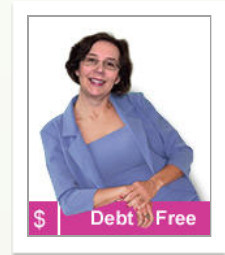


THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

April 2016

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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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Apr 2016

From Cath's Desk

Hello Cheapskaters,

I'm often asked questions about money, especially about my favourite investments.

My favourite investment is my grocery stockpile. I have a stockpile of groceries that we've been happily living off since November last year, and we'll continue to live off it for at least another nine months. That stockpile was worth twice what I paid for it and it's saving us money this year - a great return on investment, far better than anything the banks or stock exchange are offering at the moment.

There have always been gloom and doomers predicting the end. Remember Y2K? Bird flu? Swine flu? Out of control meteors? Drought? Flood? Tsunamis?

I've watched some of the TV shows about doomsday preppers, ordinary people stockpiling food, seeds, medicines and even ammunition so they'll be ready for the end of the world or a future economic collapse or apocalypse. Some of them build underground bunkers and pack them full of water, canned and dehydrated food, medicines and enough ammunition to start a war.

So, do I line up with these extremists? Not at all. I find it entertaining but certainly not realistic or practical.

The other extreme is to not be prepared at all, however, which also is unacceptable. To me, building a reasonable stockpile of food, toiletries and cleaning supplies for my family is responsible. It's insurance and for us this year it has paid off.

To me, food and household supplies in reasonable amounts are just as much insurance as our Emergency Fund savings and the insurance policies that cover household disasters. These things give me peace of mind

and assurance that I will be able to care for my family and our home no matter what life throws our way (this year it's a greatly reduced income).

Done reasonably, emergency preparedness in whatever form it takes - grocery stockpile, emergency fund in the bank, insurance policies - is not whacky. The peace of mind that comes from knowing you are prepared really is priceless and it's something everyone can enjoy.

And, I intend to do everything in my power to encourage you to follow my lead.

HAPPY CHEAPSKATING,
Cath

Feature Article: An Essential Guide to Safe Online Shopping

Just lately I've been doing a lot of my shopping online. Online shopping is a fast and convenient way to buy almost any product you can think of and there are many advantages to shopping online, including lower prices, avoiding crowded stores, access to a wider selection of products, or simply to shop in the privacy of your own home at a time that suits you.

However, shopping online also includes taking some risks. This activity requires you to share personal and financial information over the internet with complete strangers. Most online retailers are trustworthy but there are some online stores that make no efforts to protect your information, while others are nothing more than scams in disguise.

Fortunately, you can mitigate the threats to your financial safety and still take advantage of the internet to do your shopping.



Follow these tips to feel secure while shopping online:

1. Before you shop, ensure that your anti-virus software is up to date. Run a virus scan to make certain that there are no keyloggers or other malware lurking around in your computer, waiting for you to enter your payment information somewhere.

2. Shop on the sites of major retailers. The safest way to shop online is to only trust major retailers and avoid lesser-known sites.

- Double-check the URLs and security certificates of the sites you shop on to determine if you're on an official site and not a copy designed to steal your information.

- If you want to shop at a lesser-known retailer, take the time to do some research on this seller. How long have they been in business? What are the details of the website they're using? Can you find reviews from other shoppers?

- Make a list of shopping sites you trust and would order from again.

3. Share only necessary information. A shopping website needs to know your name, address, and payment information. Asking for any additional information such as your birthday should be a red flag.

- Do not provide more information via email if you are prompted to do so, since this is very likely a scam.

4. Choose your safest available payment method. Some types of payments are safer than others:

- Avoid using a debit card. Someone could quickly empty your bank account by stealing this card number. I have a pre-paid Visa that I use just for online shopping. It's easy to top-up at the Post Office and because it's pre-paid the funds available are limited to however much I choose to load it with, meaning it can't ever be used for more than the available funds.

- Use a credit card if possible. Most credit cards have a daily limit on the amount of purchases that can be charged to the card. Plus, you can dispute a purchase you didn't make. Check your statements regularly to ensure your card number hasn't been stolen.

- Gift cards are an even safer alternative. You can purchase gift cards through most major retailers. Even if someone were to steal your payment information, they could only access the funds that are on this card. Avoid buying gift cards on auction sites since scammers sometimes sell cards with no funds left.

5. Beware of deals that could be a scam. Shopping around to find low prices is very easy but some deals are too good to be true. Use your common sense. It's worth it to spend a little more on a purchase if you know you can trust the retailer instead of taking a risk.

6. Print out your purchase details. Keep a confirmation of the order and receipt. Take a screenshot of your receipt page and check your email for confirmation of the order, your receipt, and information regarding shipment of your purchase.

7. Safeguard your packages. Packages are often stolen, especially packages with the logo of a well-known online retailer. Use tracking to determine when your order will arrive and ask a trustworthy neighbour to keep an eye out for your package or arrange to collect it from the Post Office.

- Consider investing in a large mailbox that can be locked if you often shop online.

8. Act quickly if something goes awry. If you believe you've been scammed or that your information has been stolen, take immediate action to protect your financial accounts. Most accounts have limits on your liability if you discover and report fraud or errors quickly.

Taking advantage of the great deals you can find online is being a smart shopper! You can



shop with confidence by keeping these tips in mind.

A Thoughtful Moment: A Dish of Ice Cream

In the days when an ice cream sundae cost much less, a 10 year old boy entered a hotel coffee shop and sat at a table. A waitress put a glass of water in front of him.

"How much is an ice cream sundae?"

"50 cents," replied the waitress.

The little boy pulled his hand out of his pocket and studied a number of coins in it.

"How much is a dish of plain ice cream?" he inquired. Some people were now waiting for a table and the waitress was a bit impatient.

"35 cents," she said brusquely.

The little boy again counted the coins. "I'll have the plain ice cream," he said.

The waitress brought the ice cream, put the bill on the table and walked away. The boy finished the ice cream, paid the cashier and departed.

When the waitress came back, she began wiping down the table and then swallowed hard at what she saw.

There, placed neatly beside the empty dish, were 15 cents – her tip.

Give yourself a MOO Manicure On a Budget

Watching your budget doesn't have to mean giving up all the little luxuries you afford yourself, such as manicures. It simply means you

make adjustments to better fit your finances such as choosing a MOO manicure method rather than going to an expensive nail salon.

If your budget doesn't allow for professional manicures, don't fret! Here are 15 tips to help you achieve the perfect manicure at home for a fraction of the cost.

1. Whiten your nails. There are several methods for whitening your nails including using bleach water and a toothbrush. However, a less harsh and just as inexpensive method is to dissolve two denture cleansing tablets in a small bowl of warm water. Soak your nails for several minutes and then scrub them with a nail brush.

2. Shape your nails for strength. Many round and pointed nail shapes tend to tear or break easily. Square nails are strong but oftentimes make fingers look pudgy. So what's a girl to do? Try shaping the nail in to a "squoval" – a square with rounded corners. You will have the benefit of strength and still maintain a delicate looking manicure.

3. Measure your nails against their counterpart to ensure they are the same length after filing. This will give your nails a more professional looking manicure.

4. Never shake your nail polish to blend it. Instead, roll it between your palms. This stirs and warms the polish without causing air bubbles to form.

5. Wash and rinse nails thoroughly before applying polish to remove any excess oils or soap residue. Oils and soap residue can cause the polish to peel and wreck your manicure. Another way to remove oils is to soak a cotton ball with nail polish remover and give it a swipe across each nail, allowing it to dry completely, before applying polish.

6. For a smooth polish application, you need a steady hand. Properly hold the applicator by grasping the brush between the thumb and middle finger and resting your index finger on top of the cap.



7. Apply polish in thin layers, allowing each layer to dry for roughly 5 minutes between coats. Basecoats and polish should be applied first down the centre of the nail and then filled in on the left and right sides. There should be a total of 4 layers of polish per nail when completed. First apply a clear basecoat, then two layers of polish and topped with a clear topcoat. Let the polish dry for a minimum of 15 minutes before using hands. It can take up to 2 hours for polish to dry completely so be careful what you do with your hands during that time!

8. After polish has dried for at least 15 minutes, dip an orangewood stick into nail polish remover and run it along the sides of each nail to remove any excess polish from your fingers.

9. Once polish has dried completely, or after about 2 hours, apply a small amount of cuticle oil around the cuticle area and massage into and around each cuticle.

10. Reapply topcoat 2-3 times per week to keep polish from chipping. Should a chip emergency arise, simply buff the edges of the chip until they're smooth, fill in with polish. Once the nail is dry, apply a coat to the entire nail, follow with topcoat. Let dry completely.

11. Never file your nails after they've been in water. This makes the nail soft and will cause the nail to tear during filing.

As you can see, there's simply no reason to remove monthly manicures from your budget when you can do them at home. Make it fun, call your girlfriends, grab a box of chocolates, put on a DVD and give each other a manicure!

Six Multitasking Tips to Get More Out of Your Day

When you think of multitasking, do you envision being run ragged, or maybe just not

getting anything done because you are doing a little of everything and completing nothing? This is a common view of multitasking, and for good reason. Just trying to do a bunch of things at once can definitely be counter-productive...unless you know how to do it.

Here are six multitasking tips for better productivity.

1. Information = Action

To multitask effectively, you can't forget the "task" part of the equation! "Multi-thinking" isn't what we're talking about here. So when you see an email, voicemail or text, take action. Either put the information on your to-do list or calendar, or take action right away. Don't let it sit there unaddressed. While one email is being sent, you can add the other things to your calendar or list.

2. Toggling

Productive multitasking really comes down to toggling. You do one task, leave it for a moment, take on another, leave it, go back to the first one, etc. This works better than trying to write an email while talking on the phone, for instance, or working out your to-do list while writing a report. Do one thing and then the other - even if you don't finish task 1 before going on to tasks 2 and 3. You can come back to task 1. The key is to use the time to toggle between tasks.

3. Follow Through

While toggling between tasks means leaving them unfinished temporarily, it should be just that - temporary. The ultimate goal is to be productive, so you need to finish what you started. Sometimes, this means only one task will get finished in the allotted time; but if you're managing your time well, then the finished task will be the most important one. The others tasks have at least been started, which paves the way for them to be completed



faster in the near future. That brings us to the next point...

4. Prioritize

It's a good idea to prioritize your many tasks so that you can end up with the important ones finished and the less important ones still waiting (but partly done - not ignored). And for those tasks that didn't get finished, make sure they have a place on the top of tomorrow's task list.

5. Don't Procrastinate

Ironically, one of the keys to productive multitasking is to do the tasks you don't really like first. Otherwise, that unwanted task will be in the back of your mind, negatively affecting productivity. Get it over and done with and everything else will seem easy by comparison.

6. Solicit the Help of Others

Did you ever stop to think that multitasking means you can sometimes ask others to do some of your tasks? Even if the task itself is specialized and you need to do it, someone else might be able to help prepare something that relates to that task, like printing something out or doing online research.

Don't let multitasking scare you! There's a way to do it effectively, and hopefully, these tips can help.

MOO Wedding Favours

Looking for places in your wedding budget to cut costs? Producing your own wedding favours can save you a considerable amount of money. You can design wedding favours that reflect either the season of the year, or your own

interests and styles. Or create favours that serve a function at the wedding.

Let these ideas inspire you to craft your own wedding favours:

1. Seasonal wedding favours. Choose a wedding favour that reflects the season in which your wedding will occur.

- If your wedding is scheduled for winter, make pot pourri or sachets using dried flowers and herbs with scented oil of pine or cinnamon. Sprinkle oil over the flowers and herbs. Allow them to dry. Then, wrap small amounts of the pot pourri in 15 cm squares of sheer organza and tie with pretty wedding-colour-coordinated ribbons or lace.

- For a spring wedding, make soaps shaped like flower blooms scented with cherry blossom or lilac. Place them in small drawstring gift bags purchased online or at your local party supply store.

- A summer wedding calls for something whimsical, like blowing bubbles. Locate a recipe on the internet to mix a bubble concoction and purchase small plastic bottles with bubble-blowing wands in the caps. Use a small funnel to pour the mixture into the bottles. Wrap ribbons matching your wedding's colours around each bottle's neck.

- In the autumn, make small candles scented with smells of autumn, like pumpkin, nuts or apple pie. Present the candles in small tins you buy in bulk online.

2. Wedding favours based on your hobbies or interests. Consider the interests of the two of you and use those themes in wedding favours you craft. Perhaps a hobby or activity that one or both of you enjoy will lead you to just the right wedding favour to make for your wedding.

- If you love music or dancing, mass-produce a compact disc with your favourite music and distribute one to each guest. Listening to the



CD brings memories of the two of you and your special day.

- Birdwatchers can buy birdseed in bulk and wrap it in small squares of fabric tied with ribbons to match the wedding's colour scheme. Give these birdseed knapsacks to guests as they exit the ceremony to toss at you and your mate as you leave. On your wedding day, the birds will go wild with delight!

- If photography is your thing, prepare a one-page photo collage of the two of you using photo software on your computer and buy inexpensive frames in the size needed. Then print and frame the collages to give as wedding favours. To save more money, surf the net for different ways to make your own picture frames.

3. Multi-purpose wedding favours. Select a functional wedding favour to impress your guests and serve dual purposes.

- Purchase small gift bags in your wedding's colour scheme, enough for one per guest. Handprint or write guests' names on the front of the bags to be laid out on the table settings to assign seating. As guests exit the room, have them pass a table adorned with small candies and mints to scoop into their small bags as they leave.

- Buy small flower vases at a discount store to match your wedding's theme or colours. Then, cluster groups of the vases as the centrepiece of each dining table or arrange the vases in a line in the middle of the table, one for each guest. On your wedding morning, place a flower in each vase. If low-cost fresh flowers aren't available, use sprigs of local plants and flowers from your parents' and friends' lawns, like lilacs, orange blossoms, or even sprigs of honeysuckle. When guests leave, have them choose a vase to take home.

Designing your wedding favours can be one of the most enjoyable and inexpensive aspects of your wedding. When you're trying to decide which type of wedding favour to give guests, consider the season of the year, the interests of

the two of you, and functionality. Tap into your creativity to produce your personalized, budget-saving wedding favours.

Easing the Financial Burden of Becoming a One-Income Household

While it is commonly accepted that the modern household have two streams of income supporting the family, there are some situations where it doesn't make sense to send both parents out into the workforce, namely, when daycare costs exceed or essentially match the salary of one parent.

If you're hoping to become a stay at home mum (or dad), you can ease the financial burden of becoming a one-income household by implementing the following tips.

Relocate

This may sound extreme, but it can ease a financial burden considerably. If you're currently a renter, relocating is a viable option for your family. Consider moving to a less expensive suburb or even the outskirts of your town, where the breadwinner of the family will still be able to commute to work, but the cost-of-living may be less.

Moving to a new state altogether may even be feasible, if what you're now paying for rent for a small two-bedroom townhouse could more than pay for a similarly sized townhouse, your electric bill and your groceries for the month.

Of course, with moving interstate, the one caveat is finding a new job for the breadwinner. If possible, ask your spouse's current employer whether a transfer to a new location would be possible.



Work from Home

If your schedule allows, consider working at home by freelancing your expertise or taking on a home-based job, such as transcribing, virtual assisting or a customer service position. Some companies offer benefits. However, this is not common practice as you'll likely be hired on as an independent contractor.

If you're a well-versed writer, you may be able to land a position as a freelance writer working for online content companies.

Even if working fulltime from home isn't a viable option, you may still be able to earn several hundred dollars by working from home in your spare time. And every little bit helps when surviving on just one income.

Entertain for Less

Chances are your family spends more on entertainment than you think you do: eating out, going to the movies, ordering pizza when you don't feel like cooking, concerts, and more. Every dollar you spend on entertainment adds up at the end of the month.

By doing things yourself, you can save a considerable amount of money without feeling deprived. Test your cooking skills and make a pizza from scratch rather than ordering one for \$20. Pizzas made from scratch often cost less than \$5 to make.

Instead of ordering a movie, peruse the television schedule at the beginning of the week and pick a movie or two that's showing on TV for free. Yes, you may have to put up with commercials, but it's a small price to pay in comparison to spending \$12 + per ticket for a movie in the theater.

Dining on Someone Else's Dime

Rather than heading to a restaurant, go to a friend's house. It's far less expensive than spending \$50 or more for a meal at a restaurant.

By simply eating at a friend's house a few times per month and then hosting them at your place, you can save a considerable amount of money on groceries and entertainment.

If becoming a one-income family is the right choice for your family's current needs, it's time to take the plunge.

You may have to make certain sacrifices, such as downsizing your home or doing inexpensive things at home rather than heading to Main Street. But in the end, even all of these sacrifices won't take away from your increased quality of life, as you'll be able to spend more precious time with your family.

Dear Cath

Hi Cath,

Just wondering what you think of Costco? Whether you think it's worth it?

Michelle Fulcher

Dear Michelle,

I'm not a fan of Costco. If you shop the Cheapskates way, it isn't any cheaper and you certainly don't need to pay \$60 a year for the privilege. The only thing I've found cheaper at Costco is flour, at 72c/kg last time I checked (December 2015) compared to 74c/kg at Aldi. Meat is grossly over-priced compared to butchers, fruit and veg is about the same price as supermarkets and more expensive than I can get from my local greengrocers. Toilet paper (the thing most people seem to rave over) is twice the price of the Aldi Confidence toilet paper and you don't need to buy in slabs of 60 rolls.

Everything at Costco is super-sized, but that buying in bulk doesn't necessarily mean cheaper, it just means you're buying more.



By shopping at Aldi, finding a good butcher and greengrocer and following the sales at Coles and Woolworths you can beat Costco prices and you aren't paying \$60 a year on top.

There will always be some people who love Costco, the bulk quantities and the prices, and the joining fee. And there will always be people who see it for what it is: a very clever way to part customers from at least \$60 a year.

On the Menu

With Mother's Day only a couple of weeks away, I thought I'd share these two delicious cakes with you. One is made from scratch, the other uses a bought sponge cake for convenience. Of course if you make sponges you can use a homemade cake, but I often buy double sponges marked down to \$2 and freeze them for desserts like Regal Creme Cake or a trifle.

Yoghurt Blueberry Coffee Cake

One of the most wonderful summer fruits is blueberries. Not only can they be stored in many different ways, they make a wonderful addition to many recipes. Fresh blueberries are very expensive, but they do grow easily in a backyard garden. Dried blueberries are not quite as expensive and of course you have the benefit of them being easily stored in the pantry. This recipe uses frozen blueberries, readily available at your supermarket.

One of my favourite blueberry recipes is blueberry coffee cake and this recipe is just right for a Mother's Day afternoon tea.

Ingredients:

½ cup of salted butter, softened

1 cup sugar

3 eggs, beaten

½ tsp of vanilla

½ tsp cinnamon

1 tsp baking powder

1 tsp baking soda

¼ teaspoon of salt

2 cups plain flour

1 cup vanilla yoghurt

2 cups fresh blueberries (Option: if using frozen berries, be sure to thaw before adding to mixture)

Topping:

1 cup brown sugar

¼ cup butter, softened

½ cup plain flour

Method:

Preheat the oven to 170 degrees Celsius.

In a large bowl cream together butter and sugar until crumbly.

Add the 3 slightly beaten eggs and mix well.

Add the vanilla, cinnamon, baking powder, baking soda, and salt and blend until smooth.

Mix in half of the flour and half of the yoghurt. When blended, add the remaining flour and sour cream and blend again.

Using a spatula or a large spoon, stir in the blueberries. Mix well. The mixture will turn blue or lavender.

Lightly spray a 22 x 32cm baking dish and pour in the blueberry mixture. Set mixture aside while you make the topping.



In a small bowl, cream together the brown sugar and softened butter. Using a spoon, add the flour a little at a time until the topping is crumbly.

Scatter brown sugar crumbs on top of the blueberry mixture.

Lightly tap the pan on the benchtop to make sure the batter is distributed evenly. Bake for 40 minutes.

Serve warm straight from the oven with hot coffee or cold milk, or if you want to use it as a dessert, cool and serve with fresh cream, ice cream, canned peaches or custard.

Regal Crème Cake

A quick and pretty dessert, just perfect for Mother's Day! Other fruit can be substituted.

Ingredients:

1 20cm double sponge (from the supermarket bakery or homemade)

500g frozen berries, thawed

300ml cream, whipped

1 cup of fresh strawberries

Method:

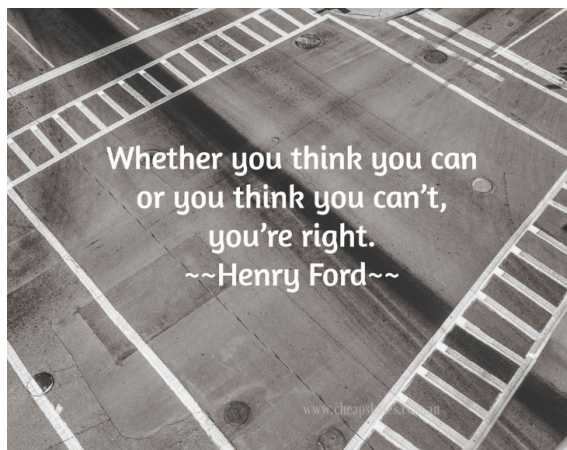
Cut the two layers of sponge cake in half horizontally to yield a total of four.

Puree the thawed berries in a blender and pour into a bowl.

The sides of the cake are not frosted so try to keep fillings on top of the cake. Arrange your first layer of cake on the serving plate. Lightly coat the top of the cake with berry puree. Follow this with a thin layer of whipped cream and another layer of cake. Repeat until all ingredients have been used.

Garnish bottom edge of cake with the fresh strawberries, either whole or sliced. Cover lightly and keep chilled until ready to serve.

Quote of Note



Cheapskates Tip Store

Healthy, Cheap Way to Feed Tablets to Dogs

My dog has 2 very large tablets daily. She used to have them wrapped up separately in bread, usually taking a slice or more to get them down as she was 'dog clever' and managed to spit the tablet out. So using up lots of bread and being a lab, she does not need the extra carbs! Butter worked but was too oily and can lead to filming across her eyes (vet told me that).

Now I just make up every week a bowl of béchamel sauce. Dip the spoon in, plonk tablet into middle of sauce and say "treat". It disappears in a flash. No wasting bread, no added doggy kilos and a happy owner.

The sauce lasts almost a week and has saved me money, time and effort. An added bonus is she also gets some calcium and she loves it.

Contributed by Fiona Linley

Prevent Mould Forming on Jams and Sauces

Flip the jars of opened jams and sauces upside down before storing them in the fridge.

This forms a better air seal which in turn helps prevent the formation of mould.

Contributed by Mildred Thompson

Leftover Pies

Recently I purchased a pie maker from an op shop. It is a great appliance; it makes two lunch size pies at a time. They only take 5 to 10 minutes to cook. I buy Homebrand pastry sheets and one sheet of pastry makes the two pies. The great thing is we can use up any leftovers. For example, bolognese sauce or stewed fruit or veggies and white sauce. Curry is a favourite as is savoury mince, even shepherd's pie or baked beans and cheese. Basically any leftovers that have a little bit of sauce of some kind make excellent pies. When the kids pop in for coffee, they always ask for a fruit pie. My hubby makes them fresh, we always have small portions of stewed fruit in the freezer. I feel this appliance was a great buy and definitely a MOO appliance; it saves us heaps and turns most meals into superb pies. I recommend it to all Cheapskates!

Contributed by Deborah Bird

Small Leftovers that Add Up

Starting 5 months ago I have changed the way I cook meals. Finding low fat recipes, I was using ingredients that were canned such as tinned

tomatoes, tomato paste, evaporated milk, curry pastes and other tinned ingredients. I bought many sets of small containers and was able to freeze small amounts that were left over. When a recipe requires many of these I am able to defrost a container or two depending on the recipes. This has really saved me a lot of money as I was finding small leftovers were just getting thrown out.

Contributed by Robyn Lysaght

Reusing Store Bought Party Ice

After purchasing two or more bags of store-bought party ice for our esky, I then "save" the leftover un-melted ice into large snap lock bags and refreeze the leftover ice for another party/outing.

The ice usually lasts for two more esky outings, saving me time and approximately \$5 per bag per outing (total saved \$20-\$40 which is transferred into my holiday account).

Contributed by Belinda Church

Wrinkle Free Sheets

When washing sheets make sure the washing machine is on minimum spin cycle. This reduces wrinkles and the sheets can be folded without the need for ironing.

However, if you like sheets ironed then place folded sheets on the ironing board and move these around as you iron other items.

By the time you are finished ironing other items the sheet(s) underneath are finished.

This means less energy used and time saved.

Contributed by Mildred Thompson



Refrigerator Odour Eater

The 'fishermen' had put their bait in the refrigerator, it was putrid and left a smell I couldn't get rid of, then remembered American films, children and skunks; always used tomato juice to rid the smell from small bodies.

No juice available so I used very ripe tomatoes cut tomatoes in half and rubbed tomato and juice all over the inside including the shelves.

"Eureka" fresh smelling refrigerator.

Contributed by Verna Panizza

Save Time and Hassle at the Clothesline

I leave my pegs on the line. My helpful tip is when you take clothes off the line and put the peg back on the line, make sure not to clip it on all the way. You know how there is a gap close to the end of the peg, go for this. This will allow the peg to slide along the line easily.

The reason I do this is if I am putting something big on the line next wash and I need to move the pegs along, they just simply glide away instead of having to move each peg individually.

Happy Pegging!

Contributed by Robyn Robinson

Simple Every Day Mortgage Saver

Each day or so I go into my bank account (internet) and transfer the last three digits in my savings account into my home loan (If I have \$356.75 in the bank I transfer the \$6.75). I've only been doing this a couple of weeks and have paid an extra \$30 off my mortgage - and I

haven't missed the small amounts coming out of my savings account. Even if it's only done fortnightly, it will make a difference in the long run.

Contributed by Wendy Pigott

Save Time on Mobile

With the contact list on mobile ever growing, it becomes difficult to search & remember the name you used to store the contact.

I have been following a simple trick to save time. While storing a new contact, I prefix the name depending on what category it is in. For example, all doctors are starting with Dr., friends from xx college, work colleagues, Perth group ladies, etc. etc. As all the group members are sorted in the contact list by the prefix, it becomes really easy to find someone when you are short on time.

Old contacts can be edited to add the prefix. Try it.

Contributed by Swati Chaure

Extend the Life of Your Razor Blades

Don't throw out the little silica gel packs you find in shoe boxes. They are great for extending the life of your razor blades. Razor blades become dull more quickly if they are left slightly damp between uses. To extend the life of your razor get a lidded container and put some silica gel packs on the bottom of it. Pat dry your razor after use, place it on the silica gel packs and seal the lid. The packets will absorb all excess moisture. This can more than double the life of both disposable and replacement cartridge razors and save you money.

Contributed by Jannette Gibbons



Inkjet Refill Saver

This works for my printer, it may not work for yours - I know some won't print if any of the cartridges are empty.

I have an inkjet printer that does excellent colour printing. However, I most often use it for printing emails and documents that are fine just in black and white. Whenever I turn the printer on it goes into a routine to ensure all the inkjets are clear and ready for use. This uses a bit of ink each time and I find that despite using colour only rarely, the coloured ink still runs out. That is expensive and a waste.

So now I keep the empty cartridges in the printer. It complains but (fortunately) when I hit the "OK" button it carries on and uses the black ink - which is all I want anyway.

I load in the coloured cartridges with ink in them when I want to do coloured printing - replacing with the empties when I am done. I keep the slightly used cartridges in a small airtight box so they stay fresh.

Contributed by Moira Scott

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