

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

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The Cheapskates Club -

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

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

The Cheapskates Journal

Brought to you by: The Cheapskates Club
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The Annual Cheapskates Christmas in July Spectacular

If you want to enjoy a debt-free Christmas you need to start now. Being organized saves you time and money. By starting your Christmas 2011 preparations now you have the time to shop for the perfect gift at the perfect price or even opt for a homemade Christmas.

Determine your total budget

Maybe you have \$500 to spend on Christmas gifts. Maybe you have \$50. Decide which figure is most appropriate for you and write it at the top of a piece of paper.

Make a list of everyone you plan to give a gift to

It's best to arrange these names in order of priority: family and close friends first, work associates, neighbours, teachers, servicemen last (or whatever is most appropriate for your circumstances) so the most important to you don't miss out. Jot down an approximate budget for each individual on the list. The total of the individual budgets should equal your overall Christmas gift budget.

Brainstorm gift ideas for each person

Make a list of hobbies and interests for each person on your list. Decide whether the gifts will be bought or handmade. Calculate the approximate cost of each gift and add it to your list.

Trim the list

More likely than not your proposed spending exceeds your budget. Get tough - you have a limited amount of cash to spend so you need to trim that budget. When you think you can't trim it anymore, take another look at it and trim it some more. You can trim by cutting down the number of people you give gifts too or by trimming the amount you plan to spend on each gift.

Stick to the list

Once you've completed your list, exercise discipline by sticking to your plan. Just like keeping the grocery bill under control, this is the most important step in keeping your Christmas budget under control.

Decide on gift giving terms

In our family Christmas is a time for celebration, when we all get together. But Christmas presents are only for the children. We also have a \$20 limit on the value of the gifts given. Another option could be the family gift, where you buy a gift for the whole family. This puts everyone on the same level and takes the pressure to buy gifts off those of us on a limited and tight budget, while keeping some of the

Christmas magic for the children. It also teaches little ones that you don't need to receive a gift to give a gift. Once you've worked out the gift giving terms with your friends and family, stick to them. It's not fair to anyone if you break them; it just causes resentment and embarrassment.

Make the terms fun

Secret Santa - a fun and frugal way to give gifts without going broke.

Have a gift theme - Choose a theme and have everyone find and give theme appropriate gifts. It could be movies, travel, cooking, the 1970's, even a colour.

Pull a name out of a hat - This is a fun way to join in the exchange of gifts without having to spend a lot of money. All names go into a hat and you take turns choosing one. You can set a dollar value on the gifts, or not, as you see fit. It takes the shopping pressure off, as you only have to buy one gift.

A Handmade Christmas

If you like the idea of giving handmade gifts, you need to start making them now. You also need to think about the cost. Handmade is not necessarily cheap, often it can mean very expensive.

Some handmade gifts that don't cost a fortune are:

Food hampers. Tailor them to the recipients likes i.e. if they love barbecuing make up a hamper of different rubs (there are thousands

of recipes online). Pack them in small glass jars, label and wrap.

Bath hampers. Make up bath salts and bath bombs, knit a bath mitt and pack it all up in cellophane.

Homemade sauces, vinegars and pickles. Strawberry or herb vinegar or even vanilla extract are easy to make and can be very budget friendly.

Hand knitted dishcloths with a trimmed tea towel. The instructions for an easy knitted dishcloth are here.

Handmade doll clothes - knit or sew clothes for a much loved dolly using scraps of yarn and fabric or recycle old clothes. I made my niece an outfit for her baby doll from her favourite outgrown t-shirt. She recognised the fabric straight away and just loves her baby's clothes.

Lavendar sachets and pillows - use rice and lavender to make small sachets for drawers. Or use a silky fabric to make a lavender eye pillow.

Once you've decided what you are going to make put together a list of the materials or ingredients you need and how long it will take you to make each item. Then you can timetable your crafting or cooking so you don't have a horrible Christmas Eve rush.

For most people Christmas means frantic shopping during the December heat, battling the crowds and panicking over money and forthcoming bills. It doesn't have to be that way.

Plan now for Christmas and then you can sit back and enjoy Christmas.



A Thoughtful Moment

Trivia to Ponder

Need some trivia to liven up your conversation? Here's a list of just that - trivia - that is sure to give you something to talk about!

'Stewardesses' is the longest word typed with only the left hand

And 'lollipop' is the longest word typed with your right hand.

No word in the English language rhymes with month, orange, silver, or purple.

'Dreamt' is the only English word that ends in the letters 'mt'.

Our eyes are always the same size from birth, but our nose and ears never stop growing.

The sentence 'The quick brown fox jumps over the lazy dog' uses every letter of the alphabet.

The words 'race car,' 'kayak' and 'level' are the same whether they are read left to right or right to left (palindromes).

There are only four words in the English language which end in 'dous': tremendous, horrendous, stupendous, and hazardous.

There are two words in the English language that have all five vowels in order: 'abstemious' and 'facetious.'

TYPEWRITER is the longest word that can be made using the letters only on one row of the keyboard.

A cat has 32 muscles in each ear.

A goldfish has a memory span of three seconds.

A 'jiffy' is an actual unit of time for 1/100th of a second.

A shark is the only fish that can blink with both eyes.

A snail can sleep for three years.

Almonds are a member of the peach family.

An ostrich's eye is bigger than its brain.

Babies are born without kneecaps. They don't appear until the child reaches 2 to 6 years of age.

February 1865 is the only month in recorded history not to have a full moon.

In the last 4,000 years, no new animals have been domesticated.

If the population of China walked past you, 8 abreast, the line would never end because of the rate of reproduction.

Leonardo Da Vinci invented the scissors.

Peanuts are one of the ingredients of dynamite!

Rubber bands last longer when refrigerated.

The average person's left hand does 56% of the typing.

The cruise liner, QE 2 moves only six inches for each gallon of diesel that it burns.



The microwave was invented after a researcher walked by a radar tube and a chocolate bar melted in his pocket.

The winter of 1932 was so cold that Niagara Falls froze completely solid.

There are more chickens than people in the world.

Winston Churchill was born in a ladies' room during a dance.

Women blink nearly twice as much as men.

Now you know more than you did before!!

Contributed by Hazel B., Jackson Hole

Saving Story

The Power of a Positive Attitude

This month's Saving Story is from a new member, and not so much about saving but about the power of a positive attitude. I hope you get as much out of Simone's letter as I did.

Good Morning Cath,

My name is Simone D, and I would like to extend a very warm thank you to you for your amazing website that I have only (unfortunately) come across by chance a few weeks ago.

As I feel in such a short time Cath I already know you and your family, I would like to tell you I am a mother of two gorgeous daughters aged 12

and 13, and married to a wonderful husband P for nearly 16 years.

I grew up very poor, but very happy, always a warm house, good hearty meals and was never hungry. My father worked two jobs for over 24 years and my mother stayed at home but did an ironing service for extra money. I know she always had cardboard in her shoes in winter to keep warm. I didn't have toys like all my friends or nice cloths, just one dress, one pair of shoes and my Christmas stocking was filled up with a new bath towel, balloon and things we needed and maybe a packet of pencils and a new lunch box to go back to school with. It was always the essentials but I thought it was marvellous.

I have a very strong work ethic, and found myself a part time job at the age of 14 working at the local hairdressers on a Thursday night and Saturday to earn some money. My brother wanted tennis lessons so he worked in the local streets mowing lawns and washing cars for extra money. I have worked either part time or full time ever since. The only time off was to raise my children, I was a stay at home mum and only went back to school once the children went to school.

I just love your website and I thank you so much for it.

I always felt I was good with money, having being taught from the best, my Mum and Dad. My mum knows how to stretch every dollar, and as much as I love picking her brains for ideas, again your website and watching you on TV is fantastic.

One day I hope to meet you, if ever you are in Sydney at a local library or something I will make sure I come and see you.



I work part-time now as a marketing analyst. I am a contract worker so I can pick my own hours which is always good, I am also a CMC (Civil Marriage Celebrant) so can do the obvious weddings on the weekend but can also perform at funerals, naming days etc.

Life is busy but I feel so on top of things just because I read your "Rise and Shine". This one is my favourite, I used to always get up early but over the years stopped, I think because people used to look at me like I had two heads when I said I got up at 5am and did the ironing, wiped the bathrooms round, and generally got things done. Anyways I am back into my early morning and loving it!

Once again, thank you and bless you!

Warm regards,

Simone D

Starting on the Road to Money Freedom

Today is the first day of a new financial year. It's an opportunity to get started on the road to financial freedom, if you haven't already started. If you have, it's an opportunity to review your plan and make any adjustments needed.

So many people carry so much debt that they are overwhelmed and unsure of how they will ever become free from its chains. Many families would rather be saving for a deposit on a house of their own or their children's education than paying interest on credit cards and loans, but don't know what they can do to make a change.

No matter what anyone says, credit is not a necessary evil. You can live without credit; we have, apart from our mortgage, for over 22 years.

The first step to getting out of debt and saving money is to realize this and accept that you can live without credit. You just need to make that decision and then stick to it. To get out of debt is not easy. I won't tell you it is, it takes effort and determination, and yes, it takes sacrifice. But it can be done with commitment to make the change happen.

Knowledge of your spending habits is the second step to getting out of debt and saving money. If you don't already, begin to keep track of where you spend your money. Doing this for one month to three months (minimum, I still track our spending) will give you a very good picture of how your money is spent. It will also enable you to be knowledgeable about how much money you make, how much you spend on essentials, how much you really waste and by how much you can reduce your expenses.

Step three is analysing your spending. There are many ways to cut costs and you really need to take a close look at where your money is going. If you are eating out for lunch every day, not only are you spending money on the meal but you are also spending money on fuel cost each time you drive to the location to eat. Look at every item on your expense list as if you've just lost your job and determine how much money it would take to keep you afloat by paying for the absolute necessary items only.

You will be surprised at just how many things on that list are wants rather than needs. Having things we want isn't a bad thing, but if you are in debt and really want to get out of it and build cash savings then you need to decide which



wants are important to you and which ones you are prepared to temporarily go without. Remember, if you are working your debt reduction plan then any wants you put on hold are only out of your reach for a short time. Once you are debt free and cashed up, if you still want them there's no reason you can't have them.

Step four to getting out of debt and staying out is creating a monthly Spending Plan. The main key to a Spending Plan is to learn to live within your means. If you want to save money you need to learn to live beneath your means. It is important for you to know and understand that if you do not have the money, then you do not have the money. You have two choices: save up for what you want (this where you need to live beneath your means) or go without. When you are on a serious get out of debt challenge there are no other options available to you.

Every time you start to pay for anything with your credit card stop and say to yourself, "A credit card doesn't mean I have money."

The final step of getting out of debt is to continue to analyse your spending patterns and adjust them accordingly. At first it may be tough, but remember the ultimate goal - money freedom.

Biscuit Baking Tips

There's nothing quite like a nice cuppa. But it's even better when it's accompanied by a delicious homemade biscuit. Baking biscuits isn't difficult, but there are a few things you can do to ensure you always bake the perfect bikkie.

Dough Rolling Tips

These tips are for biscuits that are cut into shapes using cookie cutters.

You can use your benchtop if it is smooth (the dough will stick to textured benchtops), just make sure it is very clean. If you don't have a smooth surface, use a pastry sheet. You can buy pastry sheets from cookware stores or you can use the reverse side of a plastic cutting sheet (around \$2 a pack of 2 from the Reject Shop).

Sprinkle your work surface and rolling pin with plain flour so the dough doesn't stick.

Alternatively you can roll the dough between two sheets of baking paper. If the paper crinkles up it is easy to peel back and straighten out.

If the dough cracks when you roll it, it is probably too cold. Let it sit at room temperature for 10 minutes to soften then try again.

Dip your cutters into plain flour before cutting shapes, it stops them sticking to the dough.

After cutting as many biscuits as you can from the rolled dough, scrape up the scraps, roll into a ball and roll again. Biscuit dough doesn't become tough with repeated rolling the way pastry dough does, so you can re-roll as many times as you need to use it all up. If it gets too soft, chill it for 20 minutes then roll again.

Drop Biscuit Tips

Not all biscuit doughs are rolled and cut; some are dropped straight onto baking sheets or rolled into balls and then pressed to size and shape.



A cookie scoop makes quick work of dropping balls of dough onto the baking sheets. It also ensure all the biscuits are the same size. You can buy one, but they are pricey. Instead use a round tablespoon size measuring spoon. Scoop it into the dough, scrape it across the edge of the bowl to smooth off the top then give it a good shake to drop the ball of dough onto the prepared baking sheet. Then press down according to the instructions in the recipe.

Baking Sheets

Not all baking sheets are the same and the type of baking sheet you use determines the finished result of your biscuits.

Heavy aluminium biscuit sheets with a dull finish give the best results, producing evenly browned biscuits.

You can also get double thickness biscuit sheets that help to prevent over browning. You may find though that the baking time increases with these sheets.

Dark baking sheets should be avoided; they tend to cause the bottom of biscuits to over-brown before the biscuits are cooked, so watch closely if you have this type of baking sheet.

Biscuit trays should be rimless. This helps the hot air in the oven to circulate evenly and makes it easy to slide the cooked biscuits onto cooling racks.

Make sure baking sheets are well greased to prevent biscuits sticking. Alternatively use baking paper to line the sheets. You can re-use the baking paper, it doesn't have to be replaced after each batch.

Silicone baking sheets are non-stick but they need to be placed onto a firm, flat surface such as a baking sheet, which may increase the cooking time.

Biscuit Storage Tips

Be sure the biscuits are completely cool before storing in air tight containers.

Store each type of biscuit separately so the flavours don't blend and texture isn't compromised. Storing different types of biscuit together can cause them to soften and go stale very quickly.

Soft biscuits should be stored at room temperature in an air tight container.

Crisp biscuits (for example Crisp Coconut Cookies) should be stored at room temperature in a container with a loose fitting lid.

Most biscuits will keep for up to two weeks at room temperature.

Un-baked biscuit dough can be frozen. Roll into logs, wrap tightly in cling wrap and freeze. Thaw in the fridge before rolling, slicing or shaping and baking.

Baked biscuits can be frozen. Pack into an air tight, freezer safe container. Fill any gaps with scrunched up greaseproof paper to cushion the biscuits. To thaw remove from the freezer and lay on a cooling rack for 15 - 20 minutes before serving.

The Five Minute Bathroom Swish'n'Swipe

The bathroom seems to be the bane of a homemaker's life. For such a small room, it plays a vital role in the successful running of a home and requires daily (at least) maintenance to keep it in working order. Cleaning the bathroom becomes a major chore because it's put off. Instead, tackle it regularly with a cleaning schedule and it will never again be a horrible chore. Just five minutes a day will keep your bathroom visitor ready,

This bathroom cleaning schedule is in three parts, with daily, weekly and monthly tasks. Follow this routine and you'll never again have a grungy bathroom or panic when guests drop in.

Bathroom Cleaning Kit

You'll need a basic bathroom cleaning kit. Keep it in the bathroom, ready to use.

You will need:

Microfibre cloths

White vinegar - in a spray bottle

Eucalyptus oil

Old toothbrushes

Nylon scourers

Keep all these things together in a bucket or ice cream container and store under the vanity.

The Swish'n'Swipe Routine

Every day (takes approximately 5 minutes):

Keep your shower clean by wiping it over after every shower (or in the case of a family bathroom, after the last shower for the day). Wipe over the tiles, screen and floor with a microfibre cloth. Close the door so the panels have a chance to dry. This will stop mildew and mould from growing.

The basin and taps will sparkle if you spritz them with white vinegar and wipe over.

Spray the toilet bowl, seat and cistern with white vinegar. Wipe over the outside, cistern and seat with a clean cloth. Scrub the bowl if necessary and flush. Check the toilet paper and replace if necessary. If you squash the roll before you put it on the holder it will stop the kids "freewheeling" the paper and wasting it.

Hang up bathmats and towels so they, and the floor, dry.

Rinse out the microfibre cloths and hang them over the edge of the bath to dry.

For continuous air freshening, soak some cotton balls with your favourite essential oil. Hide them in the toilet roll tube and in the corners of the window sill. Refresh the oil as it dries.

Once a week (takes approximately 10 minutes):

Give the shower a spray with white vinegar and wipe it dry. Your shower will always be clean and sparkling, you'll never have to scrub again.



Pour a cup of white vinegar into the toilet and let it sit overnight. This will clean any stains and if you have an alkaline ring around the bowl, it will help to remove it.

Wipe over mirrors with a cake of soap and then buffing it off with a clean, dry cloth. They'll gleam and stay fog free.

Wipe over the basin, taps and vanity top with a microfibre cloth. If you get a build up around the taps, use vinegar and an old toothbrush to scrub the build up away.

Check the shampoo, conditioner and soap and replace or top up if necessary.

Put the used towels, face washers and bathmats in the wash and put out clean towels and mats.

Empty the wastepaper basket.

Wipe over the window sill.

Put the microfibre cleaning cloth in the wash with the towels and bath mats.

Sweep the floor, then mop with hot water with white vinegar added.

Monthly (takes approximately 15 minutes):

Wipe over the walls with a dry broom. Clean any spots with white vinegar and a microfibre cloth.

Take down the exhaust fan and wash, dry and replace.

It doesn't take long to keep your bathroom spic'n'span and ready to use. Following a few routine practices whenever you are in the bathroom simplifies and speeds up the cleaning process for you.

Or better still, teach the family the routine and let them do the cleaning for you!

What to do with Horrible Shampoo

Many of us are likely to have a stockpile of old shampoos and conditioners lurking in the corner of our bathroom that we will never use. We've all been caught, trying a new brand for whatever reason, only to find that it turns our crowning glory of soft, shiny, silky smooth hair into a crown of straw. And so it is put aside.

Instead of letting it sit in the bathroom until you have a spring clean and throw it out, put it to use around your home. This not only results in zero waste, it can actually turn out to be a great money saver.

Many times shampoos come with conditioner already in them. This combination makes ideal hand soap. The scent of the shampoo leaves your skin smelling great and the conditioner will protect your hands from drying and chapping. Simply dilute it 50:50 with water and put it into a pump dispenser.

Shampoos make great cleaners for carpets. It is best used on wool rugs, being that it is a hair product. However, it will work quite well on other carpet fibres. This can result in quite a substantial savings; shampoos are much less expensive than specialized carpet cleaning products.



Shampoo is actually much stronger than we realize. If you ever get grease stains on your clothing, shampoo makes a great spot cleaner. Just put a couple of drops onto the stain and rub it in with your fingers before you put it in the wash. Rub the shampoo into the stain until you feel it become thick, you'll be able to feel the difference. This means the shampoo has broken down the grease in the stain. Once that happens drop the garment into the washing machine and launder as usual.

This is a great money saving tip for two reasons:

- shampoo is less expensive than degreasers and
- you won't have to replace the stained item of clothing.

Shampoo has been known to break down enzymes. This makes it a great cleaner for removing blood. As we all know blood can stain, ruining clothes, bedding and furniture. Shampoo can completely remove blood stains saving articles of clothing and other cloth items. A few drops on the stain, rubbed in with your fingers and then washed as usual should remove the stain completely.

Shampoo is perfect for cleaning nearly any hard surface. It is perfect for floors, benchtops and walls and does an especially good job on wood. Shampoo is also able to clean your bathtub until it shines. Add a few drops to a bucket of warm water and it will clean windows beautifully. To wipe fingerprints and other marks off painted walls, put 1 teaspoon of

shampoo into 2 litres of water and use it to wash the walls. It works on painted woodwork too.

Finally, by taking shampoo and mixing it with bicarbonate of soda, you have the perfect chrome cleaner. This mixture takes away watermarks and other types of stains. Use it on shower screens and aluminium window and door frames.

This mixture also removes soap scum and is a great tile cleaner. If your shower is hard to clean, try this mixture on a nylon scourer. Rinse off with cool water and wipe dry. The glass and tiles will sparkle.

Shampoo is a gentle and effective wool wash. Use it to handwash jumpers and cardigans and add it to the washing machine when you wash woollen blankets. They'll be clean, soft and sweet smelling and you won't be spending money on specialist wool washes.

Old shampoos should not be thrown away. By mixing old shampoos and conditioners, you have the perfect cleaner for nearly every room in your house.

Using old shampoos not only cuts down on waste but is great money saving tip.

Dear Cath

Q. Just reading about a member who prepays her utility bills at the post office. Can you just pay an amount off each time instead of having to pay the full amount when you get your bill? Thanks *Helen*.

A. Yes you can. It can be an easy way to budget if you have a cash flow problem.



For example if you budget \$15 a week for electricity, pay it to the electricity company each week. Just take a bill to the post office and pay your set amount to the account number on the bill. You'll get a receipt from the post office, staple it to the bill so you have proof of payment. Then when the bill comes in, you will owe nothing, be in credit or have a small balance to pay. This works for any regular bills such as phone, water, gas, electricity, council rates etc.

If you use Internet banking you can set up a regular payment from your bank account via Bpay and you won't need to go to the Post Office.

Just remember that you still need to have the bill paid in full by the due date.

Q. I'm really keen to try the cheapskates washing powder - but I am worried about 2 things:

1. ruining my expensive clothes
2. ruining my expensive (Miele) washing machine.

Are you able to give me any assurance that this won't happen? Thanks. *Gloria*

A. To answer your question, no I am not, for a number of reasons.

Firstly I have no control over how you use the washing powder or how you care for your

clothes. I also have no control over how you use your washing machine.

I can tell you that I've been using it for 20 years without a problem, but I am very particular about my laundry and take extreme care with it.

I always wash in cold water.

I always separate colours, lights, darks and whites. I always wash towels on their own, as I do with jeans and heavy weight items.

Zips are always done up, trousers, skirts, dresses and jumpers are always washed and dried inside out.

I use lingerie bags for lingerie and for good clothes i.e. good black pants are always washed inside out, in a lingerie bag.

I always pre-treat spots and stains.

I don't overload the machine and choose the appropriate cycle for the load.

I only ever use 2 teaspoons of the powder in my very expensive washing machine.

The grey water is recycled onto the lawn.

If you're still not sure whether you'd like to try it or not, read the ingredients on the box of laundry powder you are using now and compare to the ingredients in the Cheapskates Washing Powder. The difference will be noticeable in that our powder doesn't have any fillers or fragrances or synthetic softeners added to it. Otherwise the ingredients are the same: a soap, a stain lifter and a water softener.



Q. I read a tip on cleaning silver using borax, washing soda and water but I cannot remember the quantities. If you could repost the recipe I would really be grateful. I am downsizing and trying to clean up some silver things that have been at the back of the cupboard for a long time and got overlooked. I don't have the strength and energy to polish the way I used to so think this would be most helpful. *Noeleen*

A. Simply get a foil pie plate or line a plastic container with aluminium foil, add washing soda (4 tablespoons per jug of boiling water), add the boiling water and drop in the silver. This will clean any gold or silver that is actually touching the foil under water. Rinse in soapy water and polish with a dry cloth. Note though, that this will damage pearls, opals, painted or enamelled pieces or costume jewellery. Works great on larger silver items too and saves lots of hard work.

On the Menu

Biscuit Bonanza

One of my earliest childhood memories is of Mum in the kitchen making biscuits. She baked twice a week, on a Monday and a Friday and baking always included biscuits. A cup of tea was always accompanied by a homemade biscuit (or two) and visitors were always offered a plate of bikkies to go with their cuppa.

Sometimes the biscuits were simple drop cookies, other times they were cut into shapes with cookie cutters, for special occasions they were made with the biscuit press. There was

always a variety, Anzacs, shortbread, melting moments, afghans, jam drops and more.

Here are the recipes for the biscuits from my childhood.

Anzac Biscuits

Ingredients:

1 cup rolled oats

1 cup plain flour

1/2 cup sugar

3/4 cup coconut

125g (4oz.) butter

1 tbsp golden syrup

1 tsp bicarb. soda

2 tbsp boiling water

Method:

Pre-heat oven to 150 degrees Celsius. Combine oats, flour, sugar and coconut. Combine butter and golden syrup, stir over gentle heat until melted. Mix soda and boiling water, add to melted butter mixture, and stir into dry ingredients. Place teaspoon. of mixture on lightly greased trays. Cook 20 minutes. Remove from trays onto cooling racks immediately.



Grandma's Shortbread

Ingredients:

250g butter
 1/2 cup castor sugar
 1 1/2 cups plain flour
 2/3 cup rice flour

Method:

Pre-heat oven to 170 degrees Celsius. Beat together butter and sugar until light and fluffy. Sift flours together. Using your hands gradually work the flours into the butter mixture until combined. Knead on a floured surface until smooth. Roll out to 2cm thick. Cut into fingers or circles. Put on buttered biscuit trays. Prick tops with a fork. Sprinkle with castor sugar. Bake until firm and light golden at edges, about 20 minutes. Cool then store in an air tight tin.

Pre-heat oven to 180 degrees Celsius. Cream butter and icing sugar until light and fluffy. Work in flours. Roll into walnut sized balls. Place on greased biscuit trays, press down lightly with a fork. Bake about 20 minutes, until light golden. Join two biscuits together with lemon cream filling.

Lemon Cream Filling

Ingredients:

50g butter, softened
 100g sifted icing sugar
 1 egg yolk
 1 teaspoon lemon juice

Method:

Combine all ingredients until smooth.

Melting Moments

Ingredients:

200g butter
 125g cornflour
 125g SR flour
 75g icing sugar

Method:

Afghans

Ingredients:

200g butter
 1/2 cup sugar
 1 cup plain flour
 2 tbsp cocoa
 1 cup cornflakes

Method:



Pre-heat oven to 180 degrees Celsius. Cream butter and sugar, add flour and cocoa. Stir in cornflakes. Drop tablespoonfuls onto a greased biscuit tray. Bake 15 minutes. Cool on cake rack. Biscuits can be iced with chocolate glaze icing.

Jam Drops

Ingredients:

- 180g butter
- 1/2 cup sugar
- 2 large eggs, separated
- 1/2 tsp vanilla extract
- 1 1/2 cups plain flour
- 1 cup desiccated coconut
- 1/2 cup raspberry jam

Method:

Pre-heat oven to 175 degrees Celsius. Cream butter and sugar until light and fluffy. Add egg yolks and vanilla extract, beat until well combined. Stir in flour and mix until the dough comes together. Lightly beat the egg whites. Place coconut in a shallow bowl. Take teaspoonfuls of dough and roll into balls. Coat in egg white the roll in coconut. Place on greased biscuit trays about 3cm apart. Using your thumb press down in the centre of each biscuit. Bake 15 minutes until golden brown. Cool on trays 10 minutes then transfer to cake racks to cool completely. Spoon a little jam into each indentation. Store in an airtight container.

Quotes of Note

Any sensible family has a budget that lays out how much will be spent for household and other purposes.

Without such planning, things would quickly go awry.

~~Walter Ulbricht~~

~~~~~

A budget tells us what we can't afford, but it doesn't keep us from buying it.

~~William Feather~~

~~~~~

Balanced budget requirements seem more likely

to produce accounting ingenuity than genuinely balanced budgets.

~~Thomas Sowell~~

~~~~~

Money is not the most important thing in the world.

Love is. Fortunately, I love money.

~~Jackie Mason~~

~~~~~

Money, if it does not bring you happiness,



will at least help you be miserable in comfort.

~~Helen Gurley Brown~~

~~~~~

Budget: a mathematical confirmation of your suspicions.

~~A. A. Latimer~~

## Mrs Sparkle - Part 7

Dear Cath,

I am so excited! I've had a win with my electricity company, I now get a 19 1/2% discount! You have no idea how excited I am. It was all quite by accident too. One night a few weeks ago there was a knock at the door and when I opened it, it was a salesperson from Origen Energy, wanting me to switch. Well he wouldn't take no for an answer and just kept on and on, until he finally offered me 7% discount to change. I thought about it for a few minutes and agreed and thought that would be the end of it.

It wasn't. Two weeks ago I had a phone call from TRUenergy, my old power company. The young man on the phone wanted to know why I had changed providers, so I told him I was getting a better offer from Origen. He asked me how much and I told him 7%. He asked me to wait and then he came back and said because I'm such a valued customer, who always pays on time, he could offer me twelve and a half per cent. I was stunned. I asked him if that included my pension discount and he said no, that was on top of the 7%. I made him repeat it, and I asked his name and I wrote it all down. And I

have gone back to TRUenergy. Best of all I'll get the discount for my electricity and gas bills.

I had a bit of trouble with Origen, they weren't happy at all that I wanted to switch back and kept nagging at me but I finally said if they called again I'd have to make a complaint. That seems to have stopped them; I haven't had any more phone calls. And I've put a "no hawkers" notice on the front door too - I don't want to talk to any more door-to-door sales people.

But I am very excited about the discount.

I'm still waiting for the solar power quotes to come in, I've had three different companies come out and they all explained they were very busy, but right now I don't mind waiting.

I can't wait to get my next power bill, even with the price rise it should be less than it has been.

I've been eating out of the garden for a couple of weeks now. I haven't bought any fresh vegetables for three weeks and it's saved me around \$60. I have bought frozen mixed veggies instead of fresh carrots and I'll need potatoes this week, but the garden certainly is paying for itself.

And its school holidays again so I'll have my granddaughter for a few days. She's already asked if we can go to the movies again, I think she wants a repeat of our last movie expedition, I only hope I am up to it! She's also asked if she can come bowling with me. She loves to visit with the other teams and play on the game machines, she uses her pocket money and then of course we have the bus ride home. She's good company and cheap to entertain so I'm looking forward to it.



July is shaping up to be a busy and frugal month.

Mrs Sparkle

Dear Mrs Sparkle,

Good on you! That's a huge discount; you must be a very loyal and reliable customer. And I wouldn't want to be the next door-to-door salesperson who rings your doorbell!

Don't count on your bill be lower just with the discount. You'll still need to be vigilant, but there are lots of ways you can cut the amount of electricity and gas you use.

Start by making sure your home is draft proof. Check windows in rooms you don't use and if you have ducted heating shut the vents in those rooms. Put draft stoppers against external doors. Use table lamps if you have them rather than ceiling lights of an evening. Turn everything off at the wall. Dress for the weather. On cold days wear layers, socks and slippers or shoes so you don't need to turn the heating up. I've been filling the thermos in the morning for my hot drinks during the day so the kettle is only filled and boiled once a day instead of a dozen times.

You mentioned you were going to get help with the quotes for the solar power, don't forget to take advantage of the offer. Reading and understanding the fine print can be confusing, and if you mis-read or misunderstand it can be expensive.

How are your savings for your little car going? You haven't mentioned it for a couple of months, so I'm just wondering if you are still saving for it.

Before you go to the movies look for any that have adults free. These offers are usually available for children's movies during school holidays. If you can't find an offer or a suitable movie, look for a discount cinema. You may not see new release movies but they usually have good children's movies showing during the holidays.

July is the start of a new financial year and it's a perfect time to review your Spending Plan. With all the changes to your spending you have happening at the moment, I suggest you get your Spending Plan out and go over it again. Remember, it's just a plan; it's not set in concrete. The best Spending Plans are flexible and adapt to your changing circumstances.

Good luck with your power savings and enjoy your holiday with your grand-daughter.

*Happy Cheapskating,  
Cath*

## Cheapskates Tip Store

### Just Hit Refresh!

Are you sick of throwing away half eaten packets of crackers that have lost their crunch? Just put them in the oven for 5 - 10 minutes to refresh them and they'll be as crisp as - or crisper than - when you opened them. This works for rice crackers, rice cakes, corn thins ... any kind of crackers. (Remember to do this when you've already got the oven on for something else!)

- Contributed by Catherine Davies



## Cure a Tickle with Tea Tree Oil

**Approximate \$ Savings:** \$15

When you feel a tickle in your throat this winter, put some undiluted tea tree oil on a cue-tip and rub against the back of your throat. It is unpleasant for a minute, but will stop a sore throat and cold immediately.

- Contributed by *laurel Kanost*

## Window Blinds on a Budget!

I am in the process of trying to renovate on a budget. We have a house with many windows and no blinds. I have waited two years and yesterday saw at Spotlight that they had 40% off blackout roller blinds. We bought seven blinds of various sizes for \$430. We had a certain blind company come out and tell us it would be thousands of dollars as we do not have standard window sizes. We just measured the windows individually and cut them to size. Well worth the time doing it yourself. Finally we will be stopping that COLD air coming through the glass this winter.

- Contributed by *Leanne Clarke*

## Tyre Tubes Tie Up Plants

My husband works in a push bike shop, so he brings home used tyre tubes so I cut them up and tie up my tomato plants, roses and any other plants. They are hard wearing and won't damage my plants.

- Contributed by *Janet Laver*

## Cheap Firewood

**Approximate \$ Savings:** \$1,500

We recently moved to Canberra, to survive the chill, we had two tonnes of firewood delivered by the local landscaping supplies store for \$520. We were told that most folks in the area buy their wood this way. After some investigating, I found that we can purchase a wood permit from the Dept. of Primary Industries, and take fallen wood from the State Forest. There is a charge for the permit, but at \$16 a tonne (plus a little time and energy to collect the wood ourselves), this is much cheaper than buying it retail! We will save ourselves nearly \$1500 for the 6 months we heat the house with the fire by collecting it ourselves! You can apply for a permit online here:

<https://firewood.sf.nsw.gov.au/>

- Contributed by *Julia McGowan*

## Gift Cards Help Budget on One Wage

Recently I've had all our friends and family to buy us gift cards from places like Coles, Kmart, Big W, even Super Cheap Auto as gifts. Most of the cards have a 1-2 year use by date. I keep them in a recipe organiser box for quick reference and take them with me when I go out. it helps us out a lot as we are now on one wage and expecting our first bub. I also use Flybys everywhere. Almost every month I get a \$20 gift voucher just for having done the grocery shop each week.

- Contributed by *Merinda*



## Don't Toss That Flat Beer

I found that if you rub flat beer on a wooden surface it leaves the wood with a nice shine and brings back some of its original colour.

- Contributed by Rosa

## Save \$166 a Year on Deli Meats

**Approximate \$ Savings:** \$166 per year

Also when buying devon/poloy, you are better off buying the big bulk 1 kilo roll then going to the deli to get it sliced. At the deli it's around \$6-\$5 per kilo where the big rolls cost only \$3.29!! When you get home slice it yourself, put baking paper between the slices and freeze it! It will last you a month and is a lot cheaper! This way you only take out the slices you require and it ends up saving you \$166 a year!

- Contributed by Emma

## Fruit Box Gift Wrap

The small plastic boxes that berries come in make the perfect container for sharing homemade goodies at Christmastime. Start saving them now so you have plenty on hand when you've done your baking. Line the box with baking paper then tie a ribbon around the top outside edge. Use pinking shears or other decorative scissors to decorate the top edge of the paper. Fill with your favourite biscuit or mini meringues in Christmas colours for a cute gift.

## Paper Garlands

Instead of tinsel, decorate your Christmas tree with a delightful handmade paper garland. Use a circle paper punch to cut circles from pretty papers. You can use Christmas wrapping paper or scrapbook papers or just plain coloured paper. With right sides out, glue the circles in pairs over a long piece of string or twine, spacing them 5cm apart. Use the garland to decorate the tree or as to hang Christmas cards or even wrapped around a plain wreath. Start now so you'll have your garland ready for the first of December when your Christmas tree goes up.

## Cute Gift Card Holders

These cute little felt envelopes make opening the gift card as much fun as opening a gift. To make the envelopes cut a strip of felt about 1cm wider than the gift card and twice as long plus 3cm. Place the card in the centre of the felt. Fold up the bottom end of the felt and fold down the top end, adjusting the card so the top of the felt strip overlaps the bottom. Crease the folds by pressing with your fingers. Remove the card and hot glue the bottom pocket together along the side edges. Cut a vertical slit in the top flap for a buttonhole. Glue a pretty button on the bottom pocket opposite the slit. Slip the card into the pocket and close by folding the top down and over the button. Christmas coloured felt squares are available from craft shops. They come in plain colours and prints. Use pinking shears or decorative scissors to cut the strips for an attractive finish to the side edges.

## Your Little Book of Gift Ideas

Make, recycle or buy a small notebook and assign a page to each person in your life you'd like to give gifts to. Whenever an idea comes to mind or you see something you think they'd like or they mention something, write it down in the notebook. Jot down what it was, where you saw or found it and the approximate price if you know it. Then when it comes time to go shopping you'll have a readymade list of ideas. This allows you to avoid the expensive and budget-busting last minute gift shopping. It also means you'll always give gifts you're excited about and that the recipient will know are thoughtful. Oh, and a bonus is you'll save money by being able to take advantage of sales and special offers.

The Cheapskates Club

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