

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

July 2012

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The Cheapskates Club -

Showing you how to live life debt free, cashed up and laughing!

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

The Cheapskates Journal

Brought to you by: The Cheapskates Club
info@cheapskates.com.au

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From Cath's Desk

Hello Cheapskaters,

I've been sitting here, wondering where to start for ages. So long in fact that I gave up and made a hot chocolate in the hope that it would help me get my thoughts in order.

There is so much to share with you.

Eat Well, Save More is going great guns. I'm not supposed to tell you this (shhh, don't tell anyone will you) but it went straight to No. 7 in it's first week! Woo Hoo! That's a whole lot of people learning how to trim their grocery budget and eat well at the same time.

Of course it's July. And you know what that means (apart from a new Journal) - Christmas in July! It is never too early to get ready for Christmas and the July Journal is usually dedicated to that purpose, but not this year. Instead Cheapskates Christmas in July has it's very own section, with all past year's articles and tip sheets and ideas in the one spot. Feel free to join in the forum discussions too. Cheapskaters are talking about it in the "I know it sounds ridiculous but have you started planning for Christmas yet!" thread.

I can't forget the Eat Well Save More Real Food Challenge either. I am very excited about this challenge. Only real food for a whole month. No packaged/canned/bottled food that has more than five ingredients listed, no fast food or takeaway. I am not sure everyone in the Armstrong household is thrilled with this

challenge though. They have all been given the rules and told I expect them to all abide by them, even when they are not home for meals! The boys looked a little glum at that, although they cheered up when I suggested they have a steak and salad when they go out (it was the idea of steak that made them smile, I'm sure salad wouldn't get even a grimace). I'd love for you to join the challenge, especially if you're not convinced you can eat well on a very low grocery budget. You'll find the rules and some suggestions on my blog.

And July is the start of a new financial year. I think the next twelve months are going to be challenging and exciting for Cheapskaters. Take some time this month to review your Spending Plan and make any necessary adjustments (it's not set in cement, it's supposed to be flexible) and keep checking in here regularly for a dose of Cheapskating wisdom.

Have a wonderful month everyone,

Happy Cheapskating,

Cath

Where is the Time?

Newsletter reader Tiffany Gerarty wrote "It makes my head spin when I read what it takes to be frugal. Who has the time, as I would love to know how?"

It's a comment I hear a lot "I don't have time to be a Cheapskate I work/have kids. You don't know what it's like!"

Don't I?



Some of us work outside the home, some of us work at home, some of us have large families, some of us have small families, some of us are couples, others are single. We are all busy! That's a fact of life in 2012.

We can choose to be busy the Cheapskates way or we can choose to be busy another way. It is our choice.

So where is the time?

The answer is simple: you make the time.

I won't deny it. It does take time to live the Cheapskates way. You do have to put effort into being a Cheapskate, frugality does require effort on your part.

But we all have the same 24 hours in a day. It's how we use those hours that makes the difference.

I agree that on the surface it looks like it takes a lot of time to live the Cheapskates way. The cooking from scratch, making cleaning products, growing our own food, mending clothes, visiting garage sales and op shops, repairing things that are broken and using our creativity to recycle cardboard boxes into a doll house can be time heavy.

That's when you choose. If you are smart you will choose to do the things that will give you the greatest ROI, or in other words, the greatest saving for your time.

For example Cheapskates Washing Powder takes less than five minutes to make, one batch lasts me around three months and costs approximately \$2.50 to make. My five minute time investment saves me around \$62 a batch, or \$186 a year. I can make a batch of washing

powder during the commercials if I'm watching a TV show!

Taking the time to make washing powder gives me a fantastic return on my time investment, so it's well worth me doing it.

Being a little organized helps (actually being organized helps whether you are a Cheapskate or not). When you are organized you save money by default.

For instance, keeping a running shopping list on the pantry door means you don't need to write a list each time you shop - you just grab it and go.

Having a present box saves you time and money too, especially if you have children. Keep a gift list in your purse so that when you are out and about and see the perfect gift at the perfect price you can buy it and mark it off your list. You'll never pay full price for gifts again and you aren't spending any more time shopping, and perhaps even less than if you weren't as organized. Write the card and wrap the gift as soon as you get home and it's ready to pick up and go when you need it - no more last minute looking for the sticky tape or rushing to buy a card.

Meal planning saves you time and money too. You can jot down seven dinners in under a minute, do a quick look through the pantry, fridge and freezer to see what you need to make them, add the necessary ingredients to your shopping list and all up it shouldn't take more than five minutes.

It is very liberating to know what's for dinner when you walk in the door after work. Knowing what you'll be cooking for dinner removes the temptation to resort to take-away or home



delivery, especially when you can have a whole meal prepared and on the table in the same amount of time it takes to get it delivered! The average takeaway pizza meal costs around \$28 for my family (they love their pizza) - I'm happy to spend five minutes of my time meal planning to save \$32.

Everything we do requires some investment of time. Taking the children to sport or ballet or music lessons requires an investment of our time. But once they are there, our time is ours to do with as we please. Use that time to write your meal plan, make a shopping list, write out birthday cards or knit a dishcloth. You can do those things and still watch your kids.

Just remember, it's not all hard work. If you feel guilty going through recipe books when you meal plan, don't. You are choosing recipes you can prepare for your family, that they will enjoy. You need to choose recipes that fit within your grocery budget, so it's time well spent.

Ditto knitting. I love knitting, I find it very relaxing. But I don't feel guilty when I sit and knit, it's part of my job as a homemaker. I knit dishcloths for our home and for gifts, and jumpers for the younger members of the family, scarves and mittens and even blankets. All these things are put to good use and knitting them saves me buying them.

As Cheapskates we have high expectations, we want to live as frugally as possible. But when you are time-poor you need to cut back on the things that eat into your time without giving you a decent return.

Pick and choose how you are going to be frugal. Choose the things that will give you a decent return on your time investment and as you travel your road to frugality you will find that

things will fall into place and before you know it you will well and truly be living the Cheapskates way.

A Thoughtful Moment

The Paradox of Our Time

The paradox of our time in history is that we have taller buildings but shorter tempers, wider Freeways, but narrower viewpoints. We spend more, but have less, we buy more, but enjoy less. We have bigger houses and smaller families, more conveniences, but less time. We have more degrees but less sense, more knowledge, but less judgment, more experts, yet more problems, more medicine, but less wellness.

We drink too much, smoke too much, spend too recklessly, laugh too little, drive too fast, get too angry, stay up too late, get up too tired, read too little, watch TV too much, and pray too seldom.

We have multiplied our possessions, but reduced our values. We talk too much, love too seldom, and hate too often.

We've learned how to make a living, but not a life. We've added years to life not life to years. We've been all the way to the moon and back, but have trouble crossing the street to meet a new neighbour. We conquered outer space but not inner space. We've done larger things, but not better things.

We've cleaned up the air, but polluted the soul. We've conquered the atom, but not our prejudice. We write more, but learn less. We plan more, but accomplish less. We've learned



to rush, but not to wait. We build more computers to hold more information, to produce more copies than ever, but we communicate less and less.

These are the times of fast foods and slow digestion, big men and small character, steep profits and shallow relationships. These are the days of two incomes but more divorce, fancier houses, but broken homes. These are days of quick trips, disposable diapers, throwaway morality, one night stands, overweight bodies, and pills that do everything from cheer, to quiet, to kill. It is a time when there is much in the showroom window and nothing in the stockroom. A time when technology can bring this letter to you, and a time when you can choose either to share this insight, or to just hit delete...

Remember; spend some time with your loved ones, because they are not going to be around forever.

Remember, say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side.

Remember to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent.

Remember to say, 'I love you' to your partner and your loved ones, but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside of you.

Remember to hold hands and cherish the moment for someday that person will not be there again.

Give time to love, give time to speak! And give time to share the precious thoughts in your mind.

This has been credited to the late American comic George Carlin, although the authenticity of that credit is in doubt. Either way the sentiment bears some thought as we go on with our lives.

Contributed by HB, Melbourne

Saving Story

Genes Are Funny Things

Good morning Cath!

My favourite email morning is when the newsletter comes! I've lived the Cheapskates way of life with the greatest results since I was sixteen, and started saving for my first trip to England. I have MOSTLY been lucky enough to have an exciting (travel/holiday) goal which makes it fun to make every dollar do the work of two, but there have been times - lost jobs, three weddings in sixteen months (!!!!) and even lately, the GFC diminishing our managed super funds capital and income, when it has just been necessary - and easier because it was ingrained.

IF only the television shows would, stop presenting age pensioners as pathetic and miserable, begging for more money (yes, I know many are struggling dreadfully - but we ourselves now get full pension and it is not the amount the station quotes, it is quite a few dollars more). Why not an encouraging presenter (hey, why not YOU!) showing how to



manage what money there is better, and enjoying the exercise? Heaven knows we do have the time to do the math, and the cooking, and the shopping. And it is such a charge to achieve the savings - and eat better. We - I'm so lucky to still have my shipboard romance circa 1956 voyage to England - that fare was my best investment ever - keep to a lifetime habit of cooked breakfast (often leftovers pre-planned), sandwich lunch and dessert. As Anne says, its cheaper and healthier - the \$2.19 'light' ice cream from Aldi is a must for us. Fortunately we are healthy, but I do think eating well is beneficial. Easy for me to say, I guess, because my goals are easier.

This will make you laugh I think. As I was able to work part time till I was 71 in a job I loved, we are enjoying the very best bargain of a lifetime this last few years. Compare a 20 day holiday to Honolulu by ship from Sydney, plus four days in a lovely hotel in Waikiki - including a hedonistic lifestyle with some of the best beautiful food anyone could want of course on the ship, plus entertainment, plus travel and stops at beautiful Tahitian islands, and airfare back to Sydney - cost \$5,700. We do 'splurge' on a window looking out on the ocean or it could have been done for \$5,000, to \$3,000 for two flights and four nights hotel in Waikiki! Those costs are for two of course, and don't include the odd glass of wine! We even get (though thankfully didn't have to claim anything on it, so don't know if it 'works') free overseas travel insurance on our Commonwealth Bank credit card.

Credit cards work for me, always have. I never pay interest, and never spend without thinking of that bill coming in at the end of the month. If an item is \$15.95 - that is what I pay. If I use cash, I pay with a \$20 not, and the \$4.05 change disappears, if you know what I'm saying.

Thank you for listening to me on my hobby horse! I read an interesting interview with you and so I know you understand about the pension. And read email correspondence. You have replied to mine before, and thank you for those letters.

I wonder if your mother passed on your philosophy to you. Mine did, thankfully. However my sister is not interested in money at all. I think that you have to love money, for what it can do, and how managing it well can enrich your life. Or the reverse. My four daughters did laugh at their childhood memories of the 'frugals' but then remembered the two great cruises they went on - saved from 'housekeeping' and travelling in a six berth cabin. Now in their forties and fifties, three are good budgeters, and the other..... well we won't go there. I have given the grandchildren the 'message' when they were old enough, including a sit down session and their first 'budget book!' The interesting result, now they are in their late teens, is that the three whose mothers are good with money (and who have much more) are excellent, those of the mother who just hates money are following in her footsteps.

Genes are funny things - and oh dear, picking the right partner in life has got to be the best bargain of all.

Cheers,

Mary Wilson



The Cost Per Recipe Calculator

When you are planning your meals for the week and making up your shopping list, do you ever think about the cost per meal, or the cost per serve for the cooking you will do with the ingredients on your list?

I do. It's how we can eat really well for a lot less. Knowing exactly how much each meal and serve costs you can plan your grocery shopping around the lowest prices, stretching your grocery money and getting the biggest bang for your buck.

A few weeks ago Anne answered a question in the What's for Dinner segment in our weekly newsletter about calculating the cost of recipes (Bright Ideas to Save You Money Newsletter 23:12). Kim wanted to know how to calculate the cost of different recipes (Anne had made a Baked Rice Custard for just \$1.60).

So how do you calculate your cost per serve (or in the case of baking, cost per cupcake)?

It's easy really. You just take your ingredients and divide the cost per kilo or litre by the amount you use, total them and then divide by the number of serves per recipe. You can do it in your head or you can use the Cost Per Recipe Calculator. I personally prefer the CPR Calculator, every kitchen should have one.

Using the CPR Calculator I can work out how much a new recipe is going to cost and then decide if it fits within my food budget. If it does, great, I can go ahead and make it.

If it doesn't I can either choose to not make it or I can work out some less expensive substitutes. Either way, knowing the cost of what I am cooking gives me greater control over the grocery bill.

This month's Tip Sheet is a blank CPR Calculator you can use to determine the cost of your own cooking and baking. It lists the most common baking ingredients, both dry and liquid and the weight per cup and per tablespoon measure.

The price columns are blank. That's because your prices will most likely differ to my prices. Grab your price book or your grocery receipts and enter the prices and it's ready to use.

I printed my CPR Calculator and laminated it before writing on any prices. Now when the price changes I just wipe off the old one and use a whiteboard marker to enter the new prices. It's handy to whip out when I find a new recipe or want to substitute ingredients in an old favourite so I know for sure that the recipe won't break the grocery budget.

If you have ever wondered if you really are saving money cooking and baking from scratch, use the CPR Calculator to work out how much it really costs you.

I'm sure you'll be thrilled at the savings cooking and baking the Cheapskates way.

3 Tips to Free Up More Time

Every individual is looking for ways to free up more time. Those choosing to live the Cheapskates way are even more inclined to find



creative ways to free up more time to devote to the simpler, more frugal lifestyle they aspire too. As we found out in this month's Feature Article not everyone can see how to free up time.

Sometimes a thought will enter our minds and we will say to ourselves that this is a wonderful idea. However, we tend to go about our business and never actually put that wonderful idea into place because we simply do not have the time. It seems like a vicious circle.

By following three simple tips, freeing up more time is an achievable goal, making living the Cheapskates way easier and more within reach if you find yourself pressed for time.

Put It in Writing

Putting things down on paper is not only for those in the legal department. Incorporating a simple living lifestyle and lots of notes, memos, and lists along with your mission statement is imperative. At the beginning of each week, or perhaps on a Sunday evening, sit down and make a list of what you will need to do for that week.

List all tasks, errands, and items you need to buy. Gather all the newsletters and permission slips your children have handed you and you have piled up on top of your calendar. See who needs to bring money and permission for an excursion, who needs cardboard for a project, etc. Pick one lunch hour or an entire evening and dedicate it to signing those forms, buying the cardboard etc., and while you're out, fuel up your car. By going out once and only once, you will have accomplished all your tasks, saved time, money, and wear and tear on your vehicle.

Time is Money

Realize and recognize that whenever you save time, invariably there is a way to save money incorporated into it as well. Rather than waiting to come home, open up the mail and begin to cook dinner and make phone calls and sort your mail, take those tedious tasks with you to work. On your lunch hour, set aside ½ hour to eating and taking a few deep breaths and then tackle those mundane tasks. Once you arrive home, you have time to dedicate to simply cooking. You are not in a position wherein you are trying to maintain your simple cooking plan, opening mail, and talking on the phone. You are focused on the task at hand, one task at a time.

Delegate, Delegate, Delegate

One of the oldest and most tried and true methods of saving time is to delegate chores to others. Trying to be all things to all people is not a good formula in any way, shape, or form. If you insist on doing everything yourself, you will be stressed. As we all know, when you do something in a stressful manner, more stressful events occur. By delegating, you will be happier, less stressed, and have more time.

Delegating is very important if you are a parent. By delegating you are teaching your children life skills. Delegating the laundry or the veggie peeling or the vacuuming or lawn mowing or whatever to your children gives them responsibility and an expectation of a job well done.

At first it may seem easier to just do everything yourself but read the first three sentences again - it just leads to stress (and possibly raising children who turn into impractical adults).



Don't worry that the job won't be done to your standards. It won't be at first, but over time, with a little supervision, even the youngest of children and most stubborn of spouses, can be taught to do things just the way you like.

These 3 simple tips will allow you the opportunity to save money, save energy, save time and enjoy that free time all the more.

How to Beat the Winter Blues by Eating Right and Saving Money

The "Winter Blues" is not just an old wives tale; it is an actual occurrence. The decrease in sunlight, which provides essential Vitamin D for energy, makes for a more sluggish you. When it comes to beating the winter blues, eating right is essential.

Eating right does not, however, have to mean spending tons of money. Nor does it mean taking copious amounts of vitamin tablets. In fact the opposite is true. You can eat right, feel energetic, and save money this winter all at the same time with these tips and tricks.

Inexpensive Foods That Give You Plenty of Energy

During the Great Depression, inexpensive yet hearty food was not a conscious effort – it was a necessity to survive. Beans became the biggest staple of that era and remain so today. For hearty, healthy meals, incorporate any kind of

bean: cannellini, navy, red, or kidney for example will provide enough protein to carry you and sustain you throughout the day. If you mix beans with other inexpensive foods such as pasta or leafy greens, you will have a complete meal with exactly the right amount of protein and carbohydrates.

An all-time favourite meal that mixes the best of these worlds is pasta fajole. Simply sauté some garlic and onion in a little olive oil, mix in a can of cannellini beans and some diced tomatoes, season with salt, pepper, and garlic powder and let simmer for twenty minutes. Separately cook and add a small-sized pasta to the bean mixture, top with grated cheese and your family's stomach will be satisfied while you get to satisfy your wallet.

If you need to get your fill of veggies in there, you can combine the bean mixture with silverbeet or kale (both very easy to grow in the garden or pots) instead of the pasta. The vitamins and nutrients in leafy greens will sustain you throughout the day and they are inexpensive vegetables to include in your winter meal plans.

If you plan ahead, you can use your weekend meals to re-create leftover meals for during the week. Leftovers from a whole roast chicken are easily turned into a chicken casserole for later. Simply combining diced chicken, stuffing, peas, carrots and cream of chicken soup (MOO or tinned) can make for a hearty, yet inexpensive meal. Leftovers from a ham are great for putting into your pasta sauce for extra flavour or added to eggs and paired with a salad for an omelet supper.

Again, eggs, beans and legumes are inexpensive enough and leftovers from a ham, leg of lamb or chicken, when paired with a few



other ingredients, can make for some very satisfying, yet cost-effective meals.

Snacks on a Budget

If you have young children, you know how expensive snacks that are pre-packaged are. By buying snack items in bulk, you can save tons of money while offering your family nutritious snacks.

Buy a large canister of mixed nuts and do the same with a bag of sultanas. Combine the nuts with the sultanas and place in inexpensive snack sized ziplock bags and you are on the road to eating right and saving money.

Snacks don't need to be nuts or dried fruit or even bought. They can be homemade or even not made. There's nothing wrong with fresh fruit and vegetables as a snack. Peanut butter and bananas for example offer tons of protein and potassium and cost nowhere near some of the pricy, salt-laden snack options found on supermarket shelves, and you don't have to do anything other than peel a banana! Peanut butter is great on celery or carrot straws or even spread on a rice cracker.

Do not forget to experiment too. Try to make your own homemade potato chips or sweet-potato fries. Pita crisps are easy to make and cheap as - well cheap as chips - and go well with dips or even just to nibble. You never know what will be a hit with your family. For a dollar or two, you can make a dozen cupcakes as compared to the four found pre-packaged at your supermarket.

Be creative, eat healthy, and save money – this way everyone comes out happy this winter.

How to Create Your First Spending Plan and Stick to It

It is unbelievable how difficult and confusing something as simple as making a spending plan seems to individuals young and old alike. In addition, sticking to that very same spending plan seems to elude individuals young and old alike as well.

Simplifying your spending plan does not necessarily simplify your life. You can have the little extras in life; however, you still need to budget them into your daily living routine.

The most obvious place to start, of course, is to sit down with yourself, calculator in hand and see what your outgoing and incoming expenses are at the moment. For most, this first step is the most difficult as the outgoing is higher than the incoming.

What Comes in Must go Out

1. Take a look at your last two or three bank statements. If you have set up an online bill pay system, even better, as this will enable you to see quickly where your money is going and how fast.
2. Separate your expenditures into categories such as monthly, quarterly, miscellaneous, etc. By setting up your bills by category, you will gain a great insight into how much to expect going out and when.
3. Using a spreadsheet or even a good, old-fashioned pencil and a notebook, write down



every expenditure and divvy them up into the aforementioned categories. Continue to do this every week for several weeks until you have a good feel for what you are spending and where you are spending it. We call this "tracking your spending" and it is a fantastic way to see exactly where all your money is going.

Taking out the Ax

Once you have established and identified what your monthly, unavoidable bills are (rent, fares, power, school fees, food etc.) and determined where your miscellaneous expenses are going (phone, Internet, clothes, haircuts, entertainment, gifts etc.) it is time to cut, slash, and burn wherever you can.

1. Organize your time. You may be wondering how organizing your time has anything to do with saving money. Whenever money is saved, time is saved as well. Take a few extra minutes at night to make that ham sandwich, get up a few minutes earlier, and make that pot of coffee. At the end of the month, you will be astonished by the amount of money you have saved on coffee and lunch bought outside the home.

2. Make a list. Once again, making a list might sound as though it has nothing to do with saving money; however, if you make a list of what you need at the chemist for the next two weeks, you will begin to save money by not running out every day for something. This saves wear and tear on your car as well as petrol, time, and money.

Stick to the Spending Plan and Reward Yourself

1. Set up a system of checks and balances so that you are accountable to yourself. If you have made coffee every day for the month, reward yourself handsomely with that extra, double-tall, latte.

2. Learn the art of self-discipline. If you are running late, do not cave in to the fast food error. A quick meal of rice and beans is easy to make, full of protein, and cheap, cheap, cheap. Make meals ahead of time and freeze them. One young man I know would make a huge pot of porridge on a Sunday night and pour it into a slab cake tin. Each morning he just had to cut a slab, pour on the milk and eat it. And if he was in a real hurry he'd just pick up the slab of porridge and run! You don't need to go to quite those extremes but he was getting breakfast and never missed his train once.

3. Revisit your spreadsheet every month to make sure that you continue to watch your money.

If you watch your money as a good parent watches their children, you will see it grow up to be happy and healthy.

Dear Cath

Q. I was wondering what Haystacks are, and where I would find them in the Recipe File. Thanks. *Jane*

A. Haystacks are a delicious bean dish, with a Mexican flavour. They are usually served on a bed of corn chips and topped with fresh salad



and sour cream. You can put the mixture into taco shells or wraps too. You'll find the recipe in the Vegetarian category of the Recipe File.

Q. Any suggestions for how to save money while still buying organic and all-natural groceries? This is one of the biggest obstacles I find to being a Cheapskate. Janine

A. Firstly you just have to accept that if you are going to only buy organic groceries you are going to pay more. They cost more than mass-produced groceries. But you don't need to pay full price for them. Buying organic groceries is no different to buying regular groceries, the same rules apply:

1. Do a pantry, fridge and freezer inventory.
2. Meal plan
3. Shopping list:
 - a. Use inventories and meal plan to work out what's needed
 - b. Use your Price Book, catalogues and websites to find the best prices
 - c. Write up a list in order of the stores to go to
 - d. Don't be afraid to try different brands and swap-out things on your shopping list
4. Hit the shops, markets and co-ops!

As you can see from No. 4 above, you will be shopping in different places. Look for organic markets and organic food stalls at farmer's markets for fresh produce. Search out organic co-ops in your area and visit them. Ask lots of

questions about fees, how it's run, availability and prices. Then search online for your groceries. And remember, most large supermarkets these days have a reasonable organic section.

Of course the way to get really cheap organic food is to grow your own. Even if it's just a few salad greens and herbs growing your own will save you a lot of money.

Read *Getting Started On Organic Foods and How to Grow Your Own Organic Vegetable Garden* both are filled with ideas to get you started.

On the Menu

Flavour Plus - MOO Extracts!

When you adopt the Cheapskates lifestyle you spend more time cooking and baking from scratch. You do it because it's cheaper, but also because it's a much nicer and healthier way to feed your family.

Often when you are baking a recipe will call for a flavouring, usually an essence of some kind.

Those essences are not very good for you, actually they are not good for you at all. And the pure extracts are very expensive.

You can flavour your baking and save money by making your own extracts. It's simple and cost effective.

You will need a base for the extract, vodka, and the flavouring. Add the flavouring to the base, let it steep for 6 - 12 weeks and you have your extract.



Best of all you can use the cheapest vodka you can find and still end up with a beautiful, aromatic extract, for a fraction of the price of buying one.

The most common extract or flavouring used in baking and cooking is vanilla. You can download the How To Make Vanilla Extract tip sheet here.

How to Make Orange, Lemon or Lime Extract

1 orange, lemon or lime

2 cups vodka

Carefully remove the rind, no pith, from the orange, lemon or lime. Cut into strips. Add the peel and the vodka to a sterile jar with a tight fitting lid. Store in a cool, dark cupboard for up to 12 weeks, shaking daily. Strain and store extract in a clean bottle.

How to Make Cinnamon Extract

3 cinnamon sticks, broken

1 cup vodka

Add the cinnamon sticks and the vodka to a clean jar with a tight fitting lid. Store in a cool, dark cupboard for 6 weeks. Gently shake bottle every day. After 6 weeks strain and store in a sterile bottle. Do not let the cinnamon extract steep more than 6 weeks or it will become bitter.

How to Make Anise Extract

Fill a 250ml jar with star anise. Pour vodka over to fill. Seal the jar. Store in a cool, dark cupboard, gently shaking the bottle every day, for six weeks. Strain and store in a clean, sterile bottle.

How to Make Peppermint Extract

6 springs fresh mint leaves

1 cup vodka

Bruise the mint leaves and add to a sterile jar. Add vodka. Seal and store in a cool, dark cupboard for 6 weeks, gently shaking the bottle every day. After 6 weeks strain and store in a clean, sterile jar.

How to Make Coffee Extract

2 tablespoons freshly ground coffee beans

1 cup vodka

Add the coffee beans and vodka to a sterile jar with a tight fitting lid. Seal and store in a cool, dark cupboard for 6 weeks, shaking daily. After 6 weeks test the extract for strength. If the extract is to your liking, strain through a fine sieve and bottle in a clean, sterile bottle. If not re-seal and leave another two weeks, shaking every day. Do not let the coffee beans stay in the vodka more than 8 weeks or the extract will become too strong and bitter.



Quotes of Note

I buy my freedom with my frugality.

~Vicki Robins~

~~~~~

Home is where the great change will begin.

It is not where it ends.

~~Shannon Hayes, Radical Homemakers~~

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Without frugality none can be rich,
and with it very few would be poor.

~~Samuel Johnson~~

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Not everything that can be counted counts,  
and not everything that counts can be counted.

~~Albert Einstein~~

~~~~~

I have three precious things which I hold fast
and prize.

The first is gentleness; the second is frugality;
the third is humility,

which keeps me from putting myself before
others.

Be gentle and you can be bold;

be frugal and you can be liberal;

avoid putting yourself before others and you
can become a leader among men.

~~Lao Tzu~~

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The best way for a person to have happy  
thoughts

is to count his blessings and not his cash.

~~Author Unknown~~

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Never spend your money before you have it.

~~Thomas Jefferson~~

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## The 2012 Saving Revolution - June 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 26 lessons and weekly challenges completed to date are:

Lesson 1: Your Past, Present and Future Financial Life

Lesson 2: Sort, File, Toss, Organize

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

Lesson 18: Money Secret No. 3 - Saving for Emergencies

Lesson 19: Raising a Richie Rich (or Teaching Kids about Money)

Lesson 20: Raising a Richie Rich (or Teaching Kids about Money) Part 2

Lesson 21: To Bulk or Not to Bulk - That is the Question!

Lesson 22: Stockpile - a supply stored for future use

Lesson 23: Pick Up the Phone

Lesson 24: Shop Smart, Buy Smart

Lesson 25: Surviving Unemployment

Lesson 26: Are You a Compulsive Spender?

## Cheapskates Tip Store

### Recycle Vegetable Scraps into a Productive Garden

**Approximate \$ Savings:** \$50 month plus

I found this idea on Pinterest. You can start your own vegetable garden by recycling your vegetable scraps, no need for seeds or seedlings. For example, to get started, just cut the bottom off your celery place in a cup of warm water overnight, then plant to grow your



own celery. You can do this with carrots, ginger, sweet potato, garlic and lettuce - the lettuce bottom must have roots attached. What an easy and frugal way to start a garden - Cheapskates style! And because you are only planting as you use you have a "succession planting" plan in place without any complicated planning. -  
*Contributed by Stacy Lomax*

## Bottle Mania

About to throw away all those old bottles you've lost teats for and don't want to buy more because your youngest is too old for them anyway? Well don't! I've kept mine handy, as they are great for putting left over sauces etc. in and they have the measurements on the side. For example when I cook a curry dish we love I only use about 1/3 of a can of coconut milk and instead of throwing the rest of the can away or putting it in the fridge to have it spill I measure out the correct amount into two bottles for the next two curries, put some plastic wrap over the top and fasten with a rubber band or the bottle lid, and pop them in the freezer. They are also great for when you cook a sauce and you have left overs to keep for next time. We're saving the environment by not throwing away the bottle and the left over sauces or whatever you are wanting to save and we're saving money by not having to buy a full can/bottle for each recipe as you have exactly what you need waiting in the freezer. And again, because the measurements are on the side, you know exactly how much to pour in for the next use and you now exactly how much you put in there!

- *Contributed by Lauren Church*

## Recycled Fruit Jars Make Ideal Canisters

**Approximate \$ Savings:** \$50+

I recently had decided to do a major clean out of my pantry cupboard after discovering so many opened packets of icing sugar, flour, ground almond mixture and other baking items. I realised that by NOT placing these opened items in proper containers I was risking having to through out these ingredients because of them becoming spoilt in the pantry, and as we all know some baking ingredients especially gluten free which I buy for my daughter are expensive. My hubby and I enjoy our peaches and jelly for dessert every night after dinner and I remembered I was washing out the peaches containers with a very sturdy lid and throwing them in the bottom of the pantry. I had priced some canister sets in the homewares shops and decided I wasn't going to pay up to \$50+ to store my pantry ingredients. So I quickly pulled out my clean sturdy peaches containers, and filled them all with my opened baking ingredients, which gave me a nice clean, spill free pantry all for the original price of \$4.00 for each container. I had 5 containers at an original total of \$20, saving over a minimum of \$30 to purchase canister sets in the shops. I now have a well organised and tidy baking shelf in my pantry and I will continue to recycle my peaches containers for further use.

- *Contributed by Michelle Hoffman*

## Save on School Uniforms

**Approximate \$ Savings:** \$296



After enrolling my daughter in private school six months prior I subsequently lost my job . She gained a place in the school, and along with large fees to come was the uniform cost. Being an op shop junky I started combing the shops around the school and to my surprise found a lot of the items I needed at the fraction of the cost. I found dresses that at school cost \$70; I bought two at \$3.50 each, jumpers at \$70 I bought two for \$7 each, track pants were \$3 - normally \$40.00! I had saved a fortune and had a major feeling of satisfaction and relief that I was able to save so much money.

-Contributed by Kerri Howard

## Bucket Bathtime

We recently had a power outage which coincided with bath time. To solve the apparent dilemma, I gave the kids a 'bucket' bath with water warmed on the gas stove. The novelty of it was such a hit with the kids (3 and 5) that they would ask for a 'bucket' bath all the time. We now have them as a regular 'treat' for the kids (at least until they work out that it isn't such a treat!).

- Contributed by Donna Brackin

## MOO Laundry Starch

Mix 375ml water, 3/4 tbsp cornflour and 3 drops lavender oil. Pour into spray bottle. Use to starch your lighter weight clothes for crisp and wrinkle free wear plus a refreshing fragrance. I have used other fragrances such as peppermint. Delightful!

- Contributed by Patricia Herren

## Cheap Lunchbox Fillers

**Approximate \$ Savings:** \$10+ p/w

I buy cheap bags of chips, boxes of crackers, rice crackers, sultanas, dried fruit etc. and then divide them into snack sized portions of what I know my child will eat for their lunch at school. I put those portions into snap lock snack bags. It is so much cheaper than buying multi bags and lasts a lot longer too because it stretches the food items out over many more days.

- Contributed by Sharmaine Lusby

## The Best Oven Cleaner

My Mother-in-law kept a spotless oven despite always baking and roasting .....how ? Her secret was once the cooking was done and the oven was still warm to wipe over with a cloth with a little cloudy ammonia. It removed spills, grease and all other soon to be baked on leaks or spatters. Another stich in time philosophy!

- Contributed by Helen Jenkins

## Cleaning Jewellery

No need to buy special jewellery cleaning kits and brushes. I use an old clean mascara brush and a bit of toothpaste (or just soapy water). The small round wand makes it easier to get inside the rings especially, rather than struggling with a too big toothbrush. And it is gentle on precious stones as well. Quick and free!

- Contributed by Julie Francis-Fahey



## Measure and Save

I have noticed that when buying flat sheets the Queen size top sheets are too big. Retailers tell me this is because of the trend towards the high pillow-top mattresses. But I don't have one of those and find the conventional Queen size virtually hangs to the floor. So I measured an old sheet that fits... It is the same as the "new" double bed. The size is at least 10 per cent cheaper as well. I found the same with blankets, so measure and save.

- Contributed by Sue Dunstan

**Editor's note:** I don't use fitted sheets on our bed, so the larger flat sheets are ideal, with plenty of "tuck-in" for the bottom sheet, it never comes loose. For a really comfy bed, read "How to Make a Bed" and "There's nothing like a freshly made bed", both on my blog. *Cath*

## Mashed Potato Beans

My kids loved mashed potatoes growing up and when I added Cannellini beans to my minestrone soup, they turned their noses up at them....until I told them they were mashed potato beans! They have a texture and taste very similar to mashed potato. I have know taken this a step further. The other day I was going to make mashed potatoes to have with our dinner. It had been a busy day, it was late and I was tired, and I found I didn't have any potatoes! Disaster? Not at all. I simply drained and rinsed well a can of cannellini beans, and

put them in a saucepan. I mashed them, with the potato masher, added some onion flakes, garlic and some frozen green peas. I also added some sour cream and gently heated them through. When the peas were tender, I mashed them again. My extremely fussy husband still thinks we had mashed potato that night, and even commented on how tasty it was. I then added the left overs to one large can of pink salmon, some breadcrumbs and an egg and made salmon rissoles the next night. They were so delicious. These two dishes are now on the weekly menu and my hubby still does not know. Cannellini beans are as cheap as anything, they never go off in the pantry and you can mash them and add them to anything. Try including them in your recipes in place of potato or mashed potato!

- Contributed by Jill Lancett

## Comparing Like for Like

Make sure when you are comparing a home grown product and the cost of producing it with store bought, that you are comparing like for like. The cost of producing home grown eggs is cheaper than buying organic, free range eggs. The same with produce - if you don't use any chemicals then what you are producing is organic and that always triples the cost or more of an item. Homemade is so much better for you but also does save a real fortune when correctly compared - like for like!

- Contributed by Julie Faint



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