

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 - BRIGHT IDEAS TO SAVE YOU MONEY

August 2014

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The Cheapskates Journal

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From Cath's Desk

Hello Cheapskaters,

Happy birthday! Yes, another year has passed and it's Cheapskates birthday.

Sometimes it feels like just last week I was talking to other mums at playgroup about how our lifestyle had changed. At the time Hannah was a newborn baby, Tom and AJ weren't at school and other than church, playgroup was our one outing each week.

Money was tight. Wayne was doing odd jobs all over the place, taking whatever work he could get whenever he could get it just to make ends meet. Sometimes those ends had to really stretch to meet but we always managed with a little creativity, ingenuity and just plain determination.

Friends and family wanted to know how we were surviving; they couldn't see that too much had changed about our lifestyle. Oh how wrong they were! So many things changed, and all for the better.

We managed our money. We knew what we wanted and worked to get it. We were healthier, happier and more contented than we had ever been. And all because we chose to live like cheapskates.

That was twenty years ago. It's gone by in the blink of an eye. We have been blessed so many times and have come a long, long way in those twenty years, but those lessons in frugality we learned have stuck with us.

Living the Cheapskates way is just the way we live. We are as frugal today as we were twenty

years ago when disaster struck, as we were 13 years ago when I was given the opportunity to share our story with others and started Cheapskates.

If you think you'll never be debt free, take heart. Work on your Payment Push and those debts will disappear. If you think you'll never get your grocery bill under control, take heart. Work on it every time you shop. Start with knocking 10 per cent off the total of your last shop and making that your goal for next shop. If you think you'll never be able to afford a holiday, take heart. Read through the Tip Store, do your research, make your plans and save up. You'll be on holiday before you know it. If the thought of an emergency fund overwhelms you, take heart. Start small. Bank \$20 a week into a separate account and add to it each time you get paid.

Commit to living the Cheapskates way today and see your life change for the better. You know you can do it, I know you can do it and we are all here to cheer you on!

Have a great month everyone.

Happy Cheapskating,

Cath

The False Obstacles in the Way of Your Cheapskating Success

Financial challenges are all too common. Many of us spend more money than we really need to. While research shows (and we all know) excessive spending can be satisfying in the



short-term, the long-term consequences can be severe. It's a real challenge to undo the damage that financial carelessness can cause.

We instinctively know that some level of frugality would be helpful, but we're also excellent at coming up with excuses and talk ourselves out of taking the first steps.

Do these excuses sound familiar?

1. It's painful.

It's not always fun. That's true. We all have strategies for dealing with boredom and unpleasant feelings. Some of us eat, drink, or surf the internet. Some of us spend money. If your self-soothing techniques include shopping, it's crucial to find another alternative.

2. It takes too long to see a difference.

We've all seen the savings calculators that show how a little bit of savings adds up to a lot, but it seems like it takes a long time to reach a significant amount. However, it's not necessary to sit there and do nothing for the next 40 years while you're patiently waiting for your nest egg to grow into something worthwhile.

Getting your finances in order now ensures that you'll be able to save even more money when your earnings increase.

3. I want to live here and now.

This is a common complaint, but if you're willing to be a little frugal now, you'll be able to enjoy your life so much more later on.

Being frugal means you'll actually have more money for the things that mean the most to you! For example, if you value going on

holidays, frugality the rest of the year can make it possible for you to have a fantastic trip.

And do you really want to work until you're 70? Saving and smart investing now could mean the difference between retiring when you want to and having to work until you are 70.

4. I don't make enough money to save anything anyway.

If your income is small or your expenses are considerable, it can be challenging to get excited about saving \$50 a month. But it's just a start. Everyone has to start somewhere.

5. It's embarrassing.

You might feel self-conscious when your neighbours and co-workers drive a newer car while you're driving something that saw its best years early last decade.

As hard as it is to believe, many people are jealous of the fact that you don't have a car payment.

6. It would be easier to just make more money.

This is potentially true. However, if you can't manage your expenses now, how can you be certain you won't just squander the extra money, too?

Living the Cheapskates way can require a bit of sacrifice for long-term gain. Few good things happen without work and perseverance.

And a bright financial future is worth it!



A Thoughtful Moment

The Last Wishes of Alexander the Great

On his death bed, Alexander summoned his generals and told them his three ultimate wishes.

1. The best doctors should carry his coffin.
2. The wealth he had accumulated in money, gold and precious stones should be scattered along the procession to the cemetery.
3. His hands should be left loose, hanging outside the coffin for all to see.

One of his generals, who was surprised by these unusual requests asked Alexander to explain.

Here is what Alexander the Great had to say:

1. I want the best doctors to carry my coffin to demonstrate that in the face of death; even the best doctors in the world have no power to heal.
2. I want the road to be covered with my treasure so that everybody sees that material wealth acquired on earth, stays on earth.
3. I want my hands to swing in the wind so people understand that we come to this world empty handed, and we leave this world empty handed after the most precious treasure of all is exhausted, and that is TIME.

TIME is our most precious treasure because it is LIMITED. We can produce more wealth, but we cannot produce more time. When we give

someone our time, we actually give a portion of our life that we will never take back.

Our time is our life.

Contributed by Hazel B.

Saving Story

Dealing with Divorce and Coming out Debt Free, Cashed Up and Laughing

Hi Cath,

I have submitted a few ideas over the years and I've had something I wanted to submit stuck in my head for a couple of days.

I went through a divorce just over 4 years ago and it seems to me that a break up or divorce is such a vulnerable time for a family emotionally and financially.

A lot of the time financially things change, suddenly and dramatically and I read many articles that said it would take about 3 - 4 years to recover financially from a break up because often jobs change, housing changes, double set of bills, child maintenance etc. etc.

I've come out of it really well, debt free, cashed up and laughing, but originally it wasn't like that. I went back to nothing in the bank, a new job that paid monthly and just enough money for the bond to rent back the house I sold. Until the financials went through the divorce court, all the money was tied up for over a year and a half and I lived on baked beans on toast pretty



much. It was awful. I wish I had a slush fund, but didn't.

I did learn a few tips and tricks while going through this time:

When you get a bill, ring them up and arrange for an extension - as long as you pay on time of the next extension, it won't be a problem but it helped me juggle the bills so I could pay them and eat.

I used to go out to restaurants a lot - instead, went and had a \$4 coffee with a friend and a walk around a park, just as fun, a lot less expensive or cooked at home.

Tips for using lawyers for settlements (I have worked as a legal secretary for over 20 years and it was an eye opener to be on the other side of the table getting my divorce sorted):

Stay civil, even if you have left on bad terms with your spouse. Stay civil to get things sorted or you may as well flush your money down the toilet.

Be organised and bring with you to your lawyers all documents - if they have to obtain copies of birth certificates or financial statements it will cost, if you do it, it will be much, much cheaper.

Ask them if you can go on a payment plan to pay your bills. Often in family law this won't be an issue - or negotiate to pay your fees at the end of a financial settlement (e.g. lump sum).

And many, many more ways to enjoy life and still save money.

Other more long term things I found helpful were looking at it as a new way to create a new life.

What size home did I really need in the future?

What was important to me now?

How was I going to create my future financially as a single?

What were my goals?

I came from a life of keeping up with the Jones' and needing the shiniest new thing and was massively in debt.

Now I have everything I want, with no debt and money in the bank. That is a good feeling - no, that is a GREAT FEELING!

It also made me realise that having money in the bank helped with these situations - any crisis, and living from pay to pay was just no good and kept me in a poverty mindset.

I was wondering if Cheapskaters would maybe be willing to submit their tips and tricks for getting through a break up/divorce financially. It's something we rarely talk about but it is a time when it is the most important and I'm sure a lot of people have been there and made it through the other side.

Even things like counselling - which can be very necessary for all members of the family but very expensive - if you go to your doctor he can refer you to free or very low cost counselling - anything that can be helpful to get people through such a sad and stressful period could be helpful to your readers.

What do you think Cath? Could it be useful?



Kind regards,

CJ

Editor's note: I think if other Cheapskaters are willing to share not only their tips for dealing with break-ups and divorce, but their stories too (and your anonymity will be respected) then it can only add to the value of Cheapskates.

If you'd like to share a tip or your story please [email me personally here](#). I will get your email and I will read it and add your advice to the new section in the Tip Store. Please be patient though, it may take up to two weeks for you to see your advice in the Tip Store.

25 Simple Ways to Build Your Savings Quickly

Sometimes the thought of having to build savings is just overwhelming. If there is a goal it can seem huge. Emergency funds, saving for a home deposit, saving for a holiday, home improvements, school fees, retirement can all seem just too big or too far away, especially when you are new to saving or live pretty much from pay to pay.

Saving doesn't have to be overwhelming or hard. Open your mind to the incredible possibilities that are waiting for you by establishing a habit of consistently saving your money.

You don't need to save hundreds of dollars each month. It is the habit of regular saving that makes saving easy. You can start small and

increase the amount as your saving habit develops.

Use this checklist to start or beef up the amount of cash you save. Mark the suggestions you'll put into action today or come up with some of your own methods to accumulate savings and reach your goal.

Remember, every cent counts!

1. Deposit a \$10 note into your savings account each time you pass (walking, driving, cycling, on the bus - whatever) your local bank branch.
2. Drop your change into a jar or piggy bank at the end of the day.
3. Take on a seasonal part-time job, do odd-jobs or freelance. Bank those earnings.
4. Use cash: agree on an amount of pocket money to carry each week.
5. Get familiar with how much money comes in and how much goes out each month. An easy way to do this is to simply write down every cent you spend for a month.
6. Whittle excess spending and put the amount you avoided spending into savings.
7. Never pay full price: buy on sale or ask for discounts.
8. Take your lunch to work four out of five days a week.
9. Clean out your garage and sell what you don't want.
10. Limit the number of times in a week that you or your family eats out.



11. Schedule automatic transfers to your savings account for each payday.
12. Lengthen the time between haircuts by one or two weeks. Stretching from six weeks to eight between cuts saves around \$90 a year.
13. Sell clothing you no longer wear.
14. Challenge yourself to buy only items that are on sale when grocery shopping.
15. Use Smartphone apps to find the least expensive petrol near you.
16. Before purchasing online, search for discount codes for the vendor you plan to use.
17. Purchase generic brands unless the name brand is on sale for less.
18. Stock up on school and office supplies during the "back to school" sales.
19. Consolidate car trips so you can accomplish three or four errands in one trip.
20. Bank or change to a bank with fee free banking.
21. Check into local credit unions as they often do not charge members any account fees.
22. Buy food and sundry items in bulk.
23. Negotiate with your credit card company to reduce or remove fees.
24. Avoid paying interest on credit cards by paying your balance in full each month.
25. Buy from the "Clearance" racks.

Make Extra Money Planning Parties

If you're looking for a rewarding way to make some extra money, consider starting a party planning service.

My cousin Julie started her party planning business when she was still in high school. She had a knack for throwing great parties and loves children (she has two of her own now) so she started planning children's birthday parties.

In today's busy world there are lots of people who are unsure of their ability to plan parties, so they look for expert assistance. A party planner helps to create memories by offering the perfect party experience. It's a very rewarding and challenging job!

Julie was able to pay her way through university on her party planning profits, very rewarding for her indeed.

If you're organized and like the idea of creating memorable events, becoming a part-time party planner might be a great option.

Like most small businesses, a party planning service is scalable to provide a full-time income after you get some experience.

There are many things to consider if you're interested in this exciting way to bring in some extra money.

Assess Your Suitability

Successful party planners can come in all shapes and sizes. The most important



characteristics are organization and adaptability.

Organizational skills are pivotal. The devil is in the details. There are so many pieces that must come together to have a successful party.

Expect the Unexpected. Since there are so many moving parts, you must have the ability to deal with the inevitable hiccups. It's almost guaranteed that something unexpected will happen. The ability to adapt and overcome is critical.

Get Experience

If you're a mum who's planned amazing birthday parties for years, you probably have a load of experience. But if you've never planned a significant party or event, seek out some experience. Consider volunteering if necessary. You'll learn so many things:

- * How to create a party budget
- * Which local vendors are good for flowers, food, decorations, and music
- * Where to find the best deals on invitations and other printed supplies
- * How to manage the logistics of sending invitations and receiving [R.S.V.Ps](#)
- * How to decorate for an event
- * How to plan and deal with catering
- * Creating fun activities
- * Billing
- * And many other things!

Getting this experience is important to your success. There are also books available that can help to fill in the gaps.

Choose a Specialty

If you're in a large metropolitan area, you can specialize in particular types of events. The less populated the area, the more you'll have to branch into many types of parties to find enough work. Consider your interests and the likelihood of finding a sufficient number of clients.

- * Birthdays: Adult or children
- * Anniversaries
- * Bar/bat Mitzvahs
- * Family reunions
- * Cocktail
- * Dinner
- * Retirement
- * Graduations
- * Holiday
- * Engagement parties
- * Kitchen teas
- * Hens nights
- * Christenings



Get Organized

If there was ever a profession that requires organization, party planner is it!

Do everything you can to stay organized and on top of things:

1. Make a list of suppliers and vendors. Include at least two vendors for each thing you might need. It will depend on the types of parties you're planning, but your list might include things like live music, florists, clowns, magicians, venues and caterers.
2. Create or purchase the necessary forms. You're likely to need budget forms, contracts and invoices to get started. A checklist for all the supplies and services you'll need for a particular party will be helpful, too.
3. Create your marketing materials. As with most businesses, marketing is critical. It's quite inexpensive to create or purchase the brochures, fliers, and business cards you'll need. See what your competitors are doing and try to make yours stand out from the crowd.
4. Determine your rates. It's easy to choose your rates. Call around and ask for some quotes for various types of parties to price your services appropriately.

Create a Web Presence

There is no less expensive way to reach so many people. If creating your own website is simply not your style, many highly skilled and inexpensive website builders advertise online.

You really don't need to pay to have your website designed and built for you. Weebly is the website builder I use for my smaller

websites and I love it because it is so easy to use.

Also, the free Wordpress software at wordpress.org provides an easy way to put up an effective website very quickly, even without tech skills.

1. Make use of social media. Every presence you create on the web helps. Get a Facebook and Twitter account and keep them updated about events and specials.
 2. Post local ads. There are several places to post classified ads online for free. One of the most popular is craigslist.org. Create a regular schedule to renew your ads.
 3. Write articles related to parties and party planning. Ask if you can make a guest post on the websites of your vendors and other party planning contacts. Be sure to include a link back to your website.
- * Invite your vendors to write a guest post about their specialty on your website.

Create a Marketing Plan

Usually, the most challenging part of starting a new business is finding your first couple of clients. After your business has some momentum, you'll be able to rely more heavily on referrals.

1. Tell everyone you know. You know a lot of people. If you let everyone know about your new venture and ask them to tell everyone they know, you're likely to find at least one client.
2. Have brochures available. Send extra brochures to your vendors. They can refer their clients to you.



3. Consider a press release. You can post press releases online at many sites. Let your local media know of your new business in town. Put an original spin on your business and you could attract the local media to conduct an interview about your business – the best kind of free publicity!

4. Hang fliers in appropriate locations. Again, this will be dependent on the types of clients you're seeking. Find places where your targeted clients can be found on a regular basis.

It's critical to test how well your marketing is working. Whenever a potential client calls, ask how they found you.

Always ask for referrals. Consider offering a bonus for every new client that someone brings to you.

Continuously Improve Your Processes

Your first few parties are likely to have a few challenges, but that's to be expected! Before long, you'll be a pro and able to demand the best fees.

After a party, ask yourself what you could have done better:

- * Did you handle your client well?
- * Was your organization adequate?
- * How was the food?
- * Did you have challenges with collecting your fee?
- * Did you get any referrals?

View each experience as an opportunity to grow and improve your business.

If you continue to work on bettering your skills and streamlining your processes, it's nearly impossible to not become successful!

Becoming a party planner is similar to starting many other types of small businesses. It can be challenging to get started. Your marketing and the quality of service you provide will make all the difference. Get all the experience you can and learn something from every event.

Planning parties can be a satisfying and lucrative way to boost your income.

Solo Cooking: How to Save Time and Money on Simple Meals for One

If you are living on your own, chances are that you waste a lot of food (and money), don't eat properly and perhaps even frequent fast food establishments more than you would like to admit. Fast food may be convenient, but it is unhealthy and expensive to boot.

Cooking for one may be something hard to get used to at first especially if you are used to cooking for a family; however, it is a goal that is easily accomplished as well as a great way to put money in your pocket and make your body happy and healthy.



Smart Shopping for One

While these days shopping in bulk is popular, there are ways to shop appropriately for one without wasting food or money. It just takes a little organizing and a little bit of effort. Once you have your shopping, prepping and cooking systems in place it is easy.

Bulk shopping may seem ridiculous for you however, if you think about it, buying in bulk makes sense in certain areas. Bulk buying for singles is just a different type of bulk. Instead of buying the 10 kilos of chicken a family might buy, the 2 kilo tray offers you a "single bulk" option.

Then there are the non-perishables you can buy in bulk. Rice, pasta and flour can all be bought in bulk and stored for up to a year. Dried fruits, You will save money in the long run, as bulk items are often considerably cheaper. You will also have the added bonus of saving time, petrol and wear and tear on your car if you shop once a month and in bulk.

Use the sale flyers and any discount vouchers or coupons you find. Individuals shopping just for themselves seem to have the mindset that specials and coupons are not for them. This is not the case. If you combine bulk buying along with a sale price and a coupon, you are shopping smart and saving money.

Mealtime does not have to be a long, drawn-out process. Just as you shop once a month, you can also cook once a month or even bi-weekly. Whether you buy your meat and poultry in bulk or in a supermarket weekly, setting aside a couple of hours, twice a month for bulk cooking will save you tons of time and money. It will also take away the temptation to just order home

delivery or have toast for dinner if you have a freezer full of tasty, ready-to-heat dinners.

Solo Cooking

If you have ever found that yourself wanting to make a meal and buying too much food to just wind up throwing it away, you are not alone. Many individuals have not yet mastered the art of cooking for one; however, with a little practice, you can do it.

Start by gathering five of your favourite recipes that have like or similar ingredients. For example, mince can be used in pasta bake, tacos, meat pie, stew, meatballs, meatloaf, patties and chilli. Those dishes all use many of the same spices and sauces that you can have on hand in your pantry as staple items. Things like bottled lemon juice, taco seasoning, garlic, herbs and rice can go a long way.

Once you have your recipes on hand, stock up your pantry. While this may find you spending money at the outset, in the long run, you won't have to buy these items for quite some time.

Buy your meats in bulk, set aside some time, and batch cook. Mince bought once in bulk can make a meatloaf (use muffin tins to make individual meatloaves, flash freeze and then cook fresh from frozen when you want one), hamburgers (use cereal liners cut into squares to separate burgers and stop them sticking together), chili and meatballs and can be frozen in small individual containers for a later date.

Read the recipe and put aside the correct number of portions i.e. if the recipe says serves four, make sure you get four servings from it. Eat one and freeze three and you don't need to think about three dinners.



Use small, single serve containers to freeze the food and make sure that they are microwave friendly.

When you get your groceries home think about how they are going to be stored. Buying a 1 kilo block of cheese will save you money, but only if you are able to store it so it stays fresh. Cut the block into 4 or 5 sections (depends on how often you like cheese). Grate one or two portions and pack them into ziplock bags, squeeze the air out and freeze them, ready for when you need grated cheese. Then slice the remaining portions, pack them in ziplock bags, put one in the fridge to use during the week and the others in the freezer for the rest of the month. Slice the cheese before you freeze it so it doesn't crumble when it's thawed.

Do the same thing with carrots. Buy the 1 kilo bag for 89 cents and when you get it home slice the carrots and pack in ziplock bags in 1/4 cup portions. Freeze them until you need them.

There are so many ways cooking for yourself can save you money, time and energy and with these tips and a little creativity, you will easily master the art of cooking solo.

Question These Charges and Save Money

It's important to keep a keen eye on your monthly billing statements. You can always save money by having billing errors corrected, and it's a lot easier to correct errors when they're fresh. Examine every charge. Pull out the prior

month's bill for comparison if it helps you to analyse the charges.

When you notice any of these charges, pick up the phone and give the company's billing department a call:

Charges for a product or service you didn't order

Fees for upgraded services you didn't request

Automatic renewal for services you don't want

Price increases you weren't informed about for your regular services

Charges you don't understand or have no idea what they're for

Reappearing fees you previously requested to have removed

Your finances are your responsibility. It is up to you to ensure you don't pay a cent more than you should. Make checking statements a regular part of your bill paying routine and get any discrepancies corrected immediately.

Dear Cath

Q. How do you use the grocery tracking spreadsheet? What sorts of entries are put onto this? Do you have an example please? Thanks, Louise

A. The grocery tracking spreadsheet is a running 'calculator' using Excel.

It will track where you are spending your money on food etc. each month.



You can save it to your desktop on your computer and then just enter the amount you spend each time you shop under the different headings.

For example say you went to the supermarket and bought milk and bread and some cleaning products. When you get home, enter the amount you spent for bread under the "Breads" column, the cost of the milk under the "Dairy" column, the total for the cleaning products under the "Laundry Products", "Kitchen Products" or "Household" column depending on where you want them to go. You can also split amounts i.e. put some cleaning costs under Laundry Products and some under Kitchen Products.

You'll get the amounts off the receipts. As they are itemized it's easy to copy the prices over to your tracking spreadsheet.

By the end of the month you will have a very clear indication of what grocery items you are spending the most money on and which are your most expensive categories so you can work out ways to either reduce it or know you are on track with your grocery budget. For example you may only have \$36.89 under fruit and veg at the end of the month but \$87.23 under Treats and Snack Food - indicating you need to cut back on the treats and perhaps up the fruit and veg spending and eating.

You can also change the category headings to suit the way you shop and the things you buy i.e. you could change "Household" to "Cleaning Products" if you wanted to track exactly how much you spend on cleaning products

Q. Hi Cath, I came to one of your workshops in Melbourne. Someone said there was a recipe on

the website for almond milk, but I can't find it. Many thanks, *Winsome Hall*

A. Almond milk is so easy to make.

You will need 500g blanched almonds and 2 litres cool water. Soak the almonds in the water overnight. The nuts will swell slightly as they absorb some water.

In the morning drain the almonds and pour into a blender. Add 2 cups water and blend until the nuts are completely pureed and the mixture is thick and smooth.

At this stage add sweetener and flavourings if you are going to (maple syrup or agave syrup and vanilla extract are good).

Add 1.5 litres water and blend until smooth and frothy. Strain the almond milk through a cheesecloth lined sieve to remove the almond meal. Squeeze all the moisture out of the cheesecloth. Put the almond milk into the fridge overnight to chill and settle.

Dry the almond meal to use in baking. Almond milk will keep 3 - 4 days in the fridge.

On the Menu

Healthy Home Cooked Chicken Favourites

Chicken, more than ever, is a staple in every home. Choosing chicken is a healthy choice for your family. In addition, using it as a flavour enhancer instead of the main attraction will not only add to your health, but keep your bank account intact too.



In Australia chickens processed for meat are hormone free. Hormones are not added to their feed either. Hormone supplementation has been banned in Australia for over forty years.

Once you start seeing meat as a condiment instead of the main attraction you can get a lot more creative with your dishes.

Start with a No. 15 whole chicken (about 1.5 kilos in weight), wash, clean the inside, season and roast it. Once it's done, remove all the meat from the bones and reserve for the following recipes. Yield is about 4 cups of cooked chicken meat. Remember that you can also use the carcass to make a delicious chicken stock by boiling it with onions, garlic, and spices. Save the stock in ice cube trays to add a pop of flavour to any dish.

Asian Cashew Noodles & Chicken

Ingredients:

1 cup cooked chicken

500g Singapore noodles, cooked according to instructions.

2 tbsp sesame oil

2 spring onions, sliced

1 large carrot, shredded

1/2 cup button mushrooms, sliced

2 tbsp oyster sauce

2 tsp soy sauce

1 tbsp rice wine vinegar

Method:

In a wok or large frying pan, heat sesame oil, add spring onions and stir. Add shredded carrot and sliced mushrooms, in that order, cooking for 45 seconds each. Then add oyster sauce, soy sauce and rice wine vinegar. When combined and veggies are almost done, add in 1 cup cooked chicken until heated through. Toss in noodles. Enjoy.

Italian Chicken Spaghetti

Ingredients:

500g spaghetti, cooked

2 tbsp olive oil

2 cups pasta sauce

1 cup cooked chicken

1 cup grated mozzarella

Method:

In a large frying pan or pot, heat olive oil and pasta sauce until heated well and bubbly. Toss in chicken until hot, and then toss in spaghetti. Serve with mozzarella sprinkled on top and a big leafy green salad.

Chicken Fajitas

Ingredients:

1 cup cooked chicken, shredded

12 whole wheat tortillas

2 tbsp coconut oil

1 onion, finely sliced



3 capsicums, sliced

1 cup chunky salsa

Method:

Warm tortillas. In a large frying pan heat coconut oil and add sliced onions, sliced capsicums and salsa. Cook 2 minutes until vegetables are soft. Toss in cooked chicken. Serve with warm tortillas with a tossed green salad.

Chicken Salad

Ingredients:

2 cups cooked chicken, cut into chunks

1 cup low fat Greek Yoghurt

2 tsp curry powder

1/4 cup slivered almonds

1/4 cup grapes

1/4 cup raisins

Method:

Combine all, mix together. Let sit overnight in fridge so flavours meld. Serve on a bed of lettuce or on whole wheat toast with lettuce for a delicious and healthy light lunch.

Quotes of Note

It's failure that gives you the proper perspective on success.

~~Ellen DeGeneres~~

~~~~~

You're unusual. That's better than popular if you have some courage.

~~Debra Dean~~

~~~~~

"I have found that if you love life, life will love you back.

~~Arthur Rubinstein~~

~~~~~

Many an opportunity is lost because a man is out looking for four-leaf clovers.

~~Author Unknown~~

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A mind stretched to a new idea never goes back to its original dimension.

~~Oliver Wendell Holmes~~

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**Living Green in 2014**

Winter means lots of coats and jackets and heavy blankets and quilts to keep us warm. And unfortunately most of those items, and quite a few others, are labelled "dry clean only".

There are two good reasons for ditching dry cleaning:



1. Your health.

2. Your budget.

Dry cleaning uses a harmful chemical called Perchloroethylene or PERC for short. This chemical is not at all people or environmentally friendly, being petroleum based and has shown to cause severe health problems. It's been labelled a "probable carcinogen" by the International Association for Research on Cancer (a part of the World Health Organization).

Because of this safety issue many dry cleaners are switching to more green alternatives.

One such green alternative is using a pressurized CO2 process. It can be more expensive than using PERC however, the cost to your health and the environment are significantly reduced. If you must have clothing and other items dry cleaned look for a dry cleaner who uses green cleaning practices.

When it comes to caring for your clothes and other household items, ditch the dry cleaning and learn to clean them yourself at home. Even the most delicate of fabrics can be cleaned at home with care and patience.

This eliminates the need for plastic or wire hangers which often end up in the landfill. It also eliminates the need for plastic covers to keep your clothing clean. Again these plastic covers usually end up in the garbage. Home cleaning is much more environmentally friendly.

You can start to eliminate dry cleaning by not buying clothes that need dry cleaning. Yes, it's a simple solution however it's also an effective one. Dry cleaning is expensive, time consuming

and the clothes tend to cost more money too. Natural fibers can be cleaned at home, even silk and wool and they feel better on your skin.

Just about anything can be hand washed. Wool, cashmere, angora and even silk and rayon can be gently hand washed. Use a mild soap designed for hand washing. Woolwash and liquid Castile soap are both gentle and effective and there are earth friendly detergents too. Make sure the water is warm, not hot. You should be able to comfortably place your hands in the water.

To hand wash your clothes fill a sink with warm water, approximately 37 degrees Celsius (blood temperature). Use the mild detergent. Allow the garment to soak. Gently agitate with your hands. Then rinse the garment. Experts recommend adding a bit of distilled white vinegar to the rinse water. Reshape and dry flat on a towel placed on a flat surface.

Wool Mix

4 cups Lux flakes

1 cup methylated spirits

1 cup eucalyptus oil

Mix together and bottle.

To use dissolve mixture in hot water, cool before gently kneading woollens to wash. Rinse well and dry carefully in the shade, preferably flat to retain shape.

If you're washing silk the water can be a touch warmer – 45 degrees Celsius. With silk and other items that will wrinkle when they are dry, use a garment steamer to remove the wrinkles. Additionally, the heat from the steam will kill



bacteria. Garment steamers are a luxury appliance. If you don't have one, use a spray bottle and your hair dryer. Mist the garment lightly and then use your hair dryer to "steam" the wrinkles out.

A clothes brush or a soft bristled brush can be used for some items to brush away any debris or caked on mess. If there's no stain left behind or no sign of dirt a steamer can finish the job. There's not always a need to wash something with soap and water.

Also remember that clothing doesn't need to be washed every time you wear it. Unless there's a stain or visible dirt most items can be worn several times before they need a cleaning. It also helps the clothing last longer.

Cleaning at home saves you time, money and the environment. You cut the amount of harmful chemicals being put into our soil and water supply. You also eliminate the risk of exposure to toxins like PERC. It's good for you and good for the planet.

## From the Tip Store

### Create Your Own Perpetual Garden

Save money buying new herbs and veggies by layering. I've done it successfully with basil, thyme and rosemary. Simply place a flexible stem of the existing plant on the soil and cover with more soil and some rocks to keep it in place. After a while, the section that is buried will sprout roots. It can then be cut from the main plant and will thrive as a stand-alone specimen. Tomato plants can also be cloned slightly different, by cutting the growth that sprouts from the main stem, where a lateral

stem branches out. Place the cutting in a glass and after a few weeks, roots will sprout. You can then pot it in soil. I always pot it in the shade first, and then gradually move it into the sun.

*Contributed by Sharima Atkinson*

### MOOing Non-slip Socks

I bought a tube of puff paint from the craft store (approximately \$4) and 'painted' dots and squiggles on the bottom of my son's socks. Make sure they're in the key areas e.g. heel, balls of feet (my son was a tippy toe walker!). Follow the directions on the tube to 'puff' the paint. If I remember rightly I used the steam shot from the iron (held away from sock). I did about 10 pairs of socks and have oodles left in the tube.

*Contributed by Tracey Watson*

### Easy to find Loyalty Cards

I, like a lot of other people, have collected a lot of loyalty cards but when I wanted one I had to sort through two folders to find the one I needed holding up checkout queues. I took a 1 hole paper punch and a chain bracelet from a bead shop and put a hole in the top corner of each card (turn the card up the other way if the bar code is in the way). Then I simple threaded the chain through the holes on the cards. Now they are all together in one spot and easy and quick to find.

*Contributed by Marj O'Donoghue*

### Direct Debit Option Avoids Flight Booking Fees

Approximate \$ Savings: \$51



Recently we decided to stretch ourselves and book a flight to Hobart to visit family - this was a big decision for us as with two small children in the house and the equivalent of one low income. I found cheap flights advertised and went to book these on my phone only to find a \$17 per person 'booking fee' applied when I went to pay for the flights. There weren't any available options to pay for the flights for free (except to join a company specific Mastercard which in itself had annual fees). We were in a real dilemma about whether to still go on our trip as it was going to cost us \$51 just in booking fees (which was more than one flight cost). I decided to try and book the flights on the computer instead of my phone and there was the direct debit option available to pay for the flights free of charge. This simple action saved us \$51 and for little effort. I'm not sure why the airline omits this payment option from their phone website and I suspect most people would just pay the booking fees without question.

*Contributed by Sandra Anderson*

## **Soak the Bugs Off**

Approximate \$ Savings: \$40.00

When preparing to wash your car drape an old wet towel across the front of the car the night before to soften insects adhering to the front of the bonnet. This will make washing a lot easier the next day.

*Contributed by Warren Goodrich*

## **The Dilution Bible**

I keep a little notebook in which I write all my ratios of dilutions that I do. I have a page for

each kind of product that I dilute, and on that page are the different brands I've bought and what ratio I've diluted them to (as well as what I've diluted them with). That way, I can buy whatever is on special and make it stretch as far as it will go.

*Contributed by Bels Alexis*

## **Losing Foxtel Keeps My House Clean**

Approximate \$ Savings: \$1,300 annually

When my husband was made redundant the first thing we cut was the Foxtel. Now that we weren't wasting time staring at shows we really didn't need to watch, I started noticing all those cleaning jobs I had been procrastinating on. Well, I got to work as did the family. We all got stuck in all those pesky jobs and the house is looking much nicer, and also saving not only \$1300 a year on pointless TV, but with the TV now only being turned on at early morning and off till night time, we're saving on electricity too. It's a win, win!

*Contributed by Claire Butcher*

## **Get More from Your Baking Paper**

Approximate \$ Savings: \$50.00 per year

This depends on how addicted you are to baking paper. I re-use my baking paper. Depending on the baking you are doing e.g. if you are making biscuits, slices or clean type food (not meat) you can just wipe over the paper, and refold and store in freezer. For frozen chips, and that type of foods you can re-use many times over. I throw out paper once meat type foods have been baked on paper. I usually fold and store this paper in a snap lock bag in the freezer or fridge. Different brands sell



differing sizes, and varying prices. This can save a lot of money in the baking department of your budget.

*Contributed by Petah Arstall*

## **A Half Price Birthday Celebration**

Approximate \$ Savings: \$50

Being a stay at home mum and very frugal for my birthday I wanted to see what we could really do for our budget of \$100. I hit up Google and was delighted to find out at the Lowenbrau in The Rocks they offer a free main meal for the birthday person (saving \$35). For dessert we went to San Churros in Darling Harbour, if you join the mailing list online you get free churros for two on your birthday with a voucher that was emailed a few days prior to my birthday (saving \$15). We came out well under budget for a romantic date night and a wonderful birthday!!

*Contributed by Erin Linke*

## **Great Prices on Men's Underwear**

My partner actually came across the website - they sell men's underwear online from Sydney. Each month they send out a discount code, last month was 50% - I received men's boxer shorts (100% cotton) for \$7.00. Delivered free might I add. Sometimes the discounts are 40%, then sometimes 42%. I was sick and tired of spending \$19 - \$30 on men's boxer shorts at David Jones and other department stores; I think I have managed to find a great savings measure for us fellas. The company is called Frank and Beans Underwear or [www.frankandbeans.com.au](http://www.frankandbeans.com.au).

*Contributed by Ray Dyson*

Website: [www.frankandbeans.com.au](http://www.frankandbeans.com.au)

## **No Stir Porridge**

We are a family of 7, with 5 children under 7. Needless to say time in the morning is at a premium, so standing and stirring porridge is not very practical. Many mornings I have stirred, walked away, stirred, walked away, and often it has stuck on the bottom of the pan as I have been distracted. I have tried slow cooker porridge in the past and woken up to a burnt waste of food as my slow cooker is too efficient and waking up at midnight to turn it on is just not practical. Then I had a brainwave - the rice cooker! I can put the oats just as I normally would make them in the pot, straight into the rice cooker and walk away guilt free! Hooray! This works best with rolled oats and makes the best, creamiest porridge I have had. So win, win, yummy porridge and time saved. :-)

*Contributed by Ashleigh Holmes*

## **Defrost Your Freezer Easily**

After reading Wendy's freezer defrosting story I was reminded of a tip from the days when Mum had a freezer that needed to be manually defrosted. When your freezer is next defrosted, before re-loading the items into the freezer, wipe over the walls and shelves with glycerin. Next time it is defrosted, the ice will come away in sheets. No need for bowls of warm water or waiting for ice to melt. Don't forget to re-do the glycerine each time it is defrosted.

*Contributed by Kerry Rowles*



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