

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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The Cheapskates Club -

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

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



THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

July 2016

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From Cath's Desk

Hello Cheapskaters,

Brrrrr but it's cold! From the look of the weather map it's cold everywhere and right smack in the middle of school holidays for some of the country too. Keeping warm has been the name of the game in our house this week, I'm sure it has at yours too.

I have to tell you that I've been sitting for hours trying to write these few words at the beginning of this month's Journal. Talk about writer's block - my mind has been completely blank. This section has been sitting, blankly waiting for me to write something inspiring, or at least interesting, for a week.

That's how long I've been trying to come up with something wise or motivating or even funny to write about. What is it about my life that you would find interesting? I do the same thing day after day, week after week. Same 'ole, same 'ole or as Hannah says "same, same but different".

Not very interesting, certainly not inspiring.

And then it hit me. It's the way I'm looking at writing this piece that was the problem.

That's like Cheapskating. In the beginning of this journey the focus is on the saving: saving money, saving time, saving energy. That's all you can see, the saving. You don't see past the action to find the reason or the result. You concentrate on the "cheap" part of Cheapskating.

Then your attitude changes. You start to actively save so you can focus on the more important things in life. That may mean giving up some lifestyle choices to spend more time with the family. It may mean changing to a lower-paying job to enjoy a simpler lifestyle. This isn't Cheapskating just for the sake of it, it is Cheapskating because some things are more important to you than money.

It's learning to be content with what you have while striving to attain the things you need and want, the things that are really important to you. It's learning to happily ditch the stuff that's not important so you can enjoy the things that are.

It's understanding that saving money, living the Cheapskates way doesn't have to be a chore. Having a romantic date night at home, after the kids are in bed can be more meaningful than dinner at a noisy, crowded restaurant and a movie. Giving gifts that you've thought about, looked for or even handmade specially to suit the recipient is not only frugal and creative but personal. Spending time at the park with a kite or kicking a football creates more meaningful, lasting memories than two hours at a noisy, crowded, expensive play centre.

Living the Cheapskates way isn't about being cheap. It's about being wise enough to know that and being happy with that knowledge.

So I hope you're having a great week living the Cheapskates way because I want you to know how great a debt free, cashed up life is.

7 Ways to Spend the Rest of Your Life Debt-Free

A heavy debt burden is like climbing a mountain with a 100 kilo pack on your back; it never gets any easier unless you drop the weight. Fortunately, it's possible to live a life without any debt! Eliminating debt and staying debt-free both require discipline and patience but the freedom you receive is well worth the effort.

To live a life that's free of debt:

1. **Make more money.** The financial gurus are always recommending that those in debt spend less money. If you've already cut your expenses to the bone and are looking for more, nothing is more powerful than making more money.

You'll be surprised by how much you can make when you make earning a priority. Most of us go through life only doing enough work to avoid getting fired. Imagine if you used your time with the intention of maximising your wealth?

Making more money will allow you to get out of debt faster, provided your spending doesn't increase.

2. **Save.** A healthy nest egg is one of the best ways to ensure that you stay free of debt. Even a small financial hiccup can result in debt if you don't have the savings to handle the issue.

3. **Be patient.** You never need to accumulate any debt if you're patient enough. There are people that never borrow money to purchase a car or a home. Instead, they save until they can pay cash instead.

This is especially true with impulse purchases. Are you patient enough to wait until buying a new shirt or stereo makes good financial sense?

4. **Avoid materialism.** The less you need to buy, the easier it is to stay debt-free. Focus on the people in your life and contributing to others. Materialistic people face more financial challenges and are much more likely to accumulate debt.

What is most important to you? Do you really want an expensive car? Or do you just want to impress the neighbours? How much of your spending is ego-based?

5. **Make sacrifices.** If you have debt, you'll have to make a few sacrifices to get out of debt. If you currently don't have any debt, a few sacrifices will help to ensure that you stay out of debt in the future.

Make a list of the things that you need versus those that you want. Cut your budget until you're free of debt. It isn't forever, just until you are out of debt, then you can begin adding back a few things.

6. **Prioritise.** You might not be able to afford a grand piano, a trip to Hawaii, a swimming pool, and a new car. However, you might be able to afford one of those items. It's all about priorities. Temper your expectations and decide what means the most to you.

If you're going to spend money, spend it where you'll receive the most benefit and pleasure. Limit your discretionary spending to those things that are most meaningful.

7. **Pretend you make less than you do.** There are people that live on 50% of their income! Could you do the same? It's hard to lower your lifestyle, but it can be done. For starters, imagine that you make 10% less than you do and either save that 10% or apply it to your current debt.

Imagine a life without debt. No mortgage, no car payment, no HECS or HELP, or no credit card payment to hold you down.

You can be financially free.

Debt-free living is a lifestyle; it's not a single event.

If you really want to live life debt free, cashed up and laughing you'll need to change your lifestyle - for the better.

Start making the necessary changes today. Soon, you'll be glad you did.

A Thoughtful Moment

My Aunty Gloria sent me this and it made me smile, especially as I read through it and started see "me" in it!

The Alphabet Then and Now

Then:

A is for apple, and B is for boat,

that used to be right, but now it won't float!

Age before beauty is what we once said,

but let's be a bit more realistic instead.

Now:

A for arthritis; B the bad back, C the chest pains,
perhaps car-di-ac?

D is for dental decay and decline, E is for
eyesight, can't read that top line!

F is for fissures and fluid retention; G is for gas
which I'd rather not mention.

H high blood pressure--I'd rather it low; I for
incisions with scars you can show.

J is for joints, out of socket, won't mend, K is for
knees that crack when they bend.

L 's for libido, what happened to sex? M is for
memory, I forget what comes next.

N is neuralgia, in nerves way down low; O is for
osteo, bones that don't grow!

P for prescriptions, I have quite a few, just give
me a pill and I'll be good as new!

Q is for queasy, is it fatal or flu? R is for reflux,
one meal turns to two.

S is for sleepless nights, counting my fears, T is
for Tinnitus; bells in my ears!

U is for urinary; troubles with flow; V for vertigo,
that's 'dizzy,' you know.

W for worry, now what's going 'round? X is for X
ray, and what might be found.

Y for another year I'm left here behind, Z is for
zest I still have - in my mind!

I've survived all the symptoms, my body's
deployed,

and I'm keeping twenty-six doctors fully
employed!

Start Thinking "Christmas" in July

The best way to eliminate the stress associated
with planning for Christmas is to get the ball
rolling early.

When you want to make Christmas an
enjoyable experience for yourself and your
family, a little bit of forethought really does go a
long way; and the best way to eliminate the
stress associated with planning and paying for
Christmas is to get the ball rolling early - and
July is as good an "early" as any to start.

When you start thinking about Christmas a few
months early, you'll be able to keep an eye out
for great deals and promotions ahead of time.
Plus, when you have a Christmas game plan in
July and divide out the biggest tasks well in
advance, you'll be able to enjoy the season and
all the festivities without rushing around last
minute in the December heat and humidity.

When you have a step-by-step plan of action,
getting through the planning and shopping
aspects of the season will be simpler and less
stressful.

Try these tips for planning ahead for Christmas
in July:

Create your budget early. A solid spending
plan will contribute heavily to a stress-free and
debt-free Christmas. Begin your Christmas
planning by looking over your finances and
determining how much you can really afford to
spend. Be honest with yourself, as this budget
will carry you through Christmas and into the
New Year.

Address all aspects of Christmas in your budget,
including gift giving, entertainment, food,

greeting cards and anything else you need. This will ensure that you don't overspend in November or December.

Formulate a gift list. Create a list of everyone you plan to give a gift to and compare it to your gift-giving budget. Set a spending limit for each individual on your list and trim your list if your budget cannot support it. Jot down a few gift ideas for each recipient and run them against your budget before you set out to shop.

Readdress your budget. As the weeks go by, keep track of your Christmas spending. How does this stack up against your Christmas budget? How much money do you have left? Is your budget currently on track, or are you in danger of overspending?

You may need to make tweaks to your budget as you go, which is completely normal, but instead of raising the amount of money in your budget, just shift priorities as necessary.

Start shopping early. The earlier you shop, the more time you'll have to find the right budget-friendly gift. This will allow you to search for sales and bargains on the gifts you intend to give. If you want a budget-friendly Christmas shopping experience, be ready to shop around and comparison shop the sales leading up to the Christmas shopping season.

Plan the party early. A great deal of planning is required for Christmas get-togethers. Plan early and address your plans often to ensure that everything falls into place. Create a budget and a step-by-step guide for planning the occasion. Ask for help when you need it.

When it comes to the Christmas holidays, planning and preparation can go a long way. Put some thought into the holidays in July and you'll be a lot better off in December. There's no reason to get overwhelmed with the Christmas planning process by waiting until the last moment.

Be a pro-active Cheapskater and avoid procrastination; get a jump on a stress-free,

budget-friendly Christmas season now. This is the best way to ensure that you can enjoy a leisurely, memorable, debt free Christmas with your family and friends.

Managing Debt when You're Retired

No one wants to or plans to retire in debt, but life and circumstances happen and sometimes we reach that magical stage of life where we're supposed to slow down and enjoy not facing the daily 9 - 5 grind with a burden hanging over us.

Managing debt in your retirement years can be a challenge since increasing your income to get caught up on your payments is not always an option. Managing debt is possible but it's important to adopt an effective strategy and stick to it.

First things first: budgeting. Go over your finances to figure out what your income is and look for ways to cut down on some expenses. Figure out how much your living expenses amount to and how much you can pay on your debt each month.

Then set up a payment plan. This may involve contacting your creditors to let them know you intend to pay them back. Try settling for less than what you owe. Creditors will often agree to dropping late fees and interest charges. Agree to make monthly payments you can afford.

Set up the payments so they are taken directly from your bank account on a regular basis so you never miss a payment. If your creditors are generous enough to allow you a payment plan, then it is your responsibility to uphold your end of the agreement.

Some may suggest you choose bankruptcy. It may seem the only way out, it may even seem the easiest way out of your debt problems. But while filing for bankruptcy can erase your non-secured debts, your secured debt will not be affected. Keep in mind that this will negatively

affect your chances of getting future loans or credit of any type for many years.

Bankruptcy should be the absolute last resort you take to eliminate your debt. It wasn't designed to allow you to just wrack up debt then ignore it. Bankruptcy was originally designed to help those who genuinely, through circumstances beyond their control, couldn't repay debt - it was a solution to sending them to the poorhouse.

If you've run up debt you have a moral obligation to repay it.

If you own your home outright, then a reverse mortgage may be of help. A reverse mortgage can provide a lump sum or an additional monthly income so you can have more money to pay your debts back. The amount you can receive is based on the amount of equity in your home. With a reverse mortgage, you never have to pay the finance company back as long as you live in your home, but the mortgage falls due when you die or relocate. In most instances, the mortgage company gets your home once you die or relocate.

Again, while it may seem an easy solution, get good advice, read the fine print and make sure you understand all the implications of a reverse mortgage,

At the very least create a spending plan so that you can live within your retirement means and stick to it.

It may not be the retirement you dreamt of but you won't be racking up any more debt giving you peace of mind to enjoy your retirement lifestyle.

Tips and Tricks for Successful Slow Cooking

"I wonder if I could cook that in the slow cooker..."

Have you asked yourself this before? Many of us with slow cookers have eyeballed them and wondered if we could cook our favourite recipe(s) in them. Often, you can. But before you just throw everything into the slow cooker and hope for the best, there are some general principles you should consider as you adapt your favourite recipes for the slow cooker.

Slow cookers are a wonderful way to have food "cook itself." If you're not used to using one, knowing some tips and tricks ahead of time can help reduce the learning curve. Even if you do use your slow cooker frequently, it's nice to expand your recipe repertoire and learn something new about this stand-by of busy kitchens.

Here are some tips and tricks for successful slow cookery.

1. Don't Peek!

When you're using your slow cooker, leave the lid on unless the recipe directs you not to. If you take the lid off during cooking, it can take up to 25 minutes for the food to resume its proper cooking temperature, and that extends your cooking time.

2. Warming "Plate"

You can use your slow cooker to keep foods warm even if you didn't make them in the slow cooker. From soups to meatballs, a slow cooker on Low with the lid off or Warm with the lid on can keep foods hot while you transport them or serve them from your buffet or table.

3. Hot Weather Friend

Did you ever think about how little heat a slow cooker generates in the kitchen? This makes it ideal for cooking during hot weather. You can even do baking in your slow cooker, helping to keep your kitchen cool. (Slow cookers use less energy than an oven, too.)

4. Temperature

In most slow cookers, "Low" is around 200 degrees F, and "High" is about 300. Cooking takes about twice as long on Low as it does on High.

If the recipe you want to convert calls for a quick baking time, then you can probably get away with a few hours on Low or one to two hours on High. If your recipe calls for long oven baking or stovetop simmering, then you can probably get away with 8-10 hours on Low (a standard cook temperature and time for roasts and red meats).

5. Liquid

Slow cookers produce very moist heat. This means your recipe will retain more moisture than it would if it were baked in the oven. A good rule of thumb is to reduce the amount of liquid in your recipe by about half. However, if you're cooking rice or some other grain, then you should use an amount of liquid that is just shy of the standard amount.

6. Oven versus Slow Cooker

A good rule of thumb to remember is that 1 hour on High is roughly equivalent to 2 to 2-1/2 hours on Low. Knowing this allows you to adjust the timing of your dish, whether to speed it up or slow it down.

Here is a handy guide for oven times converted to slow cooker times:

Oven: 20-30 minutes

Slow cooker: 1 1/2 to 2 1/2 hours on High; 4 to 6 hours on Low

Oven: 35-45 minutes

Slow cooker: 2 to 3 hours on High; 6 to 8 hours on Low

Oven: 50 minutes to 3 hours

Slow cooker: 4 to 5 hours on High; 8 to 18 hours on Low

7. Know What Holds Up

Roasts, corned beef and stewing or casserole steak stand up well to long cooking, usually requiring 10 to 12 hours on Low or 6 to 8 on High. Vegetables don't usually hold up so well, especially ones like snow peas and broccoli.

If you want to adapt a meat recipe that has vegetables in it, you can add them toward the end of cooking time. However, if you combine meat and chopped vegetables that are more dense, like chunked carrots and potatoes, then you can usually cook the whole dish for 8 to 10 hours on Low.

Poultry cooks more quickly than red meat, and fish cooks faster than both.

8. Blanch Veggies

Blanched vegetables do not lose as many nutrients as veggies that are placed in the cooker raw. (Blanching means dipping the vegetables in boiling water for a minute or two, then in cold water to stop the cooking process.)

9. A Special Warning about Raw or Dried Kidney and Broad Beans

If you are going to use these beans in your slow cooker, choose canned whenever you are able. Dry or raw kidney and broad beans contain a toxin that only goes away if the beans are boiled for 10 minutes. The low temperature of a slow cooker doesn't work to get rid of this toxin. So either use canned beans or pre-boil them.

10. What Size?

Generally speaking, a family of four can do well with a slow cooker that's about 5 to 6 quarts.

However, having more than one slow cooker size can come in very handy. You can have a hot drink going in the small one while you make chicken stock in the large one; or bake bread in the large one while heating soup in the other (for example).

11. Fast-Cooking Foods

If you are going to be gone a while and still want to cook thin cuts of chicken or fish fillets in your slow cooker, you can place them in the cooker while they are frozen. This increases the cooking time and decreases the chances of overcooking.

5 Top Tips for Paying Your Bills on Time

Make a calendar.

A particular bill is usually due about the same time each month. Write down all your bills on a calendar that you'll see on regular basis. The calendar will serve as a reminder of what's due and when. You'll never forget to pay a bill again.

Set aside one day a week to pay your bills.

Pick a day to sit down each week and pay all the bills that are due in 7-14 days. The bills that are due in 0-7 days will have been paid last week. This way the speed of the mail is never an issue, and you have time to deal with any unexpected challenges.

Go electronic.

Paying bills online is faster and easier. Once everything is set up, you'll just need to enter the amount and click 'send'. You can even set everything up on your bank's website and pay

all your bills at once; all your bills from one website. Now that's fast and easy.

Consider automatic payments.

Many bills can be set up to automatically debit your checking account. You'll never be late, provided you always have sufficient funds in your bank account. The overdraft fees can really get you if you're not careful, so make a note of the date your payment will come through and ensure your bank account has the funds to pay the bill.

Reward yourself.

Changing habits can be challenging. Promise you'll do something special for yourself each month you pay all your bills on time. A little reward can really help to reinforce a new habit.

Dear Cath

Q. Hi Cath,

I hardly use paper towels but what I do use them for is to drain the pineapple before I place it on a pizza so the pizza isn't soggy. Would you have a suggestion for draining pineapple instead of using paper towel?

Michelle Fulcher

A. Michelle I don't use paper towel either. You can use a serviette if you have them, but I use clean microfibre dishcloths I save just for this purpose. They're great for drying pineapple and beetroot, draining fried foods etc. Once I've finished using them they go into the wash and back into the basket to be reused. I've never had a problem with fluff on the food.

Q. Why do you add citric acid and tartaric acid to make lemon and lime cordial? Thank you.

Kim Lee

A. Citric Acid and Tartaric Acid, apart from adding tartness to the finished cordial, act as a preservative. Alternatively, you can leave them out (I'd cut the amount of sugar) and process the finished cordial in a hot water bath.

Do you have a question that needs an answer?

*Send us your question and you may see it in an upcoming edition of *The Cheapskates Journal*.*

Please use our [Ask Cath](#) form to submit your question.

Please note that submitting a question does not guarantee publication or an answer.

On the Menu

6 Soups to Keep you Warm If you're looking for a meal that will warm you through, fill you up and won't break the budget look no further than soup.

It can be anything from a simple broth to a hearty vegetable and meat filled meal in a bowl. Serve it with crusty bread, toast, crumpets or English muffins or crackers for a hearty winter dinner.

1. Step-by-Step Chicken Noodle Soup

Here's a heart-warming soup that is sure to please chicken noodle soup lovers. It's perfect for more picky eaters because the vegetables are finely chopped. Plus, it's easy to swap out your family's favourites to custom make the soup just the way you want.

This soup uses homemade and well-seasoned chicken broth, so there is no need to add additional seasonings. All we add is a little salt and pepper. If you happen to be using a commercial chicken stock, forego the salt and

consider adding about 1 tsp of dried thyme and parsley.

Ingredients:

3 carrots

1 stalk celery

¾ cup cauliflower

2 litres homemade seasoned chicken stock

Salt

Pepper

¾ cups cooked chicken, cut in small pieces

½ cup uncooked soup noodles

You will also need a cutting board, sharp knife, vegetable peeler, measuring cups, large pot and spoon that can withstand heat.

Step 1. Prepare Vegetables

Cut your chosen vegetables into small pieces. For our recipe, we peel and cut the carrots. Chop the celery into small pieces. Cut the cauliflower into small florets.

Step 2. Start Cooking

Place your stock into a large pot and heat to boiling. Reduce heat to simmer and add the carrots, celery and cauliflower. Add salt and pepper to taste. Simmer for about 10 minutes. Then add the chicken pieces. Then add the noodles. Simmer for about 5 more minutes and serve.

2. Butternut Pumpkin Soup

Ingredients:

3 cups butternut pumpkin, peeled, seeded and cubed (about 500g)

1 large apple, peeled and quartered
1 tsp butter
1 small onion, finely diced
1 tbsp crushed garlic
¼ cup plain flour
¼ tsp thyme
⅛ tsp salt
1-¼ cups chicken stock

Method:

Steam the pumpkin and apple until soft. While the pumpkin is steaming, sauté the onion and garlic in butter until the onion is clear. Add the remaining ingredients to the blender and blend for 3 or 4 minutes, or until the mixture thickens.

Pour the soup into a blender and blend until smooth, less than one minute (or use a stick blender to puree). Serve immediately.

3. Creamy Potato Soup

Ingredients:

2kgs potatoes, peeled and quartered (If you have leftover mashed potatoes you can use them in this recipe instead of quartered potatoes)

1 onion, diced
125g butter
Diced ham
Salt, Pepper, Garlic to taste
Milk
Grated cheese

Method:

Boil potatoes and onion for about twenty minutes. (Omit this step if using mashed potatoes.) Drain and save the water.

Put the potatoes and onion back on the stove and add about 2 cups of the potato water back into the pot. Add butter.

Mash the potatoes to desired consistency. The more you mash the smoother the soup will be. Add diced ham and salt and pepper to taste. Add enough milk too thin to the desired consistency. Heat for about 10 minutes or until hot and then serve. Garnish with cheese.

Notes: If you have leftover mashed potato they can be used to make this soup.

Dehydrated potato can also be used to make this soup. Make the potato according to the directions. Add the butter and enough milk too thin to the desired consistency.

Corn kernels can be used instead of the diced ham.

4. Slow Cooker Bean Soup

Ingredients

1 bag dried bean soup mix (Italian is nice)
1-2 cups chopped ham or ham bone (this is a great way to use up a leftover Christmas ham bone)
3 stalks celery, sliced
1 large brown onion, diced
2 large carrots, sliced
8 cups water
2 cups skim milk

Salt and pepper to taste

Method:

Soak beans overnight in a bowl of water. The next morning drain the water and place beans in the crock pot. Add the rest of the ingredients including the soup pack that came with the beans.

Cook on low for 8 to 10 hours. Serve with crusty bread or crackers.

5. Tuscan Bean Soup

Ingredients

1 small onion, diced

4 whole carrots, peeled and chopped

1 small zucchini, diced

1 tsp crushed garlic

2 cups diced ham

2 – 400g cans cannellini beans, drained

1 litre chicken stock

180g baby spinach

1 tsp dried basil

1 tsp dried thyme

Salt and pepper, to taste

Shredded Parmesan, as garnish

Method:

Add all ingredients, except the Parmesan garnish, to the slow cooker, then add 2 cups of water. Set on low and cook for 8 hours. Before dinner, warm and slice the bread. Serve Slow

Cooker Tuscan Bean Soup with Parmesan garnish and fresh bread.

6. Comforting Corn Chowder

Ingredients:

1 cup grated potato (about 1 large)

1 cup cooked ham, diced

300g frozen corn

1 can cream of mushroom soup

2 to 2-1/2 cups milk

salt and pepper to taste

Method:

Put all ingredients in slow cooker and stir to combine. Set heat to Low and cook for 5 to 7 hours. Add more salt and pepper if desired.

Quote of Note



Cheapskates Tip Store

Saving for Christmas Now

Approximate \$ Savings: \$100+

Now is the time to think about Christmas for the kids. Yes, I too was never concerned or organised enough for this but this year looking at the catalogues I've decided enough is enough! Why all of a sudden have I had a change of heart? Well I never knew until now that Toys'R'Us will beat any advertised price (except from the internet) by 10%! And all of the toy sale catalogues have come in my box at once - So I've looked at what I was thinking of getting my boys for Christmas and so far, I've only looked at a couple of items (three Lego sets) and if I get them from Toys'R'Us with their 10% off the matched price I'm already saving about \$30 and this is only with three things! They also offer layby which is a bonus. I'll be writing a list and checking it twice in the ToysRUs catalogue to make sure I can get another 10% off! What are you waiting for? Go check your letterbox for all those catalogues and get price checking!

Contributed by Lauren Church

Home Meal Kits - Use the Intro Offers

There are a number of home delivery meal services now, where they pack your groceries and deliver them along with recipes. Without fail, all of them seem to offer introductory discounts with no long term commitment required. I've tried Hello Fresh on a buy one get one free offer, Thomas Farms Kitchen had a 50% off offer, Pepper Leaf often has a discount offer in the participating magazines (New Idea and BH&G). In the past few months, I've bought a box for two (I live alone) and had meal serves of about \$5 - with top notch ingredients. I also learn new recipes and can (and have!) replicated them with ingredients I bought from the supermarket.

I would understand the argument that it can be an expensive way to shop, but I've found that even at full price, my grocery bill is lower, and I don't have as much food waste. It is also a good way to see how much you really need in a weekly shop!

Contributed by Kate Richards

Picking your Shopping Day to Maximise Specials

If you're like me and mainly shop from the "major" supermarkets, you've probably noticed that the catalogues feature some of their best sales. These sales usually last one week, from the day the catalogue is released and ends the day before the next catalogue.

What you may not know is that the supermarkets have an "overlap" of catalogues. For example, Woolworths brings out a new catalogue every Wednesday, with the specials lasting Wednesday-Tuesday. However, on Tuesdays they release their new specials and you can see two weeks' worth of specials - the ones about to "retire" and the ones for next week.

I now do my shopping on Tuesdays so I can purchase anything on special that won't be on special next week and not purchase anything that will be on special next week. This is great for items that you can manage to go without for a week and means you won't buy something and then have it go half price the next day.

Contributed by Kate Bradshaw

Free Swimming Pool Top Up

With the rains we were having my husband went and bought a PVC pipe and elbow fitting for \$20 and attached it to our downpipe from the roof, putting the open end over the pool. With the water from the rain we didn't need to top up the pool. You do have to clean out the

gutters of any leaves and grit before directing the water into the pool - best done at the end of autumn, just before winter. We did the same last year and only had to top up once in the 12 months. We save at least \$25 each top up. We top up 4 times a year, giving us a \$100.00 saving on our water bill each year. The pipe can be pulled off and stored when not using in the summer months.

Contributed by Margaret Sherrington

Switch, Fill and Save on Foaming Face Cleanser

I am so sick of paying so much in acne wash to keep my skin clear. I love using foaming cleansers such as the Clean & Clear brand that comes in the foaming pump bottle that costs me about \$9. It seems to only last a couple of months because everyone else decide to use it too (because it cleanses well and washes off so easily). When I finished my last bottle I decided to put a generous squeeze of my cheaper Avon cleanser in and fill 3/4 full with hot water and gently swirl it around until the Avon cleanser was completely dissolved. It worked. A word of advice though - DO NOT SHAKE as it will just foam like crazy! I buy my Avon cleanser when it's on the "2 for" sales and never pay full price. They always sit in the back of the cupboard until I am out of the Clean & Clear as it foams itself. Now not only am I saving by not buying the more expensive brand but I am also using up my stockpile. And not only is it cheaper but by watering it down into the Clean & Clear bottle it lasts forever!

Contributed by Carmen Crighton

Easy Boil Eggs for Lunch

Maybe once a fortnight I feel like a couple of hard boiled eggs to throw in my lunch bag so if we are boiling some spuds or veggies I put the eggs in at the beginning and cook for 3 minutes. It saves me cooking the eggs at 5am. I

also do extra eggs in summer (as I know the family will be around for BBQs) for my wife's great coleslaw, and devilled eggs. The boiled eggs keep well in the fridge for a week or two.

Contributed by Andrew Hodgson

A Handy Picture of your Shopping List

During the week I make a shopping list on my whiteboard that's in my kitchen. When about to leave I take a photo of this on my phone and whilst out refer to my list. It really works...forget searching for paper and pen only to leave it at home guessing what else was on that list.

Contributed by Helen Smith

Shaving at a Very Cheap Price

I bought a silicon device at The Shaver Shop called The Razor Pit.

It extends the life of your disposal razor by an incredible amount. I am currently using the same razor for the 179th clean close comfortable shave which I started in December 2015. The sharpener /cleaner cost \$30 which should never wear out.

When I first started using the razor I'm was still learning the finer points to maximise the life by e.g. not putting too much pressure on the razor when cleaning it after shaving which can break your razor before the blade wears out.

The secret to cleaning and sharpening the razor after shaving is put a very small amount of shaving foam on the surface of the silicon and push it against the normal shaving direction 8-10 times till it makes a squeaking sound then rinse very thoroughly.

Contributed by Ian Wagner

The Best Tasting MOO Curry Powder

I MOO curry powder and it doesn't taste any different to the shop ones. My late sister gave me the recipe over 20 years ago and then I picked up a book in the op shop and the original recipe was in there; it's from the 1800s!

Edward Abbott's Curry powder

It makes about 260g

Ingredients:

80g ground Turmeric

70g coriander seeds finely ground

40g black peppercorns finely ground

30g mustard seeds finely ground

20g cayenne pepper to taste

10g ground ginger

5g mace finely ground

5g cinnamon quill finely ground

5g cloves finely ground.

Method:

Combine all the ingredients and blend together thoroughly. Store in air tight container for a few days before using to allow the flavours to mix well. Keeps up to 12 months

I use an old coffee blender and do it a couple of times to make the fine powder.

Contributed by Robyne Neal

Keep an Emergency Travel Kit in the Car

We travel by car a lot to school, day care, football, to visit grandparents and cousins and every now and then something goes pear shaped. To help calm upset children (and parents) when things go wrong I keep a small emergency travel kit in the car. It's just a large ziplock bag. In it I have some large freezer bags (they're great for "sick" bags - they can be tied up and disposed of easily), a small packet of wet wipes and a small bottle of antibacterial waterless hand wash for clean-ups, some paper serviettes (to wipe fingers or hold snacks) and a sleeve of paracetamol tablets. These few items have saved us from disaster so many times I can't imagine not having them in the car. I check the bag before every long trip (for us more than 2 hours in the car with our children) and refill it if necessary.

Contributed by Moira Longford

Quick Fix for Hair Affected by Static Cling

I have waist length hair and in the winter season static cling is always a problem. I keep a men's hankie that has been soaked in fabric softener and allowed to dry in my handbag, another one in the car and one in my desk drawer. When my hair gets static cling I lightly stroke the ends with the hanky and voila, no more cling! It works great for skirts and trousers too. Simply run that sheet across your legs and the problem will be solved. One hanky lasts for many uses and as a bonus my handbag smells great!

Contributed by Georgia Lee

Travel Light and Save

It may sound like mission impossible but if you learn to travel light with only your carry-on baggage you will save a tremendous amount of

time and money. You can ride the bus instead of taking a taxi. You won't have to hire a trolley to carry all your suitcases. If your flight is overbooked, you can volunteer to get bumped (you'll get a voucher for a free ticket), and not worry about whether you will ever catch up with your checked luggage. You can go straight through security to the departure gate. You can avoid the baggage claim area and go straight to

the taxi rank or bus stop and beat the queues. I never travel with more than my laptop bag and my overnight bag, no matter how long the trip, smiling to myself as I bypass the airport queues.

Contributed by Roger Masters

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