

The Cheapskates Journal August 2013

From Cath's Desk

Hello Cheapskaters,

This month is our birthday month.

Sometimes when I realise I've been writing this Journal for so many years, and running the Cheapskates website for so long, and living the Cheapskates way for 19 years I wonder where the time has gone.

It still feels like just yesterday I had the phone call asking me if I was still interested in putting out "a little newsletter about saving money". I am so glad I said yes.

The first thing we learned when disaster struck was how to live without an income. We had no money coming into our household. I had to find a way to feed our children and pay the bills until we found work and an income again. Thankfully it was only about two weeks before the money started coming in, but it was only a fraction of what we'd been earning and it was in dribs and drabs as casual income is (it was almost 4 years before we had a regular income again).

So when I was putting together this month's Feature Article "Surviving Without Money - Could You?" the memories came flooding back, reminding me of some of the strategies we used to survive, strategies that worked really well to not only save us money, but that kept us excited and positive about our future.

We didn't feel deprived or poor at all, we felt empowered (not a word I'm a fan of, but it best describes how we felt at the time). We controlled our money. We decided how it was spent, what it was spent on and when.

We chose to spend our money on the things that were important to us. We ditched everything else (and yes, there were raised eyebrows and some interesting comments).

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That's the key to living the Cheapskates way: decide what is really important to you and spend your money on those things. Ditch the rest. They may be important to your best friend or your boss or your next door neighbour so let them spend their money on them. Don't let your peer group decide what you should be spending your money on. It's your money and your choice.

Have a lovely month everyone.

*Happy Cheapskating,
Cath*

Feature Article

Surviving Without Money – Could You?

Have you ever considered what your family would do if money ceased to exist in your household?

Don't think it can't happen to you - it can. I was sure it would never happen to me, but it did. In the space of three days we went from a two income family of four to a no income family of four with another on the way. And we had a mortgage to pay, when interest rates were topping 18 per cent (we had friends who were paying 21.5 per cent on their mortgage!).

So what are your strategies for surviving without money? Would you still be able to survive? How long would you be able to pay the mortgage or rent and put food on the table? Would you be able to keep up with the utility bills?

If you start thinking of the possibility now, and that's just thinking, not stressing or even believing, you could not just survive, but maintain your current standard of living, and perhaps even improve it. But you must have some ideas prepared in advance.

It's not a pleasant thought, but here we are at the start of a brand new financial year. As you go over your Spending Plan and update it, put at least a little thought into how you would cope without an income.

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These are ideas that can help you conserve and save the money you have now. They are the things that kept a roof over my family's head, food on the table and the basic bills paid when Disaster Struck. Consider putting some of these strategies to work today, even if you haven't lost your family income.

Gardening

While cheap is good, where saving money is concerned, free is better. And harvesting a crop of free vegetables is a tremendous savings. Once you get past the initial investment, the rest is blissful bounty!

For the time and effort you put in, your returns are better than any investment in stocks or property. A \$1 packet of tomato seeds might have 20 seeds in it. Plant them all, and say 10 come up and mature into beautiful tomato plants. Each plant returns 5 kilos of tomatoes over the season - you've just paid \$2 for 50 kilos of tomatoes!

If you've never gardened before, pick up a book at the library or ask a friend to teach you or read *How to Grow Your Own Organic Vegetable Garden*, *Veggies Galore!* and *Zucchini's and Zinnias*. If you have limited space, consider using the square foot gardening method, or growing vegetables in large containers, even buckets.

Gardening is not only easy, it's fun. Eating food that you've worked to grow has its own special joy. Children can get involved by helping to plant seeds or pull weeds, and they'll feel like the garden is as much theirs as anyone's. Planting a garden not only will help you survive should your family income disappear, it will also build memories and skills that could last a lifetime.

Bottling and Freezing

In addition to enjoying fresh vegetables from your garden, bottling or freezing the excess will serve you well again when there is little money to buy food. You can ensure your family receives good nutrition without it costing anything additional except time, and preserving jars. You can recycle pasta sauce jars rather than buy new ones or look on eBay for used jars at rock bottom prices, or sites like Freecycle.com could supply a nice supply of jars free of charge.

You can preserve soups, stews, and even meats. Just be sure to follow safe bottling techniques for the type of food you're storing, mark your jars well, and store them in a cool, dry place. Your local library will have a number of books on bottling, but you can also find information on reputable websites if you prefer. Again, check online for free or inexpensive bottling equipment or check out garage sales and hard rubbish. My father-in-law gave me a Fowlers Vacola unit about 20 years ago

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and it's still going strong and is used regularly. Best of all it cost absolutely nothing - he saw it on a hard rubbish pile, knocked on the homeowner's door and asked if he could have it. I have to say it's one of the best presents I've ever received.

You don't need to go to all the trouble of a water bath for bottling. One of my favourite books is 5 Minute Microwave Bottling. I love it, and the idea that I can have just enough produce for one or two jars of food and still preserve it using my microwave oven. This method is just perfect for small batches, especially if you are just new to bottling and want to try it out before investing in a full bottling outfit.

Hobby Farming

If possible, you might also want to consider getting a few hens so you can gather your own eggs. If you do a lot of baking, or if your family enjoys eggs, this can really save you money in the long run. If your income situation should become desperate, this could do a lot more than put eggs on the table – it could turn into a lucrative business.

Most councils allow chickens, even in suburbia. Roosters are a no-no however (you do need to be kind to your neighbours). Check with your local council for the by-laws and what is required. In my local council zone we can keep up to five hens without a permit.

If you don't have chickens, or space for them, or a desire to have them, you can still get eggs locally and either barter for them or pay much less than in the supermarket. But the benefits of raising your own chickens in order to gather your own eggs are greater when your income is disappearing.

Chickens are a great investment. You'll get eggs, yes. But you'll also have plenty of free fertiliser, if you let them roam the garden they'll keep pests and weeds down and you'll have free meat once they've stopped laying.

Here are some excellent articles that will inform you about keeping chickens in your backyard:

Sustainable Gardening with Chooks

Keeping Chooks: Before you start, you need to know

Keeping chickens in the backyard

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Bartering

Have you read the Darling Buds of May by H.E. Bates, or seen the television series? Pop Larkin provided a better than average life style for his large family, yet he didn't have a job. Not a regular job anyway. He was skilled at trading, or at what we call bartering. He could trade what he had for things the family needed, the most memorable trade being on a Rolls Royce.

You don't need to go quite that far, but bartering is another way to survive when money is non-existent. Through bartering, the trade or exchange of goods and services, you can provide the things they need for your family.

For instance, if you can cut hair, you can trade your hair cutting skills for car repair, lawn mowing, household items or even food. Or, say you have furniture you no longer need, you can trade it for something you do need. You could even barter the excess produce from your beautiful organic vegetable garden.

When bartering, just be sure to consider all costs involved and look for the best deal. While no cash is actually exchanging hands, the value of the goods and services traded should be comparable for the best deal all around. Also, be careful to keep records and check with the tax codes for bartering services - if you make a habit of it it is considered taxable income (and you don't want to end up in trouble with the tax office, like Pop Larkin did!).

Hopefully, your family will never face such dire financial circumstances where there is little money available or no income at all.

However, if you do, there are ways to manage.

Learn to survive without money now, and you'll be better prepared should the need arise later on. And if it doesn't, living well on less is a good thing anyway.

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A Thoughtful Moment

A Great Lesson on Stress

A young lady confidently walked around the room while explaining stress management to an audience with a raised glass of water. Everyone knew she was going to ask the ultimate question, 'half empty or half full?'...

She fooled them all "How heavy is this glass of water?" she inquired with a smile.

Answers called out ranged from 250g to 1 kilo.

She replied , "The absolute weight doesn't matter.

It depends on how long I hold it.

If I hold it for a minute, that's not a problem.

If I hold it for an hour, I'll have an ache in my right arm.

If I hold it for a day, you'll have to call an ambulance.

In each case it's the same weight, but the longer I hold it, the heavier it becomes." She continued, "And that's the way it is with stress. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on."

"As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden - holding stress longer and better each time practiced.

So, as early in the evening as you can, put all your burdens down.

Don't carry them through the evening and into the night... Pick them up tomorrow.

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Contributed by HB

Saving Story

Things are Getting Exciting Now

Hi Cath,

I just wanted to say a big thank you. I have been a follower of the Cheapskates website for 3 years now. I've read 'Debt Free Cashed Up and Laughing' and ever since have tried to be efficient with everything I do: food shopping, rotating my pantry and knowing my fridge/freezer stock, clustering car trips, finding the shortest routes, etc.

You see I was \$42,000 in debt, and completely overwhelmed with how to tackle it. In four weeks time I will be debt free, paying the deposit for my first house and have I've been on a Europe Tour too! I reduced my budget and prioritised the debts, and started snowballing them.

Last year was the hardest year ever, my marriage broke down at the end of 2011 due to unrelated issues, and I was left at that stage with \$29,000 debt all in my name and the prospect of no help whatsoever from my ex-husband.

I had to cut my budget back even further and I balance transferred the remaining balance to a card at a 1.9% interest rate.

At least I know I can handle a mortgage because I have been paying my debt off at mortgage size payments for the last year plus renting and paying for all my other expenses on my own.

Things are getting exciting now. I'm building my new house, so instead of another hard year I've got so much to look forward to and be excited about!

Thanks again,

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Kris

How to Start a Food Garden

Having a garden has a lot of advantages. Growing your own fruits, vegetables, and herbs saves you money at the grocery store on food, jams and jellies, flavourings, medicines and even homemade gifts.

Growing your own food is one of the easiest and most cost effective ways to keep your grocery bill low and still eat well. Every household should be growing at least a portion of the food they consume, even if it's just parsley for the scrambled eggs and spring onions for the fried rice.

Plus, food just doesn't get any fresher, tastier or healthier than picking it out of your own garden! Enjoy being a Cheapskate while increasing your quality of life with a food garden.

These tips will get you started and help your garden thrive:

1. Decide what you're going to grow.

What does your family like to eat?

2. Decide how much you're going to grow and how much space you'll need.

Keep in mind that some vegetables, like squash, tomatoes, and peppers produce continuously, while others, like carrots and corn, only produce once. Most new garden owners tend to get a little carried away and take on a garden that's bigger than they need.

3. Find the perfect spot.

In general, your garden will grow better if it receives a lot of sunlight. It also must drain well, so the soggy spot in the back corner of the yard isn't what you're looking for.

- Also, consider traffic in your yard; children and pets can be more harmful to the garden than a pesky rabbit or roaming hens. If you live in a dry area, you must locate your garden where you'll be able to provide water.

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Free Fertiliser

My tip came from the West Australian some 28 years ago, and I have followed it over the years and would love to pass it on. A lady living in sandy soil in WA wrote it and practiced some many years and now has a wonderful fertile, worm enriched soil. We have clay in our hills property and we have many areas enriched with good soil and worms now. So here is the tip - when you have veggie scraps from your meal preparation, i.e. onion skins, pumpkin rind, potato spots (always leave as much skin as possible on your potato-yum), bean tops and tails, carrot skins/blemishes, egg shells, coffee grinds, tea leaves, fruit skins - the list is endless (no meat scraps though) here is all you need to do. Peel the vegetables onto a sheet of newspaper, roll up and get hubby or yourself to bury in the area you wish to enrich. Takes a while to break down, but if you are unable to do worm farming or general composting, this is an ideal way to deal with scraps and will not take up much of your time. Bury, so no stray animals can dig up, at least half a spade depth would be good. The worms will head there for the great meal you have provided and will love you for it, and so will future plantings. Saves the cost of expensive fertilisers. You can do around existing gardens, just be careful how and where you dig the hole. Over time your soil will become rich and fertile and it is quite rewarding putting all that goodness back into soil. Enjoy your garden.

Contributed by Anna Crerar

4. Good soil helps!

Ask your local nursery for advice about the soil in the area. You can even have it tested. In general, you want soil that's not too loose (sand) and not too solid (clay). Either sand or organic matter can be added to the soil to improve its quality.

5. Prepare the soil.

Decide whether you are going to till the soil, or go for a no dig style garden. If you are going to till (dig over) the garden then a tiller makes easy work of the job; rent or borrow one. A shovel makes for good exercise. Combine any sand or organic material with the soil and rake everything smooth.

6. Plant your garden.

Follow the directions on the seed packets or seedlings. Be sure to space properly, plant at the proper depth, and plant at the proper time for your area. Use plant markers so you know what you've planted where.

7. Maintain.

Gardens need two things after they've been planted: watering and weeding. Most new gardeners tend to over-water. Things have to dry out from time to time to prevent mould or fungus from developing. The soil should stay soft.

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- Drenching it twice a week is sufficient in most locations in the middle of summer. A light watering every day tends to encourage shallow root growth, so deep watering once or twice a week is better for forming deep roots and healthy plants.
- Spend a few minutes each day pulling any weeds. They can take over the garden quickly. Hint: if you have the space, plant your rows with enough spacing to allow your rake to fit between the rows. Then you can quickly drag the rake through to pull the weeds out.

Having a garden is a fair amount of work upfront and a small amount of work each day, but you'll soon find that your efforts are well worth it. Enjoy!

Millionaire Secrets for Amassing Wealth

Have you ever wondered just how millionaires become millionaires? Not many of them are born that way, a few may inherit their fortunes. But most of them work hard at becoming wealthy. They plan and work and save to amass their fortunes.

You may not want to be a millionaire right now. Huge wealth may not be what you want. You may prefer to just have enough to pay the bills and build a bit of a rainy day fund, enough to take the family on a holiday once a year and not have to worry about how to pay for it.

These five strategies are used by millionaires the world over to build their bank balances and attain millionaire status. They are simple, anyone can implement them.

Superannuation

Start paying extra into your Superannuation fund as early in your working career as possible and put in the maximum allowed by ATO. The value of compounding interest that really adds up over time. Even an extra \$20 a week into your superfund over the course of 40, 30 or even 15 years will make a huge difference to your retirement.

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Stocks

Research and select 4 or 5 stocks to buy that you'll hold on to indefinitely to take full advantage of the stock market over 40 or more years.

Business

Start up your own business. Even if it's your second job, develop an additional income stream where you have decision-making power in how dollars are made and spent.

Saving

Begin saving money as soon as you start working and continue to do so. Even if you save \$10 a week that can grow into a huge sum over 30 or 40 years' time (there's that compounding interest working for you again). Save in a separate account that you don't touch. Create an automatic deposit into it each pay day and you'll be able to forget about until the statements come in, when you'll get a little thrill to see just how much the account has grown in value.

Lifestyle

Learn to live a minimal lifestyle. Look around you - you could well be surrounded by very wealthy people. Most millionaires choose to live frugally, they don't flaunt their wealth nor do they waste it. They live good lives, for less. As you continue to live beneath your means, you'll amass the wealth that you desire.

Buying in Bulk - Beware of Wasting Money When Trying to Get the Best Deal

Oh, how your brain must be working overtime to see where you can cut costs and retain more of your hard earned money! It's a tough time for many families and creativity has become the virtue most relied on to help make ends meet.

Buying in bulk is one method that you can use to save money. However, buying in bulk also requires some amount of thought to ensure you don't overspend while trying to get the best value for your money.

Consider these examples of how buying in bulk can help you and others where it can actually hurt your bottom line.

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Buying in Bulk Beneficially

You can buy these items in bulk and actually save money:

1. Non-perishable toiletries. Supermarkets and grocery stores often have specials on toiletries like bath soap, tissue and toothpaste, which are either non-perishable or have a very long shelf life. If the dollar value per unit works out much cheaper in bulk than when you buy individually, go for it!

2. Cleaning solutions. When you buy toilet bowl cleaners, bleach and scrubbing solutions, they last a lifetime. Imagine how long they'll last if you buy them in bulk! Typically, new-to-the-market products are specially-priced to get attention, so target those when doing bulk purchases.

3. Canned foods. Whether there's a hot sale on canned tuna or a standard wholesale discount for buying three or more, it always makes sense for you to buy canned foods in bulk. Not only will you save money, but you'll also have a generous stock in case Disaster decides to visit you.

Note, however, that sometimes even the best bulk bargains can lead to overspending. After all, you only have so much storage space for your bulk purchases and so much time to use them. Stockpiling five years' worth of something that comes on sale every six weeks is over-kill. It ties up that money that could be used for something else and creates a huge storage problem.

Think about quantities, sale cycles, storage and the financial investment before you start stockpiling.

Splitting these purchases with a friend, though, might be your solution. You could still get a great deal on the groceries you keep and they'll fit into your storage space.

Not So Smart Bulk Buys

1. Perishables, especially those with a close expiration date. One rule to always remember is that grocery stores only put perishables on special when they're close to expiring! Dairy foods and other things that usually have a hefty price tag are only cheaper when they're running out of useful life, so avoid buying them in bulk unless you're planning to use them now.

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Avoid buying large quantities of things like butter, nuts and wholegrain flour if you don't do a lot of baking, you may be surprised to know that they do go rancid over time. If you are not going to be able to use them up in six months, either buy smaller quantities or store them in the freezer

2. Foods you don't eat. Just because something is a great bargain doesn't always mean you should buy it. Avoid giving in to the temptation to buy because you'll likely end up wasting what you buy if you don't really like it or use it irregularly.

3. Unhealthy foods. One thing you should always avoid is losing consciousness of what is actually good for you and what isn't. If you investigate carefully, you'll see that many cheaper groceries are unhealthy. Stay away from latching onto those bulk purchases and putting your health and your grocery budget in jeopardy.

It's very easy to get carried away with spending when you think buying in bulk is the way to go. Bulk purchases can indeed be beneficial. However, there are times you could just end up wasting money.

Weigh your options carefully before you part with your hard earned money!

How to Organize a Sustainable Birthday Party

Birthday parties are fun but they don't have to cost the earth – quite literally. Here are a few ideas to help you throw a sustainable party bash.

1. Use e-invitations.

Avoid the paper waste and send out electronic invitations instead. You can send them by email and request read receipts so you know they have been delivered and read.

2. Use real plates and utensils.

Paper plates and plastic utensils are tempting but they don't do the earth any good. Use real items instead and get your friends to join in with the washing up! I have a set of plates, glasses and cutlery just for birthday parties. Years ago I bought 6 picnic sets of dishes from a dollar store and we use them for all birthday parties. They're kept in a box with the decorations and other party paraphernalia and have saved a fortune in disposable dishes and a lot of landfill over the years.

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3. Use natural decorations.

Decorations don't have to be fancy. You can make pretty flag bunting from fabric scraps. Often the simplest decorations look the best. Let the kids paint rocks in bright colors. Fill vases with fresh cut flowers from the garden. And make a home banner using recyclable paper.

4. Don't overdo the food.

There are usually lots of leftovers at parties. Think ahead and don't prepare everything at once. If you do have lots of leftovers, offer them to the party goers to take home.

5. Make the cake.

Homemade birthday cakes are a lovely treat. They don't need to be fancy. Kids (and grownups) really appreciate the effort in a homemade birthday cake – often more than the fanciest and most expensive store bought cake. It means that someone took the time out to bake something especially for them.

It also means that you don't have to do the extra trip to pick up the cake or have to worry about getting it home in one piece!

6. Use local food.

Local food is fresh, delicious and great for the environment. Where possible purchase your party goods from local suppliers.

Dear Cath

Q. Can you help me with removing blood spots from a doona cover and sheets - small spots from scratched mosquito bites etc. but they are very old and a lot of them. I don't want to have to throw the cover away, but as it's a light colour it's unusable at the moment. *Anne*

A. Try this mixture, it's frugal, easy to make and cheap.

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Mix 1 cup of hot tap water with 1/2 cup of bicarb soda and 1/2 cup hydrogen peroxide (available at your local chemist). Stir to dissolve the bicarb then pour over the stain. Let it sit at least half an hour, preferably overnight then wash as usual. This won't harm colours or fabric like bleach does.

Q. My fiancé and I will be getting married in six months. Although we know each other very well, we haven't talked much about money. Money seems like such a private topic but I still find myself wondering how much he spends on frivolous things and whether he pays his bills on time. *Lara*

I am totally organized about saving, staying within my budget, and paying bills before they're due. I don't want to rock the boat by appearing nosy when it comes to his money but I'd really like to know about his money habits and situation. Am I wrong to want to know all about how my fiancé handles his money?

A Firstly congratulations, and no, you're not wrong to be curious about what kind of money manager your fiancé is. You have every right to know that information. When you marry, you essentially merge your finances, including credit histories, and this can be scary, especially if you don't know anything about your partner's dealings with money.

Plan to talk to your fiancé soon about the financial habits that will impact your future together and ensure you achieve the following:

- Know each other's philosophies on money management and budgeting.
- Thoroughly discuss your financial goals.
- Decide who will be responsible to pay the bills on time and where the money will come from after you're married.
- Resolve vast differences in your ideas about money before you marry.

Financial habits are often a source of tension in a marriage, and are up there are one of the biggest causes of divorce. Discover your financial differences now and work together to make a plan that you both are happy with. You'll be on your way to a successful start and a bright future together.

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On the Menu

Chocolate, Chocolate and More Chocolate

It was once highly priced by kings, queens and emperors. Now, everyone has access to this delectable confection. We are talking about chocolate. In case you weren't aware, there is more than one kind of this yummy goodness to enjoy.

Who knew that chocolate was more than just a Valentine's Day cash cow? Most people are familiar with one or two kinds of chocolate, but I will highlight them all for you right here.

All chocolate is made up of mostly cocoa and cocoa butter. The type of chocolate mostly depends on the amount of cocoa solids found in it. So let's explore the various types of chocolate and learn a bit more about them each below.

1. Milk Chocolate – Have you heard of Cadbury's Dairy Milk (the one with a glass and a half of full cream milk in every block)? That's milk chocolate. This is the one that most people know. Milk chocolate is very sweet and creamy, mostly due to the milk added to it. It's found in biscuits, chocolate bars, cakes and more. The milk added to milk chocolate is what adds the sometimes unwanted kilojoules and fat. Yes, the rich and creamy goodness is not healthy for you if you're looking to keep the kilos off. About twenty percent of this type of chocolate is composed of cocoa solids.

2. Semisweet Chocolate – You find this type of chocolate in those cute little morsels that you add to biscuit dough or slice mixes. You can also melt it to add to cake batter. In semisweet chocolate, the percentage of cocoa solids rises to about sixty percent. Have you heard of Nestlé's? They market their own brand of semisweet chocolate.

3. Dark Chocolate – What used to be the black sheep of the chocolate family is now gaining quite the following and popularity. Dark chocolate contains the highest amount of cocoa solids out of any of the chocolate types. There is usually no milk added to dark chocolate. The taste is not as sweet as other brands of chocolate and can be quite bitter, but it is a healthier type for those who like to eat it. Cadbury Old Gold dark chocolate is very popular among those who love this type of the sweet stuff.

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4. White Chocolate – It's not exactly white, but has an off-white colour. It can be bought as a sweet, eating chocolate or mixed with milk chocolate in desserts to make it seem sweeter. Because it contains cocoa butter, a type of cocoa solid, this variety gets the name chocolate but in all actuality, it contains no cocoa at all.

5. Unsweetened Chocolate - No one usually eats this chocolate because of the lack of taste – it's actually quite bitter on its own. But unsweetened chocolate is used in baking where sugar is added to sweeten the deal. There are 100 percent cocoa solids in this variety.

So, what chocolate suits your fancy? You've just received a list of five types to choose from, here are some recipes to get you baking!

Chocolate Crispy Crunchers

If you like chocolate you'll love these little treats. Want more chocolate? Use Coco Pops (or the generic equivalent) cereal instead of the plain. These balls will stay fresh in an airtight container for up 4 days. Do not refrigerate or they will become too hard to eat.

Ingredients:

125g unsalted butter

1/3 cup unsweetened cocoa powder

2 (300g) bags of mini marshmallows

10 cups Ricies cereal

3/4 cup semisweet chocolate chips

Small amount vegetable oil

Method:

Place the butter into a large saucepan.

Place the pan over medium high heat and allow the butter to begin to melt.

Stir in the cocoa powder until blended in well.

Add the marshmallows and stirring continually heat for 5 minutes or until the marshmallows have completely melted.

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Remove the pan from the stove and stir in the cereal until well coated.

Stir in half of the chocolate chips.

Cover 2 baking sheets with baking paper.

Lightly oil your hands with vegetable oil.

Form the mixture into balls about the size of golf balls.

Place the balls on the prepared baking sheets.

Let the balls stand at room temperature until cooled.

Makes 80 balls

Individual Chocolate Cakes with Chocolate Frosting

Ingredients:

1/2 cup of water

1 large egg yolk

2 tsp of vanilla extract, divided

90g unsalted butter, melted and cooled

125g unsweetened cocoa powder

1/2 tsp of bicarbonate soda

1/2 cup of sugar

180g milk chocolate, chopped fine

125g of bittersweet chocolate, chopped fine

150ml of sour cream, at room temperature

Method:

Pre-heat oven to 160 degrees Celsius.

Place the rack into the center of the oven.

Lightly spray 6 muffin tin cups with a non-stick cooking spray.

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Lightly dust the cups with flour, tapping out any excess.

Place the water, egg yolk and 1 tsp of vanilla into a mixing bowl and stir to blend.

Slowly pour, while whisking, the cooled melted butter into the mixture.

Sift the flour, cocoa powder and bicarbonate soda into the mixing bowl.

Whisk to blend together well.

Add the sugar and whisk again to combine.

Add the egg mixture and stir until the dry ingredients are just moistened through (do not over mix).

Spoon the batter into the individual muffin cups.

Bake 25 minutes or until a toothpick inserted in centre comes out clean.

Remove to a cake rack to cool for 15 minutes.

Run a knife around and under each cake and carefully lift out.

Place back on the cake rack to continue cooling.

To make the icing, place both types of chocolate into the top of a double boiler over simmering water.

Heat, stirring often, until the chocolate has completely melted and is smooth.

Remove the top pan with the chocolate from the heat and allow the chocolate to cool 5 minutes.

Stir in the sour cream and remaining vanilla until well blended.

Frost the cakes on the top and sides.

Makes 6 individual cakes

You can also make this as one cake by pouring the batter into a round 22cm pan and baking it as directed above.

White Chocolate Cake with White Cream Frosting

If you like white chocolate this cake is to die for. Single layer cakes are easy to put together and even easier to ice. They give the right amount of cake to enjoy in one sitting without feeling like you have

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over indulged. If you want a little regular chocolate place dark chocolate curls as a garnish on the top before cutting.

Ingredients:

3 tbsp butter, cut into pieces

270g good quality white chocolate, divided

3/4 cup boiling water

1/4 cup + 2 tbsp of sour cream, at room temperature

1 large egg yolk

3 tbsp vanilla extract, divided

1 1/2 cups plain flour

1 1/2 cups sugar

1/2 tsp bicarbonate soda

1/2 tsp salt

2 cups cream

Method:

Move the oven rack to the centre of the oven then preheat the oven to 180 degrees Celsius.

Lightly spray then dust with flour a 22cm cake tin being sure to tap out excess flour.

Place 90g of the white chocolate into a microwave safe bowl.

Heat the chocolate on medium power for 1 minute then stir until smooth.

Let the chocolate cool to lukewarm.

Put the butter into another microwave safe bowl.

Microwave on medium 30 seconds or until melted completely.

Add the water to the butter and whisk until blended together well.

Whisk in the sour cream, egg yolk and 1 1/2 teaspoons of vanilla.

Dump the flour and sugar into a mixing bowl.

Add in the bicarbonate soda and salt and whisk until combined together.

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Stir in the sour cream mixture and the white chocolate until well blended.

Pour the batter into the prepared cake pan.

Bake 30 minutes or until a toothpick inserted in the centre comes out clean.

Place the cake pan on a wire to cool.

Place the cream into a microwave safe bowl.

Microwave the cream on high for 1 1/2 minutes or until just starting to boil.

Stir in the remaining white chocolate until melted.

Let the mixture cool slightly then cover and refrigerate for 3 hours or until well chilled.

When ready to frost the cake remove the cake from the pan and place on a platter.

Stir the remaining 1 1/2 teaspoons of vanilla into the frosting.

Frost the sides and top of the cake before cutting.

Makes 6 servings

Melt in Your Mouth Chocolate Pound Cake

This moist pound cake is perfect for that mid morning snack. Add a cup of your favourite flavoured coffee and you have the perfect pick me up for the rest of your busy morning. Make this cake the perfect evening meal dessert. Top with assorted grilled fruit such as peaches, pears or cherries. Place the fruit slices over the cake. Sprinkle with sugar and dot with bits of butter. Grill 15cm from the heat source for 1 minute or until the fruit is caramelized.

Ingredients:

1/4 cup + 2 tbsp of buttermilk

1/4 tsp bicarbonate soda

1 large egg

1 tsp vanilla extract

3/4 cup plain flour

2/3 cup sugar

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1/4 cup unsweetened cocoa powder

1/4 cup + 2 tbsp unsalted butter

Method:

Lightly spray the inside of a loaf pan with cooking spray.

Dust the pan with flour and tap out any excess.

Pre-heat oven to 160 degrees Celsius.

Place the rack into the middle of the oven.

Pour the buttermilk into a mixing bowl.

Whisk in the bicarbonate soda.

Carefully stir in the egg and the vanilla.

In another bowl gently whisk together the flour, sugar and cocoa powder.

Add in the butter and half of the buttermilk mixture.

With an electric mixer on low speed mix until the dry ingredients are just moistened.

Up the mixer speed to medium and beat 45 seconds or until the batter is lightened and doubled in amount.

Add the remaining buttermilk and beat for 20 seconds.

Spread the batter into the prepared loaf pan.

Bake 30 minutes or until a toothpick inserted in the centre comes out clean.

Remove the pan and place on a wire rack to cool for 10 minutes.

Remove the cake from the pan and place the cake on the wire rack until cooled completely.

Makes 8 servings

Quotes of Note

The thing always happens that you believe in;

and the belief in a thing makes it happen.

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~~Frank Lloyd Wright~~

~~~~~

Desire is the starting point of all achievement,  
not a hope, not a wish,  
but a keen pulsating desire which transcends everything.

~~Napoleon Hill~~

~~~~~

Choose a job that you like,
and you will never have to work a day in your life.

~~Confucius~~

~~~~~

There are no secrets to success.  
It is the result of preparation, hard work,  
and learning from failure.

~~Colin Powell~~

~~~~~

Learn from the past, set vivid, detailed goals for the future,
and live in the only moment of time over which you have any control: now.

~~Denis Waitley~~

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~~~~~

The difference between ordinary and extraordinary is that little extra.

~~Unknown~~

## Living the Cheapskates Way

### Curb Overspending with these Top Tips

If your spending habits have you digging under the sofa cushions for stray coins before the next payday, maybe it's time for a change. Unfortunately, running out of money before payday, especially if you do it over and over, causes a lot of undue stress that can negatively affect your health as well as your wallet.

You can reduce this stress and get back on track with your finances by altering your spending habits.

How will you do it?

Try these budgeting techniques:

#### 1. Make a Master List.

Develop a list of all your loan payments and credit card bills. You'll expand your awareness about the number of creditors you have, the total amount you owe, and the due dates of your monthly payments.

- On the list, have 5 columns: the name of the creditor, your monthly payment, the due date of each month's payment, the amount of interest you're charged, and the total amount you owe.



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## **2. Add other monthly expenditures to your Master List.**

Next, list things like your rent or mortgage payment, grocery costs, petrol costs and anything else you pay monthly. Estimate the amounts for your phone, water, mobile phone and utility bills, using last month's statements. Your Master List should reflect all your outgoing expenditures.

## **3. Establish priorities.**

Which bills do you see as the most important? Mark them in some way by highlighting or circling them.

## **4. Survey the remaining bills.**

In looking at these non-priority bills, you can most likely discover some areas in which you can lower your costs.

## **5. Examine frivolous expenditures.**

Are you spending \$30 a week on lunches? Do you stop after work for drinks with co-workers two or three days a week? If so, consider the amount of money you spend for these sorts of activities. Which expenditures can you reduce? Which can you cut out completely, at least for a three-month period?

## **6. Call your credit card companies to request lower interest rates.**

Make a notation on your Master List of the reduced rates you receive. Also note any companies that refuse to reduce your rates. Make the decision to stop using credit cards with high interest rates.

## **7. Take decisive steps to reduce your expenses.**

For example, if you're paying out \$180 a month for premium cable channels, you have the power to cut your cable bill simply by picking up the phone and calling the cable company.

## **8. Determine how you can bring in additional dollars.**

Consider a second job. Then, use the extra money you earn to pay off debts. Recognize you have the power to change things.

## **9. Keep your Master List with you throughout the day.**

Each time you're about to make a purchase, glance at the list and reflect on your bills. Ask yourself if you truly need what you're about to purchase. Allow yourself to feel proud about this new routine.

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## 10. Record your thoughts and feelings about the changes you're making.

It's a challenge to try to change something about yourself, and how you manage your finances is no different. Write down how you're feeling about adjusting your spending habits. Be optimistic that you can and will change your financial situation.

If you consistently find yourself running out of money, vow to follow these strategies to change your unhelpful behaviours.

You have the choice to alter your financial habits in powerful ways.

You can do it!

## Cheapskates Tip Store

### An Easy, Cheap Way to Hide Chips in Ceramic Tiles

We are about to rent out our house and of course want the best rental income. The kitchen floor tiles are a light grey and had been chipped over the years from heavy items being dropped. Luckily we had some spare tiles left here by the previous owners, but not enough to replace all the damaged tiles. I took a tile to my local paint shop and the paint man was able to get the exact colour match using his machine. Using a cotton bud with a little paint I dabbed over all the chips, let it dry and those chips are now impossible to see. I have washed the floor several times with a steam mop and the paint hasn't moved. The tiles look like new again and has saved a whole floor of re-tiling.

*Contributed by Rachel Hull*

### Bedwetting Time Saver

When toilet training my children for bedwetting during the night. I have saved so much time and limited disruption to my child by layering the bed. Using a mattress protector (ones that can be put in the dryer also) then a fitted sheet, then a mattress protector then a fitted sheet I do this for four layers. I have found especially at 2am in the morning that all I have to do is take off the top sheet and mattress protector then fix up my daughter and put her straight back to bed. A couple of times she has had two accidents in one night! So have found this very helpful and not too disruptive to the already drowsy child. Then I just wash the next day on my low tariff time.

*Contributed by Natalie Williams*

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## Putting Away Money for Your Bills

As we get paid fortnightly I worked out all my bills: power, phone, insurance, rates, etc. For the year then broke it down to monthly, then fortnightly and every fortnight I put that money into our credit card and have my bills direct debited that way I don't have to worry about them. The money is then always there for paying my bills. I also put in an extra \$30 for miscellaneous things get the frequent flyer points on my card by using the card. I find by doing this my Visa card is fully paid every month so I don't pay any interest on my card.

*Contributed by Anita Hill*

## Renovate Your Old Stools

**Approximate \$ Savings:** Up to \$840

Six years ago we purchased four stainless steel bar stools with white leather slings for our new home which cost around \$200 each. Over time the leather slings became worn and tore away from the stool frames. We desperately needed to replace the stools but we discovered it would cost \$250 each to purchase similar quality stools. As there was nothing wrong with the stainless steel frames we contacted the store where we purchased them to discover that we could buy new slings only (no frame) at a cost of \$40 each. We purchased four at a total cost of \$160 – way less than the cost of one stool! Even better the shop fitted them for free. Our stools now look brand new and saved us potentially \$840 if we had gone ahead and purchased new stools.

*Contributed by Shirl Cartmill*

## Not So Flat Batteries

**Approximate \$ Savings:** \$4

I have been throwing out my batteries to a light I have in the toilet, I had a idea this last time to try them in my wall clock and my clock is still working a month later with the same battery I would have thrown out. Then my alarm clock needed a new battery so I used the other "flat" battery and it is working fine two weeks later. I have saved buying two batteries. My next lot of batteries I will keep are my from my small torch to see if they will work as well. I am amazed that instead of throwing them out I have them still working in another item.

*Contributed by Lynette Stewart*

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## No More Paper Serviettes

Not sure if this is a new idea, but buying some cloth serviettes in the Op Shop means no need for paper serviettes at the meal table. You can just wash the cloth serviettes when you do your clothes. Saves quite a bit of \$\$, and ecologically cool too.

*Contributed by Darryl Cloonan*

**Editor's note:** You can make lovely serviettes out of old business shirts and pillowcases. Simply cut into squares, as large as you want them to be, and then either simply overlock, zig zag or hem. The fabric is soft and washes really well and you end up with a unique collection of napkins. *Cath*

## Ditch the Chemicals!

Learn from the past with this tip I got from a vintage hairstyling course - use talcum powder as a dry shampoo. Sprinkle it on dry hair and just brush it out. Works particularly great on my fringe which gets so manky after not washing it. Another tip is to ditch the shampoo! Bicarb soda, just 1 or 2 teaspoons, in a cup, mixed with a bit of water into paste. Mush onto head. Rinse. Done! I have long thick hair and have found I only need to do this twice a week (after the gym) and my hair feels so good.

*Contributed by Laura Birch*

## Try This Amazing Potato Pastry!

A soft cooked, well mashed potato can be used to make a pie base. Just cook it, cool it a little, mash it (no milk /butter) and using clean fingers press it smoothly into a pie tin. Bake at around 180 degrees Celsius for 10 minutes. Add whatever filling and put back in the oven to cook. The amount of potato depends on how many mouths and the size of the potato!

*Contributed by Marg Morters*

## MOO Fruit Jelly Slurps

My son loves to take those fruit jelly slurps as a treat a few times per week in his lunch box. The cost of each one is about \$1.20 so it is not very cost effective. I have discovered however that you can easily make your own and have them conveniently ready for the week. I had my son save a weeks worth of squeezy jelly containers and washed them. They I made up and Aldi jelly mix in a small jug and blew up the slurp container then filled it with the jelly. I put into the fridge to set. Once set I take them out and squish them around to break up jelly and then leave them out of the fridge. This gives them and same consistency as the ones from the shop. One jelly will make 2 to 3 jelly slurps depending on size saving me around \$3.20 per week.

*Contributed by Nena Zammit*

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## The Travelling Washing Machine

This hint is for people who like to travel this great country of ours. We enjoy travelling with our caravan to remote places so washing clothes can be hard away from laundromat facilities. We have solved this problem by carrying a large bucket with a lid in the back of the car. When we head off to a new destination, we fill the bucket with water, washing powder and clothes and the motion of the car agitates the water effectively to clean the clothes. We rinse the clothes out when we arrive and hang them to dry. We no longer have to spend money on laundromats whilst away.

*Contributed by Ann Riddell*

## Never Pay to Call 13 and 1300 Phone Numbers

**Approximate \$ Savings:** \$180 a year (depending on use)

This tip relates to a home telephone and not a mobile. After noticing my telephone bill rising each month, I decided to investigate where the extra cost was coming from. I am on a home bundle where I get allocated a certain amount of internet plus get charged a certain rate for STD calls and then all of my local calls are unlimited (or free). I soon found out it was the '1300' and '13' numbers which were adding a significant amount to my bill each month as they are not included in my local calls, but charge at a 35 cent flat call. As nearly all business numbers either start with 1300 or 13, the amount of calls I was making each month significantly added to my monthly bill and because many of these numbers work via a menu (very frustrating), on many occasions I called the number multiple times as I couldn't get through on the 1st or 2nd attempt, which added to the expense. So what I have done to eliminate this problem, is I jump onto the internet before calling a business number and go to their 'contact' area. You can usually find their business number listed for 'international callers' or even a free 1800 number listed, rather than the 13 or 1300 number. Depending on what I find, I use the cheaper alternative and it either is considered a local call (which I pay nothing further for) or I use the 1800 number which is free in any case. This quick, simple check has saved me up to \$15.00 a month on my phone bill.

*Contributed by Caroline Chapman*

## MOO Hair Mask

**Approximate \$ Savings:** \$10+

Making your own hair mask is so easy and so cheap! All you'll have to do is mix 1 egg (which is full of vitamins like E and A and is rich in proteins and fatty acids), 1 tablespoon honey and 1 teaspoon sunflower oil in a small bowl and apply it to the end of your hair and work your way up to the scalp. Cover with an old shower cap, Clingwrap or a freezer bag and leave it in for about 20 - 30minutes.

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Then wash as normal and leave it to dry naturally. Once its dry it will be soft, silky and moisturised. Wah-la! I've even use avocado or banana in the mix to make the mask a bit thicker and add more nutrients but that's optional. The base recipe will give great results even without adding extras.

*Contributed by Karina Watterson*

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The Cheapskates Journal is the monthly ezine produced by The Cheapskates Club for its members. This ezine is produced 12 times a year by The Cheapskates Club.

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