

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
info@cheapskates.com.au

Aug 2011

From Cath's Desk

Hello Cheapskaters,

This edition of the Journal marks a very special anniversary for me.

The Cheapskates Journal is ten years old this month. I published my very first Journal, as you know it now, ten years ago. I can hardly believe it. That's 120 Journals. Oh my goodness, that's a lot of research and testing and typing and uploading and searching for related articles, printables, pictures. It's a lot of wondering what there is left to write about when I'm sure everyone is full up to pussy's bow with frugal living.

And then someone will call, or email or even write a letter (yes, we get real letters in the post box) with a question or a request for help or even an amazing idea that will save lots of Cheapskaters money, time and energy. It's then I realise that there's a lot of life left in the Cheapskates Club still.

Its 17 years since disaster struck and our world changed forever. We've been Cheapskating ever since. Its 16 years since I gave my very first Cheapskates talk, to a group of playgroup mums, who wanted to know how their families could not just survive, but thrive, on one income. From that one little talk Cheapskates was born, although we didn't call it Cheapskates back then.

I remember the day I took the phone call that made Cheapskates possible. I'd been talking about producing a newsletter for ages, saving every spare cent towards being able to buy a typewriter (PCs were so new in those days) and afford the printing and postage. And then Lea-

Anne rang and asked if I was still interested in doing "that little money saving newsletter thing" because she had a way I could do it using the Internet.

My curiosity was piqued. I didn't really know what the Internet was, I'd heard of email but never used it and we didn't own a typewriter let alone a computer.

She made it seem so easy. Type once. Upload (whatever that was) to a website (a what?) and I could reach the whole world! No printing, no folding newsletters, no stuffing envelopes, or licking stamps. I was hooked!

Within a fortnight cheapskates.com.au Mk 1 was live. By the way the name comes from my brother, who is a dedicated Cheapskate, although back then he'd never admit to it. He has called me Cheapskate because I love a good sale, especially a factory outlet sale. I have the reputation of being able to sniff out a sale at 500 metres. He'd greet me with "So Cheapskate what bargain did you get today?" and then laugh at my great buys and the name stuck.

Wayne took it all in his stride. He was his usual unflappable self when I told him I'd just bought a website and I was going to send newsletters around the world. We do too: these days the Bright Ideas to Save You Money newsletter goes all over Australia and to New Zealand, Poland, Israel, England, USA, Canada, Mexico, Italy, Greece, Thailand, Japan, PNG, South Africa, France, Germany, Finland, Scotland, Ireland, Wales, Hong Kong, and Malaysia.

Everyday more and more people make the shift from spendthrift to Cheapskater and they do it at the Cheapskates Club. I am so proud of each and every one of you for choosing to live life



debt free, cashed up and laughing. And for proving I am right - saving money is easy!

These past 10 years have been an experience and a half. I've made so many friends, met some truly inspirational people, learned so much more than I ever thought possible. I've had the privilege of travelling all over Australia, meeting Cheapskaters, hearing their stories, sharing ideas. I've also been blessed by having two books published, both of them best sellers. Thank you.

My life as I know it today wouldn't be possible without Cheapskates, and Cheapskates wouldn't be possible without you.

I'm in for the long haul, I hope you are too. The last 10 years have been fantastic. The next ten are going to be sensational!

Happy Cheapskating,

Cath

How to Buy Australian and Feed the Family for Under \$100 a Week

Platinum Cheapskater Janine Benson asked the question "How do we shop like a Cheapskater and still keep Aussies in a job? A lot of the generic brands are from imported products or made overseas! There are folk in regional Victoria that will be without jobs soon as Heinz are closing down and we have lost jobs in

Cobden and Simpson with dairy companies closing. "

It may seem like an impossible task, but it can be done. Remember back to when you were a new Cheapskate, how you thought you'd never be able to get the grocery bill down to \$300 a week or \$200 a week and \$100 a week was the impossible dream? And then you started to shop smarter, and your attitude changed. Before very long that grocery bill was coming down.

I know it can be done, but so you can be sure it is possible, I went straight to the expert, Lyn Wilkinson, CEO of AUSBUY.

"One hundred dollars a week for four people is just \$14 a day" said Lyn. "When we change our buying behaviour, think more about what we eat and connect more with our food it can be done. Big Macs might be appealing but do not give the nourishment that is required and while the cost of a Big Mac at \$3.95 might appeal with the right planning you can feed a family of four on this amount. "

Lyn says the concept that Australian products are more expensive is a misnomer. AUSBUY has done shopping comparisons and found that Australian products are cheaper, better quality and better value for money than many foreign products.

In recent years there has been a big push by retailers to sell "private label" products at prices below the other market brands, but with price goes quality and products are sourced overseas which are often grown in conditions which are not allowed in Australia and hence do not offer the same nutritional value. Cheap does not equate to good value.



There are a few issues to consider when feeding a family and supporting Australian farmers, manufacturers and retailers.

1. The number of food programmes as entertainment on TV is amazing, and indicates that people are losing cooking skills and connection with growing food which is fundamental to life.

a. These programmes often show ways to turn basic food into imaginative meals.

b. In a family try to encourage the younger members to participate in the food preparation – peel, mash, set the table, butter the pan etc.

c. Make each meal an event where the family gathers and the TV is turned off.

2. The more food preparation people do at home the more value they add and can get better quality, healthier food.

a. If it did not grow in the earth, walk or swim then avoid it as it was manufactured with laboratory skills.

3. Learn to read labels – just because a label says it is healthy is not necessarily true. Low fat means high sugar and vice versa.

a. Some processed foods are necessary in a diet – but be aware that some cereals use copious amounts of sugar while others use fruit to flavour the cereal.

b. Always check where the food comes from – if it is not labelled product of Australia or made from local ingredients or local and imported ingredients then you do not know where the food has come from or the where country of origin is.

4. Good planning and use of fresh food helps to spread a budget and to ensure long term health.

a. Prepare meals in bulk so that meals are put into the freezer for a week or two.

b. This means there is more variety in the menu each week.

5. Better to buy fresh in season and make sure the fresh food is Product of Australia – it has not travelled far and supports our farmers.

6. Packaged goods are an expensive way to buy food, they offer convenience but are not the most economical or healthful way to shop.

7. Many AUSBUY members position their products at the quality end with focus on nutrients and locally sourced ingredients.

a. Some of the well-known foreign brands often use imported ingredients instead of local ingredients and often have high sugar levels or preservatives etc.

8. Some simple meal ideas:

a. Foods which are in season are more plentiful and therefore cheaper.

b. It might take some effort, but a kilo or two of fresh apples and pears then cut up and cooked make a great breakfast or dessert and there is enough for a couple of weeks.

c. Meat can be a special treat, even cheaper cuts which are lean are full of flavour and can go further when lots of vegetables are added. Slow cooking brings out the flavours.



d. Winter is a great time for hearty soups and vegetable soups using dried peas and chick peas to thicken it with homemade bread or drop scones

e. Sunrice Australian grown rice, pumpkin and an orange are the basis for a pumpkin risotto, add fresh herbs and Pantalica parmesan.

f. Buy Australian dairy products when on sale – Bega cheese can last for weeks when the pack is open and can be grated on potatoes and milk to form a potato bake.

g. Set up a fresh herb garden – friends may offer cuttings – and use these to add flavour and decorate your meals – rosemary is easy to grow, marjoram, oregano and mint all last for several seasons.

h. Keep some basic foods in the pantry such as Buderim Ginger Lime and Ginger Marmalade – a teaspoonful adds flavour to meat and fish dishes when added to the pan or to vegetables in the wok.

A Thoughtful Moment

A. A. A. D. D.

Recently, I was diagnosed with A. A. A. D. D. – Age Activated Attention Deficit Disorder.

This is how it manifests itself:

I decide to water my garden.

As I turn on the hose in the driveway, I look over at my car and decide it needs washing.

As I head towards the garage, I notice mail on the porch table that I picked up from the postman earlier.

I decide to go through it before I wash the car.

I put my car keys on the table, put the junk mail in the recycling box under the table, and notice that the recycling box is full.

So, I decide to put the bills back on the table and take out the recycling first.

But then I think, since I'm going to be near the mailbox when I take out the recycling paper anyway, I may as well pay the bills first.

I take my cheque book off the table and notice that there is only one cheque left.

My extra cheques are in the desk in my study, so I go into the house to my desk where I find the cup of coffee I'd been drinking.

I'm going to look for my cheques but first I need to push the coffee aside so that I don't accidentally knock it over.

The coffee is getting cold, and I decide to make another cup..

As I head toward the kitchen with the cold coffee, a vase of flowers on the benchtop catches my eye - the flowers need water.

I put the coffee on the bench and discover my reading glasses that I've been searching for all morning.

I decide I better put them back on my desk, but first I'm going to water the flowers.



I put the glasses back down on the worktop, fill a container with water and suddenly spot the TV remote control. Someone left it on the kitchen table.

I realise that tonight when we go to watch TV, I'll be looking for the remote, but I won't remember that it's on the kitchen table, so I decide to put it back where it belongs, but first I'll water the flowers.

I pour some water in the flowers, but quite a bit of it spills on the floor.

So, I put the remote back on the table, get some towels and wipe up the spill.

Then, I head down the hall trying to remember what I was planning to do.

At the end of the day:

The car isn't washed,

The bills aren't paid,

There is a cold cup of coffee sitting on the kitchen bench,

The flowers don't have enough water,

There is still only 1 cheque in my cheque book,

I can't find the remote,

I can't find my glasses,

And I don't remember what I did with the car keys.

Then, when I try to figure out why nothing got done today, I'm really baffled because I know I was busy all day and I'm really tired.

I realise this is a serious problem, and I'll try to get some help for it, but first I'll check my e-mail.....

Don't laugh - if this isn't you yet, your day is coming!

Contributed by Gloria Ball - who has obviously been following me around lately! Thanks Gloria, I needed an explanation for my exhaustion, now I have it! *Cath*

Saving Story

A Follow-up to Linda's Story

This is a follow-up to Linda's original Saving Story, published in the February 2010 Journal.

Hi Cath,

Just to let you know we did do the above.

The flowers are still flowering in our front garden nearly two years after the wedding. The entertainment..a belly dancer.. was a success and we managed to get away with a \$3,000 wedding.

The wedding dress is dyed and awaiting re use as an evening dress, and my maid of honour wears her outfit all the time.

Waltzing down the aisle to Joe Cockers 'You Can Leave Your Hat On' was fun and as a friend (who might I add was doing a pretend striptease as I came down the aisle) said, "only you could get away with using that song."

We went into the thing wanting fun and we all had fun.... and embarrassment of



embarrassment lol my Mum was the 'drunk' of the day. Sitting quietly.. an unusual thing for her...in a corner drinking the supplied wine and getting sozzled, quite content in my life choice. Apparently falling asleep the moment she sat in the car to go home, lol.

I suppose she was relieved after all it was my second time around.

This old bride pulled it off with the help of her husband and friends and family and had fun doing it.

Thanks to Cheapskates for all the advice I got for this occasion and inspiration. Thanks for all the help I've gotten over the time.

Linda :-)

Sorry Linda, I couldn't resist printing your story update and you didn't sound at all smug in your email. Your wedding sounds perfect, and I am sure everyone wishes you and your husband many, many happy years remembering such a wonderful day. Cath

Practical Tips for Starting a Stockpile

"Stockpile -

A supply stored for future use, usually carefully accrued and maintained"

When you first start to live the Cheapskates way you are very conscious of where you spend your money, especially when it is in the supermarket.

Convenience packets and mixes are swapped for raw ingredients and basic pantry items in an effort to get the most from your grocery money.

Indeed many new Cheapskaters find that in the beginning they are spending more on groceries each week than they were in their spendthrift days. This isn't unusual and is to be expected. After all many households are building a pantry from scratch as well as learning to cook this way.

It won't be long before spending will swing around and you'll be spending less, keeping a better stocked pantry and eating better than ever before. You'll also start accumulating some of your more frequently used items to use in the future. This is the start of your pantry stockpile.

These days when I do the grocery shopping I am just replenishing my stockpile. If disaster were to strike us (again!) I can rest knowing that I can provide 3 meals a day for my family for at least 6 months. The stockpile of meat, dry goods, tinned goods, toiletries and cleaning supplies will give us 6 months of maintaining our current standard of living. At a pinch it could be stretched to 8 or 9 months or perhaps even longer.

Building a stockpile takes time. While it would be fun to go to the supermarket and load those trolleys with six months' worth of groceries, it's just not practical. Cost is of course a big factor, but more than that you need to have a plan, somewhere to store everything and ways to use it all up. Start off with adding one or two extra basics to your list next time you shop. It might be an extra packet of pasta or sugar or another box of cereal. Continue in this way until you have your stockpile. Aim to have a stockpile that will let you skip grocery shopping for a



week. Then aim for a fortnight, a month and build up to three months.

The thing to remember is that not everyone cooks or eats the same foods, so not everyone will stockpile the same foods, or even the same quantities. Your stockpile, like your Emergency Fund, will be unique to you and your situation. Build it up until you are comfortable. Then you can shop at home first, and use supermarkets to replace your stockpile items.

These practical tips will help you start your stockpile:

Build up a slush fund

A grocery slush fund is the way you can build your stockpile without going over your allocated grocery money or going into debt. Every week, fortnight or month when you draw your grocery money, do your shopping. Then take whatever is left and put it in the grocery slush fund. You can then use this money to buy up extra of your basic items or to buy up when items you use regularly come on a good sale.

Buy up loss leaders

Supermarkets entice you into the store by offering a few items at ridiculously cheap prices (the Tim Tams on sale for \$1.49 a packet at Woolworths a few weeks ago spring to mind). These items are generally on the front page of the brochures and can be seasonal. So when diced tomatoes are on sale two cans for a dollar, use your slush fund to fill your pantry until the next sale.

Figure out your storage possibilities ahead of time

Even if you live in a small flat, you can find unused space for storage. In a box under a bed is a good spot, for example. Throw a cloth over a coffee or end table and use the space under to hide your stockpile.

Invest in a freezer

This is the single best thing a stockpiler can buy. Our first chest freezer cost just \$50 secondhand and it lasted us for over 10 years and saved us thousands of dollars before it decided to stop working. Meat, vegetables, fruits, bread, butter, even milk can all be frozen for months. You can also store your dry goods such as flour, pasta, cereals and dried fruit in the freezer if you have room. Make double or triple batches of biscuit dough or an extra casserole to freeze and you won't be running to the fish'n'chip shop for takeaway when you are tired.

Shop in bulk

I have always shopped in bulk. I buy lamb and beef by the side, chicken pieces and fillets in 20kg lots, whole chickens by the box (usually 6 to a box). Fresh meat, produce, cases of canned goods, flour, sugar, cereals, toilet paper, toothbrushes and nappies are usually good deals. Watch prices on frozen convenience foods and non-food merchandise. Resist the 12 dozen tins of smoked oysters for 20c a tin if you only use a half a tin once a year on New Years Eve. There is no saving in buying that many of anything, no matter how cheap it is if you aren't going to use it in a timely manner (that means before the best before or use by or it just gets



old and stale). It will just become an expensive waste of space.

Be selective

Don't stockpile a carton of instant coffee if no one in your family will drink it. See above: expensive waste of space.

Donate any excess

Never has my family ever become bored with something I stockpiled, but we do like to share our bounty with others. Older family members, friends and neighbours will be especially grateful when you show up with a smile and those extra staples and treats for them.

What Do You Get Out of Living the Cheapskates Way?

Let's face it. Money is tight everywhere and the forecast is for it to get even tighter.

It's time to take this news as a wake-up call (if you haven't already) and start spending less and paying down that debt now or face the consequences. The problem isn't that we are spending, it's that we are spending too much money we don't really have on stuff we don't really need or want and will, thanks to the credit-go-round, never, ever own.

The Cheapskates way of life is more than simply saving money. Living the Cheapskates way is a mindset, that isn't difficult to establish, but you do need to step up, make the decision and then

stick with it. But I can guarantee that once you have made that decision life will never be the same. Every day it will get better and better as you gain back control of your life and your money.

It is being wise about how you spend the money you do have rather than feeling like you have to keep up with the Joneses, using money you don't have. In other words choosing to save money on the unimportant stuff so you can really enjoy the things in life that are important to you.

1. Living the Cheapskates way gives you more control over your family's health. Really. Instead of grabbing pre-packaged or pre-prepared, high fat, high salt, high sugar convenience foods you choose to cook from scratch. This means you have control over the cost and quality of the ingredients used, helping not only to keep the grocery bill down, but also the fat, sugar and salt content of the food you prepare and serve to your family. You may also find the benefit of spending less on doctor and dentist bills and of not "growing" out of your clothes at the same time.

2. Choosing to live like a Cheapskate means you look for the best deals on things you need or want. While it might be tempting to buy the newest technological wonder as soon as it hits the stores, you patiently do your research, read the reviews and wait until the price comes down before spending your hard-earned money. By making this choice you can get the same item as your neighbour but spend much less for it than they did.

3. You can put money into savings for an emergency or for the future. What? You've never been able to save before? You can save when you live the Cheapskates way because



you don't spend every last cent of your income so you have money to put aside. When you add interest you'll end up with more than you started with. If you don't put money into a savings account, you may choose to put it into your superannuation, stocks or other investments. Of course, by living the Cheapskates way, you've also done your research and found the best deal on making those investments.

4. Living the Cheapskates way is simple living. You realize that you don't have to buy everything on the market to be happy. By being picky about your purchases you own things you need, really want and love, with much less "stuff" to trip over in your home. Less stuff means less time tidying and cleaning and more time having fun.

5. Cheapskating is as much about appreciating what you have as it is about saving money. Being a Cheapskate means you value the things you have because you know what they cost and how many hours you had to work in order to buy them.

6. Living the Cheapskates way encourages creativity. Instead of purchasing gifts when they are needed, you can come up with low-cost but heart-felt alternatives. These are probably the gifts your family and friends will cherish.

7. Cheapskating is good for the environment. Instead of tossing things in the garbage after they've been used up, someone who lives the Cheapskates way will think about ways they can reuse them and keep them from the local dump.

8. You'll be better prepared should hard times come. If you're already living only on one income rather than two and saving the second

income, chances are you'll be able to weather the storms that life throws your way. You'll have money to fall back on because you have been wise about your spending.

9. Living the Cheapskates way will also lead to self-reliance for your whole family. You can teach your children how to be discerning about spending money so they will have these skills for the future.

10. Reduced stress is also benefit of living the Cheapskates way. If you're not concerned with keeping up with your neighbours, friends and family and their purchases, you won't have the stress they deal with when the credit card bills come due. You don't have to work overtime and may possibly already be well on the way to being debt-free if you're not already there.

These are just 10 benefits of living the Cheapskates way, but are obviously not the only benefits. Think of other ways adopting a Cheapskates lifestyle can benefit you and your family and then put them into practice.

Lead by Example and Raise Money Smart Kids

As a parent, you want your children to make wise decisions. This is especially true about money. Teaching young children to live the Cheapskates way may well be the best way to teach them the proper use of their finances.

The easiest way to teach children about money is to model how you want them to use it. Do your children see you shopping wisely? Do you research before you buy? Do your children see



you checking your spending plan regularly, making adjustments as needed?

Or do they see you hand over a plastic card time and time again and think that the money pit is bottomless?

Think about how you currently spend money. What changes you can make that will demonstrate to your children that you want to be more careful with the finances you have?

Everyone knows that eating out is easier to do than cooking at home. If you want to be frugal however, you know planning and preparing meals is much cheaper. Teach your children how to plan a healthy meal. Have them help you make the shopping list. As you are shopping, compare prices. Show them how to get the most food for your grocery budget. Show them how much homemade hamburgers and fries cost compared to burgers and fries from McDonald's or Hungry Jack's. Make Penny Pinching Pan Pizza with them and tell them how much money you haven't spent at the pizza shop.

Rather than tossing leftovers ask the children what should be done with them. Explain that the extra food can be prepared on a different night in a different way, giving you a "free" meal. Vegetables can be placed in a container in the freezer to be added to soup. Chicken or turkey can be cut up and made into a salad. Use creativity to use leftover food and save money. Explain that those free meals help to keep the cost of groceries down, making more money available for other areas of the family spending plan.

Children can go through clean clothes in no time at all. But are they really dirty? Chances are they aren't. Sort the clothing and look for those

that are truly dirty. Have your children help you. Explain that some clothes (school jumpers and trousers for example, or church clothes) can be worn more than once. You can also tell them by wearing clothes more than one day you cut down on the loads of laundry you have to do each week which reduces laundry costs. Work out with them just how much it costs to do a load of washing. Then calculate how many loads you do a week and how much that costs. Calculate the yearly cost, then ask the kids for ideas to cut down on laundry. Depending on their ages the ideas may be useful or totally absurd, the idea is to get them thinking about it. Choose a couple of practical ideas, then have the children work out how much these ideas will save the family over the course of a year. If it fits in with your spending plan work out some fun ways to use the savings at the end of a year.

Give your children water to drink rather than soft drinks or juices. Water is cheaper than other beverages and is much healthier. More than merely giving your children water to drink, you want to be sure they see you drink water, too. Show them how much a glass of tap water costs (it's less than 1c) compared to a glass of lemonade or cordial or flavoured milk. Let them do the math - how much will they be saving the family by drinking water?

Use the library as much as possible. Not only can you borrow books for free, you may also be able to check out music or DVDs. Explain that the library lets you use the items and that you can get more once you finish with the ones you have - all for free.

Plant an herb or vegetable garden. When you grow your own food you can save a good amount of money. Instead of having to go to the store you can go outside and pick something fresh from the garden. These foods



are also healthier than most food you can get from the grocery store. Start with easy crops if you have young children, they tend to want and need instant results. Radishes, lettuce, peas, beans, strawberries and parsley are all quick to germinate and grow, with short harvest times. They can all be grown in pots too if you don't have space for a garden bed. Sprouts are also good to grow and are nice to snack on or add to sandwiches instead of lettuce.

Put the children in charge of your family power usage. Instead of constantly reminding them to turn off lights and appliances or put on slippers and jumpers, let them remind you. Show them the meter box and explain to them how when you use electricity it is counted on the meter. Make a date once a week to go to the meter box and record how much power has been used. Try and get it down each week, then show them how much less has been used when the bill comes in. I guarantee they'll be more vigilant at saving power if they get to remind you rather than the other way around.

The very best way you can teach them is by having them help you as you go about your daily activities. Make the most of teachable moments throughout the day. Teaching young children about frugal living is easy to do. Kids love to learn and learn really quickly and easily if the learning is fun and practical.

It is a matter of explaining why you do the things you do in a way they will understand. Explain to them why you save money on some things. Let them know you have a mortgage and bills to pay, they are a fact of life for most of us. Be sure they understand you save money on some things that aren't important to you so you have the money for the things you really love.

If your children learn this from an early age then independence and financial responsibility won't be a hardship for them as adults and who better than you, their parent, to teach them this valuable life lesson?

Get the Internet to Work for You

We all know that taking advantage of as many frugal living tips as you can find can make a huge difference to your bank balance, and this is now easier than ever thanks to the Internet.

Here are four ways you can get online and help make the task of saving money as simple as possible.

1. Use Price Comparison Websites

There are more and more price comparison websites popping up all the time. These are great for saving money, especially when you're buying things such as insurance; as it won't take you long to look something up. Never buy car, health or home insurance without checking these sites first, and it's still worth checking even if you're currently tied into a policy (you can switch as soon as it ends)!

But it's not just the big things that count. Some of the best Cheapskates tips include using price comparison websites to search for the price of groceries and other common items you buy. It is well worth a few minutes spent researching online, as every little saving will soon add up.



2. Subscribe to Daily Deal Sites for Your Area

You've probably heard of Scoopon, a site that delivers daily deals for different areas. Then of course there are often things you don't need, such as manicures or other beauty treatments. But sometimes you'll find excellent offers that make it worth signing up. You can do a search for various deal sites that serve your area, or you can go to www.buyii.com.au and find all the deals in the one place. Just remember, before you spend any money make sure you search their names to check that they're legitimate businesses with legitimate offers.

3. Subscribe to Mailing Lists

These days just about every company has a website, and that website will most likely offer you the opportunity to subscribe to a newsletter (just like the Bright Ideas Newsletter). Sign up to the stores you shop at frequently and you'll probably get some great discounts offers, specials and coupons and advance notice of sales sent directly to your inbox. This is far easier than signing up to traditional paper mailing lists, with the added benefit that you can unsubscribe with one click if you find they aren't as useful as you'd hoped.

4. Use the Forum to Keep You Accountable

Last on the list of online frugal living tips is to login to the Cheapskates Club forum to meet likeminded people. Here you'll find lots of like-minded people, all willing to share advice and stories, hints and tips and offer encouragement and support when needed. Logging in to the

forum at least once a day will stop you going mad during those moments where you feel as though you're missing out by living the Cheapskates way. You can even post public saving goals and challenges to help keep you accountable.

One Important Thing You Need To Remember

There's one thing you need to remember throughout all of this: a deal is a not a deal unless you need it and wanted to buy it anyway! What that means is that you shouldn't go spending money on "deals" you find on the Internet, no matter how tempting and great a deal they are, unless you already have the money and a genuine use for the item or service. If you do, you'll end up spending more money than you would have originally.

Use these tips to get the Internet working for you wisely!

Dear Cath

Q. I would like to use a chemical free toilet cleaner that is environmentally friendly but cleans the toilet. *Linda*

A. White vinegar and bicarb soda. Sprinkle the toilet bowl with bicarb, spray over white vinegar and brush while fizzing. Flush. Spray toilet seat, cistern and outside of toilet with vinegar, wipe with damp cloth, dry.



This will clean your toilet but it will not give it a fake "ocean breeze" or "pine forest" scent. If you want a scent in the loo put a few drops of your favourite essential oil on some cotton balls and push them into the toilet paper tube. As the roll spins it will release a fresh burst of scent. You can also keep the window open a few centimetres.

Q. Just looking for the tip (I'm sure I read it over the last couple of months) to stop peeled potatoes discolouring. Can you help? *Trace*

A. You can keep peeled potatoes in the fridge in a dish of cold water with 1 tablespoon of white vinegar added for up to three days. They won't go black but you will need to use them in three days or they will become waterlogged and turn to mush when cooked.

Q. Is there an easy way to pour cake mix into the pan? I find it difficult to keep the mix from oozing over the sides of the pan and baking paper. *Wendy*

A. There are a couple of solutions to this problem. Firstly, make sure you are using the right size of cake tin for the amount of cake batter you have. If the tin is too small, not only will the batter ooze over the top, but as the cake cooks and rises it will rise up and drip over the side of the cake tin, making a mess of the oven and being almost impossible to successfully turn out of the tin.

If the mix is oozing over the side of the paper and tin it may be that you are holding the edge of the bowl too close to the edge of the tin. Hold the bowl with your left hand, move it over the centre of the cake tin and pour the mixture in. Use a spatula to scrape the batter from the bowl as you are pouring. It will then spread evenly to the sides and hold the baking paper in place.

For patty cakes and muffins, don't pour from the bowl or jug or struggle with a spoon, use a measuring cup. Dip it into the batter and pour into the patty pan. Again, pour over the centre. I use a half cup measure for regular patty cakes and a 3/4 cup measure for huge muffins.

On the Menu

A New Twist on some Old Favourites

I am sure we've all heard "not xxxx again" when someone asks what's for dinner and we make the mistake of telling them. It's easy to get into a meal planning and cooking rut and stick to the same old favourites over and over and over again.

These four recipes use those same old favourite ingredients, prepared in a different way to make them not only delicious, but interesting and absolutely not boring.

I hope your family likes them as much as mine does.



Slow Roasted Leg of Lamb

A leg of lamb lends itself to long, slow cooking, making it so meltingly tender you can actually carve it with a teaspoon! It also means you can put it in the oven and forget it until you are ready to serve, the perfect dish for a lazy Sunday or a busy family celebration.

Ingredients:

- 1 leg of lamb approximately 1.5 - 2.0kg
- 1/2 cup good extra virgin olive
- Salt and pepper
- 2 ribs celery
- 2 large carrots
- 2 large onions
- 1 whole clove of garlic
- 1 litre beef stock
- 2 sprigs rosemary (or 2 tsp dried rosemary)

Method:

Pre-heat oven to 150 degrees Celsius. Oil the bottom of a heavy cast iron casserole or baking dish large enough to take the leg of lamb. Put the celery, carrots and onions into the casserole. Add the garlic whole, there is no need to peel it. Rub the lamb with some of the olive oil, be generous. Season with salt and pepper. Put the lamb into the casserole, on top of the veggies. Pour over the remaining olive oil and the beef stock. Add the rosemary. Cover with the lid and place in oven. Cook for a minimum of four hours (no peeking) for 1.5kg, up to five hours for a 2kg

leg. If you use a baking dish, cover the dish with a double layer of foil, folded under the rim tightly. When finished cooking, remove from the oven and let sit 5 minutes before very carefully lifting the meat onto a serving platter. Arrange the carrots and onion around the meat. Drizzle with some of the pan juices or use them to make gravy.

Butter Chicken

You'll never buy a jar of butter chicken sauce again after you've tried this oh-so-simple homemade version. Best of all you'll probably have all the spices already in your spice cupboard, so nothing exotic or expensive to buy.

Ingredients:

- 3 skinless chicken breasts
- 1tbsp olive oil
- 1/2 teaspoon crushed ginger in jar
- 2 cloves garlic, crushed
- 1 teaspoon cinnamon
- 1 teaspoon turmeric
- 1 teaspoon dried coriander
- 1 teaspoon paprika
- 1/2 teaspoon cumin
- 2 chicken stock cubes



1/2 cup tomato paste

375ml can of evaporated light milk

Method:

Cut chicken into bite sized pieces. Heat oil in large non-stick frypan or wok and sauté chicken, garlic and ginger until the chicken is almost cooked, about 5 - 6 minutes. Add all the spices and crumbled stock cubes. Stir for a minute to coat the chicken and release the fragrance of the spices. Add tomato paste and fold through chicken. Slowly add the evaporated milk to the pan, stirring continuously and gently so you don't break up the chicken. Stir gently until the mixture comes to the boil, turn the heat down to a gently simmer and cook a further 5 - 10 minutes, until the chicken is cooked and the sauce has thickened slightly. Serve over steamed rice with homemade naan bread.

Spinach & Ricotta Lasagne Roll-ups

These rolls are quick and easy to put together and very tasty. Being a meatless meal they are great for keeping the grocery budget under control while still serving a truly delicious meal.

Ingredients:

500g lasagne noodles

500g ricotta

1 cup grated mozzarella cheese

1/4 cup grated parmesan

1 egg

300g frozen spinach, thawed and drained

700g jar pasta sauce

Salt and pepper to taste

Method:

Pre-heat oven to 205 degrees Celsius. Bring a large pot of water to the boil. When it comes to a full, rolling boil add the lasagne noodles and cook until al dente, about 12 minutes. Stir gently occasionally so they don't stick together. When cooked drain. While the noodles are boiling, prepare the filling. Squeeze out as much excess liquid as possible from the spinach. Combine the spinach with the ricotta, mozzarella, parmesan, egg, freshly grated pepper and about 1/4 tsp of salt. Mix until well combined. Coat a lasagne dish with cooking spray. On a clean surface, lay out a few noodles at a time. Place three tablespoons of filling on each noodle and spread to cover from edge to edge. The filling does not need to be thick because you are going to roll the noodle up like a Swiss roll. Be sure you spread it all the way to the edges of the noodles. Roll each noodle up and place in the prepared casserole dish. Repeat until all of your filling is gone (there may be some noodles left over, these are "backups" in case any of the others rip during assembly). Pour the pasta sauce over the rolled noodles making sure to cover all surfaces. The sauce will keep the noodles moist and soft while baking. Cover the dish tightly with foil and bake for 30 minutes. Serve hot or divide into individual portions and refrigerate.



Chicken in Pastry Bags

This is not only a tasty and appetising chicken recipe, it's truly frugal. You can use leftover roast chicken, or cook just one - yes one - chicken breast fillet to feed the family and have leftovers for lunches. These little morsels are delicious hot with baked veggies and mustard sauce or cold the next day for lunch (if they last that long).

Ingredients:

1 cooked chicken breast (or the equivalent in left-over roast chicken)

3 sheets of puff pastry

1 bunch dill, finely chopped

1/2 cup fresh basil, finely chopped

1/2 cup fresh parsley, finely chopped

1/4 cup prepared mustard sauce

100g grated cheddar cheese

1 onion, finely diced

Method:

Pre-heat oven to 200 degrees Celsius. Dice the chicken into 1 cm squares and combine with the herbs, onion, grated cheese and mustard sauce. Line a baking tray with baking paper. This stops the pastries from sticking to the tray as the cheese melts and is worth the effort. Cut each sheet of pastry into three, then in half (to give you 6 small strips). Place 1 heaped tablespoon of mixture into the centre of each pastry strip. Fold the edges of the pastry over to form a small envelope, leaving the top edge

open. Pick up the pastry and place it on the baking tray, open end up. It will look like a little parcel. Using the palm of your hand, gently squash the top of the pastry down to form an open top "bag" of pastry. Bake at 200°C for 15-20 minutes or until golden and oozing cheese. Let cool on tray 5 minutes before serving. These little pastry bags can be eaten as finger food or serve two or three with a tossed salad and a baked potato for a meal. Makes 18.

Note: You can buy fresh dill in the veggie department of most large supermarkets or at good greengrocers.

Quotes of Note

Money is one of the most important subjects of your entire life.

Some of life's greatest enjoyments and most of life's greatest

disappointments stem from your decisions about money.

Whether you experience great peace of mind or constant anxiety

will depend on getting your finances under control.

~~Robert G Allen~~

~~~~~

There is no class so pitifully wretched as that which possesses money and nothing else.

~~Andrew Carnegie~~



~~~~~

The amount of money you have has got nothing to do with what you earn..

people earning a million dollars a year can have no money and..

People earning \$35,000 a year can be quite well off.

It's not what you earn, it's what you spend.

~~Paul Clitheroe~~

~~~~~

I wish it grew on trees,

but it takes hard work to make money.

~~Jim Cramer~~

~~~~~

Let us not be satisfied with just giving money.

Money is not enough, money can be got,

but they need your hearts to love them.

So, spread your love everywhere you go.

~~Mother Teresa~~

~~~~~

Opportunity is missed by most people because

it is dressed in overalls and looks like work.

~~Thomas Edison~~

~~~~~

Mrs Sparkle - Part 8

Dear Cath,

I can't believe how fast the year is going. I think it's because I'm having so much fun learning new ways to save money.

In all honesty I started this budget renovation thinking I wouldn't learn anything. I've always considered myself a very frugal person and I was sure there was nothing about living life inexpensively left that I could learn. I thought I was doing absolutely everything I possibly could to save money, stretch my money and live like a Cheapskate, although that's not what I was calling it.

Instead I've learned to accept help. That's been a very big thing for me. I am a very independent old lady and I don't like to have to rely on anyone or cause anyone to be put out by doing things I think I should be able to do myself. You have no idea what a huge lesson this one has been.

I've also learned that I don't need to feel guilty when I treat myself to lunch with a friend once a fortnight. Really, it couldn't be much cheaper to eat at home. We share a sandwich between us (they are big sandwiches, we don't go hungry) and we take it in turns to buy the coffee. It costs us \$4.60 one week and \$9 the next week. And we use our loyalty card and get it stamped for the coffee so every fifth fortnight the coffee is free!

The best thing I've learned is not to feel sorry for myself. I didn't realise I was until I started this renovation, but I did. There were times I'd wonder "why me?" and now I don't. I'm not sure exactly when I stopped feeling so deprived.



That's the word. I felt like I wasn't getting the things I wanted. I know I was, but I had to save up or lay-by or wait until a sale, when most of my friends were able to just buy what they wanted immediately. Or at least it seemed that way to me, they probably have to save up too, they just don't talk about it. Once I realised just how well off I am living on my income isn't a chore anymore.

I've taken up the challenge Cath, to live beneath my means and I am loving it.

And you know what - I've come to an arrangement with my neighbour about the fence. She's going to get it done and I'm paying half of my contribution towards it because that's all I've managed to save up, \$630, and she gets the plain side facing her yard. I don't mind if I have the cross supports on my side. I think I'll use them like you do to hold planters! I have visions of strawberries like yours and perhaps some geraniums in pots. I will have to see how I go, but that's my plan and it's saved me \$630!

As for updating my car. The year is getting away, it's more than half over and I don't have too much in the car fund. My son suggested that all it needs is a good service and then a proper detail and he tells me I should be able to get it all done for under \$700, depending on any repairs to my car, isn't that great news? I am really excited to think I might not need to buy a new or at least second-hand car. I can see those dollars staying in my bank account.

Mrs Sparkle

Dear Mrs Sparkle,

What a transformation. As I said when we first spoke, I feel a little disrespectful telling you what to do, but I am so glad it's working for you.

Your letter this month is so different from the others. Your transformation is amazing. Talk about a positive attitude. I thought you were positive before, you hid your doubts very well, now I know you are.

Mrs Sparkle when you look back over the last 7 months, look at what you've accomplished and pat yourself on the back. But don't stop working your plan.

I'm sure you've heard the saying "Failing to plan is planning to fail". Well I take it a step further with failing to work your plan is planning to fail. Stick to your plan and you'll get to your goals.

The deal with your neighbour about the fence sounds good. Just be sure to get her to put it in writing. You don't want it to be a problem if in the future she decides she wants the other half of your contribution or wants to turn the fence around. The saying good fences make for good neighbours can be taken literally.

I'm sure I've told you, I say it often enough, but living the Cheapskates way is about choices. We choose to not spend our money, time and energy on things that aren't important to us so we have the money, time and energy to spend on and enjoy the things that are. It's a huge breakthrough when it finally hits you, and from that point on living the Cheapskates way and saving money really is easy.

You haven't mentioned the solar panels; I hope they are still in the works?

I'm putting you on a spending freeze for the month of August. I'd like you to put the money you



don't spend - so you'll need to do some tracking too - into your car fund. I know you have a "car" category in your Peace of Mind account so add the money you are able to save during the next 31 days to this. That should almost be enough, I think, to allow you to get your car renovated along with your budget.

Remember, during a spending freeze you pay your bills and buy your medications, but any other spending is on an absolute needs only basis.

Good luck with it, I can't wait to hear about your renovated car next time we chat.

Happy Cheapskating,

Cath

Cheapskates Tip Store

Fix Those Slipping Bra Straps

Approximate \$ Savings: \$120

Over time bra straps stretch. It's just the way things work. Eventually that little slider thingy won't stay put and your straps will end up falling down. Solution is easy - a safety pin. Just remember to take it off when washing your bra in case of rust. Or, if you don't adjust your straps often, a couple of stitches will keep the slider in place.

- Contributed by Laura B.

Get Into the Habit of Shopping Online and Save

Clearly we all have the Internet here, getting the newsletters. One simple thing I do that saves me a lot of money is to buy things online. I come from a small country town and so it is hard to get anything from a shop that's actually a good deal. I don't have a debit card so shopping online wasn't an option to me. until I got PayPal, Google it if you've never heard of it before. It lets you transfer money from an Australian bank account, to your PayPal account online, at no cost. Of course there are a couple things you have to do and questions to answer, but although it takes 2 to 5 days to set up, it's free and worth it, it lets you shop online with your own money. It's safe to use and simple. Once set up you can get onto online shopping. If you don't already have one, get an eBay account, you can get items second hand and it works out a lot cheaper than buying things from a shop. For example; my partner was looking to buy rechargeable batteries for his son's toys but they are over \$20 for just four of them at shops around here, so he looked online, on eBay and found a pack of 12 for \$4. They work great and arrived in the mail in just 4 days. The only thing you have to make sure you do when buying items off eBay is check the seller you are buying off is rated at least 90% or above because then you know the seller is a top eBay seller, who's not going to rip you off. Check out the websites and start your online shopping today to save you heaps! It's also very helpful for people who aren't able to get down to the shops, like I am due to injury.

- Contributed by Tegan Murray



Out of Eggs!

Approximate \$ Savings: ~\$6

Making a cake on the weekend, all mixed up except for the eggs. Had a moment of panic when I realised instead of the 4 eggs I needed I had 2. Instead of ducking out to buy some from the servo I went to Google - 1 teaspoon of cornflour and a tablespoon of yoghurt (2 different substitutions suggested) and I have a tasty cake.

- Contributed by *Laura B.*

Editor's Note: There are quite a few pantry items you can use as egg substitutes. See How to Make Homemade Egg Substitute. *Cath*

Knitting Frenzy

Approximate \$ Savings: \$32

I have fourteen grandchildren and mostly crochet / sometimes knit for them. This can prove expensive and we are only just retiring and therefore on a restricted, much tighter budget. On our journey back from a NSW holiday we called in to the Wangaratta Country Yarns Factory and I purchased pure wool (including Patons brand) for \$27.50 per kilo. A huge range including bamboo yarns and cottons. Best of all you can order online and only pay \$7 delivery for whatever quantity and wherever delivery point. www.millshop.com.au is the web address.

- Contributed by *Margaret Mawson*

Website: www.millshop.com.au

Unique and Frugal Designer Prints

Approximate \$ Savings: \$50+

When looking for unique designer prints to finish off our budget renovation, I found that even the smallest prints were beyond what we were willing to spend. However, during my web browsing I found that designer tea towels are a fraction of the prices of the same design on a print. When I see one I like, I order it online and either frame it or stretch it over a frame that we make from timber off cut using a hand saw and mitre box. An easy weekend DIY job that results in designer art for tea towel prices! You can make your frame any shape or size to fit your design.

- Contributed by *Amelai Glazebrook*

Save Money Before You Go To the Dentist

Approximate \$ Savings: \$320 for a Family of 4

When you make your annual dentist appointment, ask for an X-Ray referral and get your whole mouth X-Rayed before your appointment. Your dentist can view it before you get there, saving time and money. They can also compare to the previous year's X-Rays. The cost is partly or fully covered by Medicare depending on you radiographer, ours bulk bills. An X-Ray in the surgery is \$80-\$100 per tooth, with NO Medicare rebate.

- Contributed by *Amanda P.*



Saving Small Change

Well it has been one year on since we, the grandchildren and I, decided we would save up MY loose change towards the next year's snow time. Three jars later, bearing in mind that I don't go to town very often, the jars contain over \$400.00. \$400.00, that is amazing to me. I was tempted to have the coins exchanged for notes before the children arrived but thought better of it as they usually count the money each time they visit, now we will count together and then go to the bank. So hoping this is a lesson well learnt for all of us.

- Contributed Carol Ryan

Let Nature Wash Your Car for You

When we know that a decent downpour of rain is coming or when it's drizzling and looks like it will get heavier, that's when we take the opportunity to let Nature wash our car for us. Move the car out into the rain, the lawn (or the driveway is good). Get a bucket and fill it up with water and car washing detergent, then use a mitt or sponge to wash the car over. Leave it to rinse clean in the rain. You don't even have to worry about drying the car for a sparkling clean. This is a great way to wash the car while saving water and if you park your car on the front lawn, the washing suds will fertilise the lawn too. Note: To save money, just use your homemade washing powder/gel instead of specially bought car washing detergent. It's convenient and cheaper, but bear in mind that it doesn't contain wax like some of the more expensive car wash and wax, 2 in 1 products available. Another way to wash the car using less water, when it doesn't happen to be raining is to suds

up the car using a bucket of water and rinse off using your watering can with the sprinkler head attachment. The sprinkler head increases the surface area and does a really good job of flushing down the car without using much water (takes us 3 watering can fills to wash a large sedan, instead of 6-7 large buckets of water). It's more effective than using a bucket and uses less water.

- Contributed by Yun Si Lim

Borrow an Electricity Meter and Measure Your Savings

Approximate \$ Savings: \$300

Instead of buying the electricity meters that show you how much you consume, you can borrow one from your library for 1 - 3 weeks. You can then test how much each item you use costs to run, saving up to \$300 a year. We have these in our library, and they are worth checking out.

- Contributed by EM

Smarter Shopping on eBay

I know what shades of makeup my daughter and I use so I buy our (expensive) makeup for half price or less and buy two at a time or more to save on postage. I also like a very comfortable C fitting shoe for work which retails for \$130-140. Last pair of near new ones I bought for \$2 plus postage of \$7. Just know your size in your favourite brand, have a bit of patience and set up a search which automatically lets you know if the ones you need are up for sale.



- Contributed by RM

A Tasty Use for Cream of Anything Soup Mix

I found the cream of anything soup recipe makes great potato bakes. I use about 5 large potatoes. I chop an onion and 2-3 pieces of bacon. Then I sprinkle some onion, bacon and soup powder between each potato layer. The last layer has no onion or bacon or soup powder, just cheese, (which I add the last 1/2 hour of baking). I then add about 1 cup of water to the potato bake and bake for 1 1/2 hours (less if the potato is parboiled).

- Contributed by Cynthia Tay

Editor's Note: You'll find the recipe for Cream of Anything Soup Mix in the Mixes Recipe File.
Cath

Super Cheap Firelighters

Approximate \$ Savings: At least \$20 a month, depending how often you light your wood heater

With the very cold winter this year, I am burning my wood heater every day. I would like to share my tip to save lots of money. I have been making my own inexpensive fire lighters for years. Buy the cheapest bag of cotton balls you can find, (about \$2 for 200) and a jar of plain label petroleum jelly (around \$2 a jar). Scoop up a teaspoon of petroleum jelly and 'sandwich' it between two cotton balls. I can light my fire with just one of these firelighters, using a small amount of kindling and no newspaper! They have no chemical smell like some of the fire lighters which are sold in the shops. I make up a whole bag of cotton balls at once and store them in pretty tin. A jar of petroleum jelly will make about 300 firelighters!

- Contributed by Pam Strange

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