

# THE CHEAPSKATES

# JOURNAL

Bright ideas to save you money



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## THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

**September 2013**

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The Cheapskates Club -

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

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

**The Cheapskates Journal**

Brought to you by: The Cheapskates Club  
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Sep 2013

## From Cath's Desk

Hello Cheapskaters,

A happy Father's Day to all the Dads, I do hope you have a nice day.

I had an email earlier in the month from long time Cheapskater Suzanne. Suzanne has had a rather tumultuous year, with her husband losing his job, then becoming ill and finally her hours being cut back, as well as a few other more personal challenges.

Throughout it all we've been keeping in touch and not once has Suzanne complained. Every time we talk she tells me of some other way she's found to stretch the money or the time she has to fit the new reduced income lifestyle.

She also tells me every time we talk that her one regret is not listening to me and starting that Emergency Fund when times were good. She was sure if they had a financial emergency they'd be able to cope, they had plenty of credit and equity in their home. "I didn't think Disaster could strike my family the way it did yours" she said. "We always paid our bills and never went without anything. I guess I felt secure, safe that we were doing well."

And in the space of a few weeks that security vanished, along with the little savings in the bank and the ability to pay all the bills on time.

Now Suzanne wouldn't be crazy to be upset by the sudden change in circumstance. Instead she has spent the last eleven months picking my brain and changing attitudes and habits. Despite the drop in income and a slight hiccup during the first month when she was finding her feet, she's been able to pay the bills on time,

resist the temptation to resort to using the equity in their home or their credit cards and actually start a small Emergency Fund which she contributes to each fortnight.

"It hasn't been easy. John has worked whenever he can and I've taken on three part-time jobs. The kids have done their part and both of them have jobs and have taken over their own expenses. I look back and smile at the change in myself. I am strong now, and my family is strong. It took a series of small disasters to make me realise we could ditch the unimportant stuff so we have the money and time to enjoy the things that are important to us. I could kick myself that I didn't listen to you eight years ago!"

I'm getting plenty of emails like Suzanne's lately. The world economy and the looming federal election seem to have many Cheapskaters looking at their finances. I love to hear that. I love to hear that one Cheapskating family are facing a huge financial challenge in 2014, but they will be prepared because they are building their Emergency Fund and their Peace of Mind account, paying off debts, stockpiling groceries and growing and preserving their own food. Their income may be slashed to less than half what it is, but they won't endure any financial stress.

It's one thing for me to know how to live the Cheapskates way, and to tell you how to live the Cheapskates way. It's another to have others prove over, and over, and over again that it is possible to live the Cheapskates way: debt free, cashed up and laughing.

I'd like you to remember this saying: tough times don't last, tough people do.



No matter what life throws at us we know how to live the Cheapskates way and we will come through. We are Cheapskates, we stick together and we don't give up, no matter what.

Have a lovely month everyone.

*Happy Cheapskating,*

*Cath*

## Feature Article

### The No Power Challenge

My family are suffering shell shock at the moment because I've told them that for September we will be living with electricity for just 3 hours a day (except for the fridge and freezers, they will stay on).

After having the convenience of 24 hour a day power at the flick of a switch it is going to be interesting to see how we all cope.

It means we have to dig out the old wind-up clocks (no clock radios for alarms).

It means we need to make sure cameras, laptops and phones are charged and keep them charged during our power-on times.

It means we will be using the rechargeable batteries for torches and headlamps at night for reading, knitting, and finding our way around the house.

It means we need to find books to read or handicrafts to do or projects to make that don't require electricity for the evenings when we

won't be watching TV, DVDs or playing computer games.

It means we need to think about the food we will be eating and preparing.

It means we will need to be super organized with showers and vacuuming and doing the washing.

It means we will be leaving the curtains open longer of an evening to let in as much light as possible before we turn the lights on.

It means we will need to completely re-think the way we live.

Why am I being so mean and torturing my family like this?

We have come to believe that power at the flick of a switch is a right, not a blessing and a privilege. We expect to have light and power whenever we want it and we take it for granted.

Electricity isn't cheap. It's not cheap to produce, it's not cheap to use and it's not being kind to our environment (we don't utilise solar or wind power nearly enough in Australia).

I'm also hoping to change our habits. We rely on having power at the flick of a switch, regardless of the time of day or the cost.

But what if we didn't have that convenience? What would we do if electricity was only available at certain times or sporadically (anyone old enough to remember the rolling blackouts of the 1970s and early 1980s?)

We need to re-think the way we use electricity and our appliances. To do this I asked for volunteers to trial using electricity just three



hours a day for 48 hours. The volunteers kept diaries of the experience, jotting down the appliances they used, how long they were used and how they found the experience.

The results were mixed. Some households found it quite easy, some just couldn't manage it. Others realised they took power for granted and used it whether they needed to or not. And some households learned some new ways to manage their power use and hopefully save some money and some greenhouse gases.

Bluebell234 and her family took up the challenge.

"On August 13th I presented the challenge to our family. At 5:20 pm we commenced the challenge. Little ones were eager to win a prize and immediately ran around and turned all the lights off."

Bluebell234 and I discussed turning the heater fan off. I am very familiar with the climate zone Bluebell234 lives in and no heat just isn't reasonable, especially with little ones (and sick little ones at that) in the house.

I am super impressed that even with small children and wretched weather the family was able to stay the distance and made it the full 48 hours.

Wendy loves a challenge and took to this one enthusiastically. Unfortunately as Wendy wrote "the latest one was a disaster in our house". With work and school schedules and extra activities access to power for three hours a day just didn't work.

Wendy found it difficult to manage her usual household chores, which includes making the family's bread, with limited power. She also

found work schedules and her daughter's school schedule just didn't fit within the power use challenge.

What Wendy and her family did discover however, is that they have scope to drastically reduce their use of power, making savings to the household budget and cutting greenhouse gas emissions, and they plan to continue with the changes they made during the 48 hour challenge.

Cheapskater Mimmy lives with her husband, dog Penny and horse Charlie. Mimmy and John took on the challenge and not only survived the 48 hours of restricted power but have taken it further and are thinking of making it a regular weekly event!

Mimmy wrote "Well we did it. This challenge made us think twice about turning on power, do we need to turn on this switch? I learnt I don't need to switch on the pantry light or my bedroom light every time I walk in there. It's been good preparation for when Smart Meters come in and we will want to use power at certain times. We handled the 48 hours well but for a longer block it would be difficult. We may do this challenge once a week or fortnight to save power."

Mimmy is right, living without power is a challenge in our world. Australians don't suffer too badly from blackouts or brownouts, when they are common overseas. We have a gentle climate and that helps. We have excellent utility services and that helps. And of course we have a small population (in the grand scheme of things) and that helps.

So is it possible to live a 2013 lifestyle with access to just three hours of electricity a day? I think it is.



You need to be flexible. You need to be organized. And you need to be able to think outside the square.

When you rely on electricity and it's not there you suddenly find baking an issue. Some alternatives to baking are no bake slices. Or experimenting with a covered barbecue. Or perhaps building and using a solar oven; You can even bake bread in a solar oven. In our climate solar ovens work all year round, they may take a little longer in winter but they still cook.

Can you find an alternative to a slow cooker if there's no electricity to run yours? Yes - an old fashioned hay box cooker! They are really easy and cost almost nothing to make and they work! You can cook a casserole or stew or soup or rice or pasta in a haybox cooker.

Vacuums can be replaced by - yes, you guessed it - brooms! A simple straw broom does an amazing job of sweeping and cleaning a carpet. Or what about a carpet sweeper? They work too, and they are a lot lighter than a vacuum cleaner to drag around.

I use my mixer and food processor every day. The mixer and food processor are easily replaced with a good set of knives for peeling, slicing and dicing. If I had a lot of food to chop, I could use my V-slicer. To whip cream or beat a cake batter I could use my wire whisk or an old-style egg beater.

That's the kitchen covered. But I use a hairdryer every morning and Hannah uses a straightener and a curling wand. It may take a little longer than five minutes but towel drying and brushing or using rollers does the same job. Do you know you can get heated rollers that work

by being heated in boiling water? You can - I have a set.

No TV wouldn't be a problem for me, I don't mind reading or knitting or playing games. There are plenty of things to do besides watch television.

Lighting might be an issue if you don't like candles. I'm not fond of them, but there nifty little wind-up torches that provide good light. Or solar-powered garden lights.

Not using electricity, or using limited electricity, is not only possible in 2013 Australia, but easier than first thought.

The non-powered alternatives are there, many of them you may already have.

So could you live with access to electricity for just three hours a day? I challenge you to try it during September, it's eye-opening.

## A Thoughtful Moment

### Hey, Wasn't this Us?

A little house with three bedrooms,  
 One bathroom and one car on the street.  
 A mower that you had to push  
 To make the grass look neat.  
 In the kitchen on the wall  
 We only had one phone,  
 And no need for recording things,



Someone was always home.  
We only had a living room  
Where we would congregate,  
Unless it was at mealtime  
In the kitchen where we ate.  
We had no need for family rooms  
Or extra rooms to dine.  
When meeting as a family  
Those two rooms would work out fine.  
We only had one TV set  
And channels maybe two,  
But always there was one of them  
With something worth the view.  
For snacks we had potato chips  
That tasted like a chip.  
And if you wanted flavour  
There was Lipton's onion dip.  
Store-bought snacks were rare because  
My mother liked to cook  
And nothing can compare to snacks  
In Betty Crocker's book.  
Weekends were for family trips

Or staying home to play.  
We all did things together --  
Even go to church to pray.  
When we did our weekend trips  
Depending on the weather,  
No one stayed at home because  
We liked to be together.  
Sometimes we would separate  
To do things on our own,  
But we knew where the others were  
Without our own mobile phone.  
Then there were the movies  
With your favourite movie star,  
And nothing can compare  
To watching movies in your car.  
Then there were the picnics  
At the peak of summer season,  
Pack a lunch and find some trees  
And never need a reason.  
Get a cricket game together  
With all the friends you know,  
Have real action playing --



And no game video.  
Remember when the doctor  
Used to be the family friend,  
And didn't need insurance  
Or a lawyer to defend?  
The way that he took care of you  
Or what he had to do,  
Because he took an oath and strived  
To do the best for you.  
Remember going to the store  
And shopping casually,  
And when you went to pay for it  
You used your own money?  
Nothing that you had to swipe  
Or punch in some amount,  
And remember when the cashier person  
Had to really count?  
The milkman used to go  
From door to door,  
And it was just a few cents more  
Than going to the store.  
There was a time when mailed letters

Came right to your door,  
Without a lot of junk mail ads  
Sent out by every store.  
The mailman knew each house by name  
And knew where it was sent;  
There were not loads of mail addressed  
To "present occupant."  
There was a time when just one glance  
Was all that it would take,  
And you would know the kind of car,  
The model and the make.  
They didn't look like turtles  
Trying to squeeze out every mile;  
They were streamlined, white walls, fins  
And really had some style.  
One time the music that you played  
Whenever you would jive,  
Was from a vinyl, big-holed record  
Called a forty-five.  
The record player had a post  
To keep them all in line  
And then the records would drop down



And play one at a time.  
 Oh sure, we had our problems then,  
 Just like we do today  
 And always we were striving,  
 Trying for a better way.  
 Oh, the simple life we lived  
 Still seems like so much fun,  
 How can you explain a game,  
 Just kick the can and run?  
 And why would boys put football cards  
 Between bicycle spokes  
 And for twenty cents, red machines  
 Had little bottled Cokes?  
 This life seemed so much easier  
 And slower in some ways.  
 I love the new technology  
 But I sure do miss those days.  
 So time moves on and so do we  
 And nothing stays the same,  
 But I sure love to reminisce  
 And walk down memory lane.  
 With all today's technology

We grant that it's a plus!  
 But it's fun to look way back and say,  
 Hey look folks, THAT WAS US!

## Not Ready for Gardening?

Last month (How to Start a Food Garden) I talked about getting started at growing your own food. You may be interested in sustainable living, organic food and saving money, but feel like now is not the time for starting your own garden. If you don't have space, the climate or the time to garden there are still many things you can do to contribute to the health of the planet as well as your own.

## Buy Local

The less your food has to travel, the fewer fossil fuels will be used for your food. When you can, try to buy produce from local farmers or farmers markets. Not only will you be supporting local business, you'll also find that the produce tastes delicious and fresh.

Farmer's markets have sprung up in many urban areas. If you don't live near farmers, check to see if farmers are coming to your area to sell their harvest. It's also possible to find local produce at your local supermarket.

Many supermarkets carry produce from local farmers. You'll simply need to look for labels in the produce section for local produce. This is a great way to support your local farmer without having to look further than your own neighbourhood.



## Buy Organic

Organic products also offer a sustainable solution for families. These products are often initially more expensive than their non-organic counterparts. The saving comes in less waste, better health and of course less impact on our world. You'll want to look for the symbol for organic produce to guarantee you're buying organic.

While this can cut down on the dangers of the food you buy, it's important to know that things that are labeled organic aren't always regulated as well as one would like. You're still better off being able to purchase from someone local whom you can trust.

Organic foods also tend to travel great distances to get to the supermarket. That means your food requires the use of fossil fuels. But when you're not able to buy locally, organic is the next best choice.

## Join a Co-Op or CSA

Another option that's gaining popularity is a farm co-op or CSA (community supported agriculture). To participate, you typically will buy a share of the harvest. You might have to pay up front or through monthly payments. Purchasing a share will allow you to get a percentage of the harvest.

This type of plan will result in getting a box of varied produce from a farm. The vegetables and fruits you receive will be those in season and ready to harvest each month. This is a great way to buy local regularly.

Some co-ops and CSAs also require volunteer work where you and/or your family come and

actually do the buying and packing or help to take care of and harvest the crops. While you don't have to do all the gardening yourself, this gives you a chance to participate in the growth of your food. If you're a beginner gardener this is a really good way to get started and learn the basics.

It's really the best of both worlds to help nurture and care for the food you eat without the burden of having to be 100% responsible for your crops. Many people find that this is a great way to get delicious produce at a good price and help their family get involved in food production.

## The Intimacy of Food

It's so common that we don't think too much about the food we eat. But really, food is the most intimate relationship one has in life. You share your body with food several times each day.

You'll want to make sure that what you're eating is something that's safe and contributes to a sustainable system for the planet as well as being budget friendly.

## How to Avoid Debt Relief Scams

There are few things more stressful than drowning in debt. Ethics and fiscal responsibility dictate that consumers face up to their debts and pay them until they are cleared, preferably according to the terms of the debt agreement. Whether that debt be a loan, a credit card, a mortgage or any other kind of debt, there will be an agreement outlining the terms for repaying it.



When you can't repay that debt it is very tempting to believe the claims by debt relief company, claims that are frequently too good to be true. Thousands of people are taken advantage of every year and left with the same debts they had before – after paying out hundreds or even thousands of dollars for some debt relief.

Don't fall victim to their scams! Become knowledgeable about the most common scams and how to avoid them.

### **Debt Settlement Scams**

In this type of trick, the debt settlement company advises you to stop paying your bills. Instead, you're told to deposit your payments into an account while the company negotiates a payoff with your various creditors. Meanwhile, the debt settlement company is drawing its fee from the account that you created.

Debt settlement programs can work, if the company is actually doing the work for you. Frequently, the debt settlement firm does nothing other than collect fees. All this time, you're getting into more and more trouble with your creditors and losing more and more money.

One of the big clues that you may be dealing with a scam company is if the firm won't go into any details about anything. Vagueness is the big tip-off that something isn't right.

### **Debt Consolidation Scams**

Essentially, the firm collects a fee upfront and then never delivers the service. You can avoid this by avoiding paying up-front.

Be wary of any firm that requests your personal information before they provide you with a quote. They don't need your bank account numbers to quote a fee to you. A reputable firm can give you a quote knowing only your creditor, balance and interest rate.

### **Credit Repair Scams**

There are reputable firms that can help you with your credit. You shouldn't have to pay a fee to have them take a look at your situation. There are also companies who will charge you a fee to "repair" your credit when very often your credit report cannot be changed; in most cases defaults and credit history can't be removed from your credit report.

According to ASIC, a shonky credit repair company will often employ the Ombudsman on your behalf to help with assistance to repair or modify your credit report, then charge you a hefty fee even though the Ombudsman's services are free of charge.

Again, the scam is to collect money from you (up to \$1,000) and then never actually perform the work. During the interview process, they'll ask for your debit card or bank account information. Don't give it to them! This is information they don't legitimately need. They'll start charging your account, and it's not easy to get them to stop willingly.

### **A Simple Solution**

The solution to all of these scams is the same. Never provide them with more information than they need. No one needs to verify your identity or get financial information from you before an agreement has been reached.



Avoid paying upfront fees. An initial interview should be free. Your banker doesn't charge you money to talk to you; don't pay these guys, either, until they've been hired.

Verify that they're reputable. Check and see if there have been complaints filed against the firms you're considering. In the online world, it's difficult to hide anything. Do your homework and you should be okay.

## Do It Yourself

Another solution is to simply do as much as you can yourself. You can very likely settle your debts or repair your credit better than a firm will do it for you. Educate yourself and take the bull by the horns and use the money you would have paid in fees to pay down your debt!

You are quite capable of negotiating with your creditors to pay your debts. Often they will agree to lower payments or reduced interest or even, on rare occasions, to clear the debt for a lump sum payment of part of the debt. You won't know if you don't ask. If you are refused over the phone, put your request in writing. Be sure to keep notes of all phone calls and correspondence in case you need to query something in the future.

If you are able to reach an agreement with your creditor, ask for the details to be confirmed in writing. Ask them to confirm:

- The date
- The amount owing
- The amount to be repaid
- The payment amounts

- The due date of each payment
- The interest rate and any additional interest that may be accrued

If you do negotiate a repayment plan you must stick to it. Do not agree to a repayment plan and then ignore it, you will end up in a much, much worse situation that you will not be able to negotiate your way out of.

Debt relief scams are everywhere. They advertise on television and in magazines and newspapers. The ads pop-up on websites you browse and in emails you receive. These disreputable firms prey on the desperate. Check out anyone you're considering before you hire them.

Before you hand over any financial details or sign any agreements, make sure you know exactly what you are paying for. Find out exactly what the company is going to do for you and what the fees and charges will be. And guard your money and personal information until you see that they're doing the work they promise and you can avoid being taken in by these scams.

## 8 Places to Get Items for Free

There are plenty of places that give out free samples, but have you ever thought about the possibility of getting something more substantial for free?

It's possible to get items at no cost at all that are in excellent condition if just you know where to look. Before purchasing something new, it might be worth the time to see if there is the possibility to get it for free.



Look in these places to obtain valuable merchandise at no charge:

### 1. Colleges and universities can be a goldmine at the end of the school year.

Students buy all kinds of things during the school year that they can't take home in November. Furniture and appliances are commonly available.

- Taking a drive around your local colleges or universities is a great way to find free items in good condition.

**2. Consider moving sales.** It's not uncommon to find people giving away items for free just to get rid of them because they are moving. These are not the same as yard sales. The main focus is getting rid of items that are in the way or too costly to move long distances.

- It can be very advantageous to show up to the sales at the end of the day. The owners are more willing to let items go that haven't sold.

**3. Garage sales are another good option.** It is also a good idea to visit garage sales at the end of the day. Sellers are more willing to wheel and deal. They tend to be a little more desperate at the end of the day to get rid of stuff. You might be able to pick up a great deal.

### 4. Pick up items from the side of the road.

You've certainly seen a desk or couch at the end of someone's driveway. Why not stop and pick up something that is in great condition?

- Some folks just don't want to be bothered with trying to sell their unwanted items. Some just like to give things away.

- You might be the recipient of something nice or even valuable. You'll never know unless you stop and grab it.

**5. Visit the Freecycle website.** Freecycle is a free to use website where people can list things they want to give away. The owners of the website are trying to assist others while simultaneously keeping items out of the landfill. You can get rid of your unwanted items and get something you need from someone else for free.

**6. Look on Facebook Marketplace.** Many people will list unwanted items here. You can set up your Facebook settings to alert you when something you're looking for becomes available. There are a wide variety of items and you don't have to do anything other than use Facebook.

**7. Other social media sites can be a source of free items.** Businesses and people will send out emails, messages, or tweets informing others of free items that are available. Social media can be a great tool for many things.

### 8. The newspaper classifieds are still useful.

Though not as popular as it once was, there is still much value in looking for things the "old-fashioned" way.

- Your newspaper's classified section can still be a good place to find free items.
- Many individuals will still take out an ad in the paper. Check it out!

It might seem odd that people would give away a perfectly good couch or refrigerator for free. However, these items and more can be found if you know the right places to look. All it takes is a little time and effort, and you're likely to find



something you would be proud to own for free. Give these sources a try and see what happens. The money saved can be well-worth the time.

## Protect Yourself While Shopping Online

As we are nearing the busiest shopping time of the year, more and more of us will be using online shopping to save money, time and energy.

The convenience of shopping online can also place your identity, credit cards, and checking account information into the hands of the unscrupulous. The good news is that there are some effective strategies to follow to protect yourself while shopping online.

**Avoid opening hotlinks and attachments,** even if they appear to be coming from a business you trust. Hackers can mail virus-filled links using spyware or by phishing from websites they've constructed to look like the website of your bank or favourite boutique.

**Be smart about your smartphone.** Use your phone's pass code system. It's one more way to discourage a hacker from obtaining your personal information. The hacker will move on to the next person who isn't using a pass code.

**Pay close attention to monthly statements.** Go through each statement line by line. Be sure you recognize each charge. If you're unable to identify it, contact the credit card company right away to inquire.

**Refrain from online shopping while in your favourite coffee shop or food court.** Such public wifi networks are a hacker's dream. The

hacker just might be having coffee at the table right next to you.

**Change passwords often.** This one is tough, but worth the effort. Use capital and lower case letters with numbers and symbols. Use character names from your favourite play, book or TV show. You can use terms from your favourite sport. Strive for passwords with 10 to 14 characters.

Don't be afraid of online shopping, it is a very safe and convenient way to shop. But as you need to be wise shopping in a physical store, you need to be just as wise when you are shopping online, even if you are sitting in your favourite chair in your lounge room.

## Dear Cath

**Q.** It's almost the end of the school year for my 17-year-old daughter, Miranda (she's in Year 12, only 7 weeks left of school for her). She says she wants to go to university, but she's not out there trying to earn much money to help get her there. In fact, she asks for \$20 a couple of times a week.

When she babysits or works at her friend's mother's boutique on an occasional Saturday, she blows the money on eating out or buying stuff she doesn't need. She keeps telling us she doesn't have time to get a part-time job because she has to study, although she seems to have plenty of time to socialize.

I know she will be able to get some assistance with her fees, but I don't think her father and I should have to support her, and I don't believe she should expect the Government to support her while she isn't prepared to even try and support herself. What can I do to help her see



the importance of saving for her own education and paying her own way in life? Janice Freeman

**A.** Raising kids in today's financial economy isn't easy (I know, we've raised three). As a parent, you're charged with the responsibility of ensuring your kids learn the value of a dollar.

There are several things you can do to encourage Miranda to take some responsibility for her own education:

1. First stop freely handing out money to her! You are not her banker, you are her mother. You had to work for that money, it's only fair she do so too. To instil in her that money must be earned, make a list of jobs she can do around the house and the amount you'll pay her to do them. When she completes a job, pay her and praise her for her efforts. It's almost going back to baby training days, but if that's what it takes, do it. Just remember there are jobs to be done as a part of a family and a household, and there are extra jobs that can be considered as "paid work".

2. Compliment her on babysitting and working at the boutique. At least she's doing something to earn money. Remind her that she'll need pocket money for Christmas and over the summer holidays, as well as when she starts at Uni and she can contribute now to that "cause."

3. Bring up the topic of getting a job. Tell her you expect her to work at least 24 hours a week and save at least 50% of what she earns to cover her Uni expenses. Watch and listen to how she responds. Does she seem interested but scared about applying for "real work?" Gauge your response based on her reaction.

4. Provide encouragement if she seems unsure of herself. Offer to help her look through the

jobs listings in the newspaper or take her to talk to prospective employers about work.

5. Advise her to set her alarm for no later than 9:00 a.m. to get the most of her weekends and summer holidays. She'll have more free time to enjoy the things she loves to do and the people she likes to spend time with. Plus, she'll be more productive in efforts to find work.

As you encourage her to take more responsibility in these ways, explain how they'll help her learn to confidently manage her own money. Speak to her the way you speak to other adults in your life, with tact and diplomacy, rather than as a parent who's annoyed.

When you follow through with these suggestions, Miranda will realize the importance of learning how to contribute to her own education. She'll likely follow through when she gets the message that it's time to step up and take responsibility for her future. Good luck.

## On the Menu

### Muffin Magic

Muffins are a nice treat, but they can also be a healthy addition to a lunchbox or breakfast. They even make a nice dessert if they are warmed and served with creamy egg custard.

#### Greek Yogurt Raspberry Muffins

##### Ingredients:

5 tbsp butter

1/2 cup sugar



1 egg

3/4 cup Greek yoghurt

1-1/2 cups SR flour

1/4 tsp bicarb soda

3/4 cup raspberries (fresh or frozen)

**Method:**

Preheat the oven to 180 degrees Celsius and prepare a muffin pan, either with olive oil spray or paper liners. Put the butter and sugar in a mixing bowl and beat with an electric mixer until light and fluffy. Add the egg and beat with electric mixer until just combined. Add the Greek yoghurt, and beat again until just combined. Sift the flour and bicarb soda. With electric mixer running slowly, carefully add dry ingredients to wet ingredients, mixing until just combined - do not over-mix. With a rubber spatula, fold in the raspberries, being sure to carefully get the berries distributed evenly through the batter, but not over-mixing. The batter should remain thick and not get runny by over-mixing. Fill the muffin cups 2/3 full. Bake in preheated oven for 20 to 25 minutes or until the edges brown a bit and a toothpick poked in the middle comes out dry. Remove from the oven and allow to cool slightly, then remove from the muffin pan to a cooling rack.

Cost: \$3.50

**Always Ready Muffins****Ingredients:**

3 cups rolled oats (not Quick Oats)

1 cup hot water

3/4 cup raw sugar

1/4 cup molasses

1/2 cup coconut oil

2-1/2 cups wholemeal flour (or gluten free flour blend with xanthan gum)

2 tsp bicarbonate soda

1 tsp salt

2 eggs

2 cups buttermilk

1 cup dried fruit

**Method:**

Mix oats and hot water. Let stand 5 minutes to soften oats. In a separate bowl, cream butter, sugar, eggs and molasses. Add oat mixture, bicarb soda, salt and flour alternating with milk. Store, covered, in the fridge up to 4 weeks.

To cook: Fill greased muffin tins or cupcake liners 2/3 full (I use an ice cream scoop.) Bake at 200 degrees Celsius for 20 minutes or until a toothpick inserted in the middle comes out clean. Makes about 3 dozen.

The beauty of this recipe is that you cook as many as you need and chill remaining batter for next time.

Cost: \$4.10

**English Muffin Bread**

If you love English muffins, but find the shape and size leaves you wanting more, this is the



bread for you. Sliced it can be used for sandwiches or toast.

**Ingredients:**

5 1/2 cups warm water

6 3/4 teaspoons active dry yeast

2 tbsp salt

3 tbsp sugar

11 cups plain flour

**Method:**

Place all ingredients in a large bowl and mix just until incorporated. It will turn into a very wet, sticky dough. Leave the dough in the bowl and let it rise until double in size. Spoon this sticky dough into four well-greased loaf pans. Let rise in pans until dough reaches the top of the pan. Bake in a preheated 175 degree Celsius oven for 45 minutes or until golden brown. Ten minutes before done, brush with melted butter. Makes 4 loaves. Bread will be moist at first, allow it to cool completely before slicing. This bread freezes beautifully. I slice it before freezing and just take the number of slices I need from the freezer.

If the idea of four loaves of bread is overwhelming, you can easily and successfully halve the recipe to make two loaves of bread.

Cost: \$2.15 for four loaves.

**Quotes of Note**

Life is not about ALL the wrong moves you made,

Life is about the one right move that made ALL the difference.

~~James Lockhart~~

~~~~~

If you want to conquer fear, don't sit home and think about it. Go out and get busy. - ~~Dale Carnegie~~

~~~~~

One way to keep momentum going is to have constantly greater goals.

~~Michael Korda~~

~~~~~

Do more than is required.

What is the distance between someone who achieves their goals consistently

and those who spend their lives and careers merely following?

The extra mile.

~~Gary Ryan Blair~~

~~~~~

You don't have to get it right,

you just have to get it going.

~~Mike Litman~~

~~~~~

The greatest fine art of the future will be



the making of a comfortable living from a small piece of land.

~~ Abraham Lincoln~~

~~~~~

Talk doesn't cook rice.

~~Chinese Proverb~~

~~~~~

Interdependence is and ought to be as much the ideal of man

as self-sufficiency.

Man is a social being.

~~Mohandas Gandhi~~

~~~~~

Freedom is the greatest fruit of self-sufficiency.

~~Epicurus~~

~~~~~

# Living the Cheapskates Way

## Using Your Credit Cards Wisely

Credit cards are convenient on so many levels. With credit cards, you don't have to carry large amounts of cash, you can pay quickly and easily, and you don't even have to pay immediately.

While the benefits are numerous, credit cards also carry a serious responsibility.

It's very tempting to go on spending sprees or neglect to pay your bill on time, but irresponsible use of a credit card can lead to severe financial repercussions, including mounting debt, wasted dollars, harassment from bill collectors, lowering your credit score, and even bankruptcy!

Fortunately, credit cards aren't a terribly complicated concept. A good dose of common sense and fiscal responsibility will go a long way.

Follow these tips to manage your credit cards wisely:

**Start with debit cards.** Almost all cheque accounts now come with a debit card. If you're considering getting a credit card, it would be smart to start with a debit card as training.

A debit card operates in a similar capacity to a credit card: the merchant runs it through the scanner and you sign the receipt. The only difference is that, where credit cards put off the payment, debit cards process the transaction immediately. This restricts your spending to only what you have in your bank account.

**Only buy what you can afford.** A good rule to follow when it comes to credit card use is to simply ask yourself if you have the money for your purchase. If you don't, then don't buy it.

If you have a payday coming between the purchase and the arrival of the monthly credit card bill, you can usually flirt with the line, but when it comes to credit, it's usually better to err on the side of caution, especially if you're new to the world of credit cards.



**Wait to buy high end items.** There are rare occasions where it's not feasible to wait, like if you need immediate car repairs. However, most expensive items can wait until you save the funds to buy it.

If you do buy an expensive item, quit using the card until it's paid off in full. A major challenge you may face with credit cards is that you'll buy some large indulgence, and then you'll continue to use the card. Doing so makes the balance out of reach and nearly impossible to pay back at the high credit card interest rates.

If you stop using the card until the item is paid off in full, the interest charges will be kept to a minimum and you won't find yourself drowning in debt.

**Small purchases add up.** Even more dangerous than the big purchases are the little ones. It seems paradoxical, but it's true. With a large purchase, you (ideally) go in knowing that this is a big deal and compensate accordingly. It's trickier with smaller, but regular purchases, like lunch or a tank of gas.

We tend to dismiss small charges as insignificant: five dollars here and there. Before we realize it, though, we've racked up a hefty balance!

**Keep track of your purchases.** A good way to ensure your purchases don't spiral out of control is to keep track of all of your purchases. A spreadsheet or even a small notebook should meet your needs quite well.

Pay off the card in full whenever possible. Ideally, when your credit card bill comes in, you'll be able to pay off the balance in full. If it's possible to do so, then do it. If you can't pay it off right away, then pay it as quickly as you can.

Paying your credit card in full keeps you out of debt and saves you a ton of money on interest and fees.

Credit cards are convenient and can help you to maintain an excellent credit rating, when used appropriately. They grant you power, and like any power, it requires an equal amount of responsibility.

## Cheapskates Tip Store

### Easy Clean Grill

Napisan is a great soaker for the griller. Use very hot water, leave it overnight and that thing will shine!

*Contributed by Jennifer Rowston*

**Editor's note:** A generic soaker or washing soda or dishwasher powder will also clean up your grill, stovetop trivets and oven racks, even the barbecue plates! Just fill the laundry sink with hot water, add the soaker and then the items (make sure they are fully submerged) and let them soak overnight. Next morning pull the plug, rinse under hot water and dry. As Jennifer said, they will shine! *Cath*

### Stop Throwing Out Your Juice Pulp

**Approximate \$ Savings:** \$5-\$10 per juicing

We recently purchased a food processor (so we can make our own bases and pastry) and noticed how much pulp was left over when we used the juicer. When we worked out how much in dollar value we would have thrown out, especially when we're juicing for 4 kids and 2 adults - well, the juice was delicious, but



throwing the pulp out was disappointing to say the least. So, instead of adding it to our compost, we now add the fruit pulp to muffins, slices, muesli bars and cakes, and the veggie pulp goes into savoury muffins and our spaghetti Bolognese sauce and soups! Not only are we adding those extra nutrients to our snacks and meals, we're not throwing \$\$\$ into the compost anymore.

*Contributed by Coleen Summers*

## **Classy and Cheap Cake and Biscuit Decorations**

**Approximate \$ Savings:** \$5.00 each time

I love baking, but I couldn't afford the expensive bought decorations. So I made coloured sugar. All that is required is regular white sugar - no need to use castor sugar, food colouring - liquid colours work best, and a plastic sandwich bag.

Place 1 cup sugar in sandwich bag, add a few drops of colour, seal bag then mix well by kneading the colour through the sugar. The mixture will be slightly damp. Dry by placing on baking paper on oven tray in oven at 50 degrees Celsius for 10 minutes. Then put back in sandwich bag and 'crunch' it up. Beautiful coloured sugar to sprinkle on icing, sugar-toast, and biscuits, for a fraction of the cost of store bought item.

*Contributed by Tracey Smithers*

## **Good Vacuum Flasks Save Money!**

**Approximate \$ Savings:** An example 77.7 cents per dim sim!

I recently invested in a good kids vacuum flask for each of my children. Whilst the initial outlay was not cheap (\$25 each I think) I have already recouped the cost and started saving money. One of my daughters has started school this year and LOVES her coloured food flask. Whilst I don't mind buying a lunch order now and then, the amounts soon add up. I worked out I can buy dim sims at Aldi, and cook them in the microwave in about two minutes. They don't have lunch until 1.30pm and she says they are still hot then. Each time she has two dim sims that is a saving of \$1.55. She also enjoys left overs, soup etc. rather than boring old sandwiches every day (which often come home half eaten). We have six kids between us and recently went for a day out. I made some "special" chicken and corn soup which filled us all up for lunch - perfect! Goodness knows what it would have cost for bought lunches for eight of us!

*Contributed by Louise Scott*

## **Perfect Slowcooker Roasting**

I have had great success roasting chickens, topside roasts, marinated beef roasts in my slow cooker by simply placing a bread and butter plate in the base of the slow cooker and sitting the meat piece on that to keep it off the bottom of the dish. There is no need to use water when you do this.

*Contributed by Lyn Tisdell*

## **Cleaning Up a Wee Mess**

**Approximate \$ Savings:** On average \$4 per box of 200 sheets.



In 1998 I sent a letter to Pine O'Cleen about this product idea that I was using and a result of that letter we have 'Cleaning Wipes' in the supermarket that are over priced. At the time of sending the letter I had two small children and now have two teenagers and an additional two small children. I continue to use my idea and I save a lot of money. I utilise a plastic tub (previously purchased with baby wipes but any air tight container will do); I purchase the cheapest baby wipes that I can buy. Sometimes even the Huggies brand is cheaper than the no name brand. I use a strong disinfectant and pour enough to soak into each wipe. I then leave that tub in the toilet for a quick clean up of the seat or floor (as we know sometimes children just don't quite make it in the bowl). This is great for when you have guests and notice the toilet is not as clean as you would like it, you don't have to pull out all the cleaners in front of your guests.

*Contributed by Michelle Alex*

## Two Recipes Same Prep Time

I noticed a lot of cuisines have the same or similar ingredients, so I always have canned tomatoes, canned beans or chickpeas, dried chilli, coconut cream, tomato paste, rice, pasta, pepper and dried spices on hand. I always buy the same fresh vegies in bulk, usually from fruit markets, saves when you buy whole pumpkin and 1kg bags of carrots and pre-packed potatoes also whole bunches of celery. The fruit markets run bulk buys on canned tomatoes combined in a sale with canned beans.

Today I cooked a vegie korma and a bolognaise style sauce using the same vegies, which both incorporated chopped brown onion, garlic,

celery, carrots, green beans, butternut pumpkin, tinned tomatoes and spices.

First the veg korma. I fried half my prepared chopped brown onion and garlic in oil, added chilli flakes and 2 tablespoons of dried korma powder (from fruit market). After a minute or so, I added half of my prepared diced carrot (\$1.98 bag 1kg), butternut pumpkin (\$1 each this week), chopped green beans (\$2 for a 500g bag) and added diced potato. After another minute or so in went canned tomatoes, 2 cups of water with a vegetable stock cube. I simmered the mix until the carrot was tender then in went the canned chick peas. Simmered again until the mixture was reduced and thick, then I removed it from the heat and added coconut cream (69c at Coles or you could use a little fresh cream). The amount I made served 6.

Now for my bolognaise sauce. I fried the rest of my onion, garlic and chilli flakes, same as with the korma dish. Next in the pot was some dried Italian herbs, then my carrots, celery, beans, then 500g minced beef. After the beef browned in went the canned tomatoes, salt and pepper, 2 cups water, a stock cube, 1 tablespoon of tomato paste and a dash of hubby's red wine! If you want chilli con carne, tweak this with more chilli flakes, dried cumin and paprika, add a can of red beans and leave out red wine.

I make a big pot of basmati rice, perfect for the korma and chilli con carne, and for the bolognaise sauce I do some pasta.

Perfect for Friday nights as we like to settle down to the football, the family serve themselves, however much they want of either dish, and the rest goes into take away food containers with rice or pasta at the bottom and one of the two sauces on top. The lid is labeled



either korma or bolognaise and they are put into the freezer for a quick lunch or easy dinner.

*Contributed by Cathy from Sydney*

## **Nail Polish Freshens Up Tired Heels**

I often get the heels of my good shoes caught in places - footpath cracks, grates near buildings - which strips the leather from my heels in small chunks. I was going to take them to a shoemaker to get repaired but really, it was just the heels making them look old and tired. Instead, I went to a cheap store and looked for nail polish to match the heel. I found a black, a white and a nude beige for \$2 each. These match most of my shoes, and meant that I could carefully colour in the missing parts of leather. No one gets close enough to my feet to notice the patch job and I get to keep wearing my lovely shoes without having to pay for new heel repairs constantly!

*Contributed by Lisa Bright*

## **Think Outside the Square When Stockpiling**

It pays to think outside the square with stockpiling. About 8 years ago, I came across brand name photo paper being cleared out of a supermarket at ridiculous prices (try \$3 instead of RRP of over \$20) and there was absolutely nothing wrong with it - all still in its original packaging. Needless to say, because I do a lot of home printing of photos, I stocked up heavily (by heavily I mean I filled a filing cabinet drawer with nothing but photo paper and was able to do it for around \$120 - the price of 4 of the A4 sized packets). I am still going on this photo paper and have used it to make gifts for Christmas, etc. (like coasters for my nana with

her great grandkid's pics on them, frames for the grandparents, birthday invitations, our engagement invitations, etc.). Teaming this up with cheap generic ink has made it cheaper and more convenient than going into any photo kiosk in stores. I'm forever on the lookout for cheap photo paper to replenish my stash as I now have two children, another on the way and a lifetime worth of photos to print for them. Other stuff I stock up on is back to school items like exercise books. Officeworks sold them at \$0.01 each a few years back and at the end of the sale period I bought a box of them (200+ books - but it cost me less than \$3). These are still going and have been brought out any time we have young children visit or need to make a record book etc.

*Contributed by Leanne Catt*

## **MOO Seasoned Dry Breadcrumbs the Easy Way**

A great way to use up bread crusts is to put them into your food processor. Then place them on an oven tray and sprinkle in some sesame seeds. Put on low heat in the oven and check regularly. Mix them around to ensure they're all dried out. You now have delicious bread crumbs. It's important to add the sesame seeds at this stage so they pop in the oven instead of when they're cooking in the hot oil.

*Contributed by Robyn Stewart*

## **Potted Colour for the Garden for Less**

If you have a large garden buy the bulk trays of seedlings. Pot them on into small pots. Water regularly with liquid fertilizer until they are as big as "potted colour". Plant them where they are required to grow. There is no setback and



you will have a lovely display. This also works well with vegetables.

*Contributed by Patricia Page*

## Helping Fresh Mushrooms Last Longer

When you buy mushrooms, put them in the brown paper bags, usually provided where you shop, then place the paper bag into a plastic freezer bag before putting in the fridge drawer. This will extend the life of the mushrooms for at least another week.

*Contributed by Frances Mavropoulous*

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