rich.

~~Coco Chanel~~

~~~~~

I do not want to waste any time.

And if you are not working on important things,

you are wasting time.

# The Cheapskates Journal June 2011

~~Dean Kamen~~

~~~~~

If everybody knows where everything is kept  
you can avoid wasting time looking for things.

~~Anthea Turner~~

~~~~~

If time be of all things the most precious,  
wasting time must be the greatest prodigality.

~~Benjamin Franklin~~

~~~~~

A man who views the world the same at fifty as he did at twenty  
has wasted thirty years of his life.

~~Muhammad Ali~~

~~~~~

Why is it so painful to watch a person sink?  
Because there is something unnatural in it,  
for nature demands personal progress, evolution,  
and every backward step means wasted energy.

~~August Strindberg~~

~~~~~

"Some couples go over their budgets very carefully every month;  
others just go over them."

~~Sally Poplin~~

~~~~~

Waste your money and you're only out of money,  
but waste your time and you've lost a part of your life.

~~Michael Leboeuf~~

# The Cheapskates Journal June 2011

## Mrs Sparkle - Part 6

Dear Cath,

I've made a decision! I'm going to install solar power in my house. The problem is I have to rush my decision. I know I've had a long time to think about it but I really didn't think I could afford it, even with the rebates available. Now I realise that I have enough money saved to be able to pay for it, with the rebates of course, and hopefully it will pay my power bill at the very worst. At best I'll be paid for the power it puts back into the grid.

It means I'll be using up all my savings and I'll have to put the fences off. But if I don't have a power bill to pay, then I can bank that money towards the fences and still get them done this year.

With winter coming and all the news about power bills going up 100%, I've even heard 300%, I think this will be a wise use of my savings. The back of my house faces to the north and gets sun all day, even in winter, so I've been told it's a good roof for solar panels.

I'm getting three quotes and my brother-in-law is going to help me do the comparisons to make sure I get the best system for my money.

I'm really excited about this project. Apart from this nothing much has happened this month. I picked up some marked down meat and vegetables at the supermarket and made two stews and a big pot of soup, my favourite winter meals. I put 20 meals in the freezer so I have plenty of lunches and easy dinners and I only spent \$21, so each meal is just \$1.05! I think that's a bargain, don't you?

I've really started breaking down the cost per meal when I do my shopping and I try to aim for \$2 or under for lunches and dinners and \$1 or under for breakfast. I'm trying to get my grocery bill down to \$35 a week without going hungry or eating mush. So far it's working well, I've become so good at spotting the markdown labels on meat and vegetables. Of course cooking all my meals really helps to keep the bill down too.

I guess that's all I have to report for May, so I'll sign off.

# The Cheapskates Journal June 2011

Mrs Sparkle

*Dear Mrs Sparkle,*

*Solar panels - that's great news. I agree that it's a big step, if you are confident you can pay the bill and then rebuild your savings quickly go right ahead. It's lovely that your brother-in-law will help you do the comparisons.*

*It is going to be a rushed decision so don't forget to ask lots of questions when you get the quotes and get everything, and I mean everything, in writing, including exactly what is covered by the price, warranties and the installation costs.*

*I love your attitude to cutting your grocery bill. I love a good markdown myself, I get a real thrill when I can put marked down meat and vegetables in the freezer and know I've saved money. I think \$1.05 a meal is excellent, especially as you are getting good, hearty and healthy meals.*

*How is your garden going? With the cooler weather it might be slowing down, but don't stop planting and growing. Remember, food you grow yourself is a genuine bargain and good for you. It will help bulk out your \$35 grocery budget and give you more money to spend on other groceries.*

*Don't forget that on your winter power bills as a pensioner you will have a discount available; make sure you pay the discounted total. Every little bit helps and its there for you, so take advantage of it.*

*Let me know how you go with the solar panel installation, I'll be waiting to hear.*

*Happy Cheapskating,*

*Cath*

# The Cheapskates Journal June 2011

## **Cheapskates Tip Store**

### **Compost Soup!**

**Approximate \$ Savings:** \$5 - \$15 per week

If you are anything like me, you get to the end of the week and you have some veggies that you haven't used in your meals and they look a little worse for wear, but you don't think you can use them as plate vegetables? Instead of putting those in the compost bin make some Compost Soup! Throw all the veggies in with some water and stock (if you like) boil them, blend them and you will make a very yummy soup that will not only save you wasting money on the veg you would have thrown out but also make you a meal for your family which you can eat or save in the freezer for another day! Because you are using up whatever is left over it will taste different every time! Enjoy

*- Contributed by Amy Cumming, 26th March 2011*

### **Litter Tray Cleaner**

I have found another use for the Cheapskates laundry powder!! We use crystal litter for our cat and at the end of a fortnight the plastic of the litter tray can have a urine smell/stain left, regardless of how well we 'scoop' the tray. I have previously tried several cleaners to get rid of this smell without success, and of course I wanted a safe option for our cat. I have found if I use 1 teaspoon of the Cheapskates laundry powder, add half a cup of Vinegar and swish around till it stops fizzing, then rinse well with water, the smells and stains are gone!! This doesn't leave an odour to deter our kitty from using his tray like some cleaners either!

*- Contributed by Sarah McInnes*

### **Watch the Time When Parking**

**Approximate \$ Savings:** \$10-\$30 a week

Synchronise your watch with parking tickets. Recently we went to Melbourne Airport and parked and got the parking ticket from the entry gate. We thought we were being clever about time as my son checked his mobile phone time as we left the entry gate and we knew that we had a certain amount of time to meet our visitor and we even timed the amount of time to walk to the terminal. We arrived back at the pay station with one minute to spare, so imagine my annoyance when the pay machine charged us another \$8 (yes \$8, it had gone from \$12 for the first hour to \$20) for going into the second hour BY THREE MINUTES. According to our time we were one minute early. The car park clocks were three minutes ahead of both of our mobile phones. In future I will check that my watch is running at the same time as the car park clock. This would also apply to any parking situation, as the times shown may not match the actual correct time (which I always take off my

# The Cheapskates Journal June 2011

mobile phone). This potentially can save money every time that you park and have to pay for a certain period of time.

- *Contributed by Vivien Lally*

## **A Tasty Gift**

**Approximate \$ Savings:** \$50-100

My best friend's birthday came up at a very financially strapped moment. After much brain wracking I came up with a gift that she's still talking about months later - a personalised cake. With basic cake making materials I had in the house and a bag of two of candy I made a cake in the shape of her final year honours project (a weird prehistoric worm). The beauty of this gift is that even if it's not quite a success, odds are the recipient will know what design you were going for (lopsided melty Dalek anyone?) and it will taste good. The internet has many images and examples to help you along. Just use a favourite, faithful cake recipe and have a go.

- *Contributed by Laura Birch*

## **Freeing Up Cash**

When I started out seriously budgeting, we had 2 school aged children, credit card bills, mortgage, car payments as well as everyday living. We both work full time and weren't getting anywhere fast or had any spare cash so I set up an envelope system for my bills I split it all up into fortnightly amount (that's when we get paid) and started putting the money away. For the first twelve months it was hard but if you persevere it will get easier. I now can make double payments on the house, have cleared the car payment, credit card bills, have just sent my husband to Germany for a holiday with his family and have spare money in the bank. I have never felt more in control of our money than I do now. Our children don't miss out on anything and now our son works he realises the value of money and saves his up. He has already purchased a car for when he gets his license.

- *Contributed by Presley Dostal*

## **Yet Another Use for Eucalyptus Oil**

Coming into winter to help ward off or get rid of any colds, just splash a few drops of eucalyptus oil to the bottom of the shower. When the hot water hits the eucalyptus oil you have an instant vaporiser. You breathe in the steam and vapours and it helps clear your airways. When you have finished in the shower, give the floor a quick wipe over with your favourite cloth and the shower is cleaned as well. We all know there are many great uses for eucalyptus oil. It is a natural cleaning product. It is a great spot stain remover and cleans and deodorises, leaving a fresh natural fragrance. So your shower is clean and you and your family can stay well all for around \$8 a bottle that will last you till next winter.

# The Cheapskates Journal June 2011

- Contributed by Maria Smeal

## **The Softest Ever Washable Baby Wipes**

Shortly after my baby was born and I started using cloth nappies I realised I needed some wipes for them as well. We had been using cotton wool and water but wanted to wash and reuse some. I had received some wipes but they were absurdly expensive to buy extra. Here's how to make them for free. Everyone has old T-shirts which should have been binned long ago. Now there's a use. Cut them into wipe size bits of cloth - I got 18 from mine - and then add them to your nappy collection and wash with them. They don't fray as it is jersey material and does it really matter if they get slightly stained considering their use? It's been 4 months and counting since we started using them and they have not frayed or fallen apart and now my husband will not even use the bought cloths as ours are better.

- Contributed by Allie Knight

## **Quick and Easy Microwave Cleaner**

Add 1 tablespoon of bi carb soda to 250mls of water in a microwave safe dish and add a couple of slices of lemon (optional). Microwave on high for 3 minutes, then just wipe out the inside of your microwave with a sponge. I rinse the sponge in the water and bi carb mix as I go, that way I stop my sponge from getting smelly at the same time! Works really well, especially when you've had a pasta explosion in the microwave!

- Contributed by Heather Micallef

## **A Time Saving Tip**

When hanging clothes out to dry, put anything that can be hung on a coat hanger. It takes about the same time as pegging the item, but saves oodles of time with ironing. This only works if you hang clothes out shortly after the washing has finished. Does not work if clothes have been left for hours in the machine. I had a family of 7 and quite a few t-shirts and my husband's business shirts needed no ironing at all.

- Contributed by Mandy Broadhurst

## **The Gift Box Tray Rack**

I love baking and have lots of trays, cooling racks etc. I keep all my baking trays, cake tins etc in the same cupboard as my pots and pans. I always stacked the pots and pans and cake tins as much as possible but every time I stacked the baking trays Murphy's law would mean that the one that I needed was in the middle or bottom of the stack, and the cupboard would always get messy. I decided I needed to do something and thought about the various options in the stores but didn't have the money to go out and buy space saving devices. So I looked in the shed and found a wooden

# The Cheapskates Journal June 2011

box which had been a gift crate for some wine I was given at Christmas. The sides were made from nice timber and the back was just a plywood type material stapled on. I was able to pry the ply backing off and use the crate as a large square shape in my cupboard as book ends. The particular gift crate I had had two ply board dividers in (to hold the bottles of wine in place!) and I've actually used those to sort the trays (ordinary baking trays, muffin/cupcake trays and cooling racks). This simple idea has saved me so much time and stress because my cupboards are no longer cluttered. By tidying up the baking trays, I've found that I have more room for my pots and pans - so much so that I no longer stack big pans like woks. They all have a dedicated spot and I've even been able to move my rice cooker into this cupboard. Not bad for 15 minutes! Of course if you don't have a wooden box you can get creative with you might have scraps of timber you can use to create a U shape which you can use to store your trays etc. Just keep in mind lots of metal trays can become heavy so you need to use timber rather than thin plywood. Basically you're looking at a bookend type device for your baking trays. Also don't forget to check the height of your cupboard - if you find a suitable wooden box you may have to get the saw out and cut one of the sides off so that it fits in the space you have. And if you have a particular theme in your kitchen, you can always paint the timber and decorate it in your theme.

- *Contributed by Michelle Hickey*

## **Saving on Grated Cheese**

**Approximate \$ Savings:** \$9

When cooking and I need grated cheese I keep a cheap block of cheese in the fridge and grate it myself. The grated cheese packets at the supermarket can cost anywhere from \$10-15 a kilo. So I buy a home brand block of cheese or one that is on sale for around \$6 a kilo. With a little bit of extra time and effort by grating it yourself you can save up to \$9 for a kilo of cheese.

- *Contributed by Louise Blitz*

**Editor's Note:** Save more time and grate the whole block of cheese at once. Divide it between two ziplock bags or two air tight containers and freeze. Sprinkle a teaspoon of cornflour into each package and shake around before freezing. This stops the cheese sticking together in a clump, making it easier to pour straight from the freezer. *Cath*

## **Beautiful Skin on a Shoestring!**

**Approximate \$ Savings:** \$100 - 300 pa

# The Cheapskates Journal June 2011

I have been using this homemade body scrub for about 6 years and I am often complemented on how good my skin looks. You can make this up easily from ingredients you already have in the cupboard. In a bowl mix 3/4 - 1 cup castor sugar (finer grains are gentler on the skin, no castor sugar? then whizz white sugar to make it finer), add the juice of half a lemon or lime, 1 tablespoon olive oil and enough shampoo or body wash to mix to a sloppy paste - (Homebrand version is fine, it doesn't have to be expensive body wash). Now stand in the shower "starkers" and rub this mix all over your body, even your face - it will dry off a bit as you go but don't worry, turn on the warm water and rinse off! Presto! - you will have the smoothest skin, you'll be amazed. It feels so good - I do this about once every 3 - 4 weeks. Don't buy commercial body scrub, this is so much better, cheaper and more natural especially if you use a natural shampoo or body wash to make it! I buy my shampoo, conditioner and moisturisers from Auroma - based in Hallam, Victoria. You can shop online at [www.auroma.com.au](http://www.auroma.com.au) and delivery is approximately \$10. I buy 5 litres of Additive free Shampoo for \$22.50, that's a tiny \$4.50 a litre! Add some essential oils and you have a beautiful shampoo/body wash that's all natural.

- *Contributed by Belinda Clarke*

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# The Cheapskates Journal June 2011

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