

The Cheapskates Journal August 2016

From Cath's Desk

Hello Cheapskaters,

Another month has flown by and a brand new Journal is ready for you.

While I was sitting here, thinking of what to share with you this month I realised it is August - our birthday month! That had me looking back at old Journals, reading what I'd written. I was looking at how we've celebrated our birthday in the past and came across this from the August 2012 Journal. Nothing has changed really. We still live the same way and my message is still the same.

"I had no idea way back in 1995 that our lifestyle would become the Cheapskates Club, a community of like-minded people who love life and really want to live debt free, cashed up and laughing.

These days living the Cheapskates way is a habit, I rarely think about the frugal lifestyle we lead as being frugal.

And a very happy birthday to you all! Yes, it's our birthday month. It's hard to see where the time has gone, not just since last August, but since that day back in 1995 when I was stunned to see a mum, just like me, getting TV time because she was living the way we were. It wasn't so unusual to me by then, we'd been living the Cheapskates way for a few years and it had become the norm.

So to see the host of the show making such a fuss over things like buying in bulk and openly using generic products, happily dressing the children (and herself) in hand-me-downs had me quite taken aback. I had been doing all those things and more to save what little money we had at the time, and to just plain survive.

What it did do, apart from shocking me for a few minutes, was make me realize that we were the odd ones out. It was then that I knew people were desperate for knowledge, especially the knowledge of how to live better on less. And so I started Cheapskates.

Through the Cheapskates Club I aim to show you just how simple it is to live life debt free, that you don't need to be wearing sackcloth and eating just mince and beans, with one 40 watt globe in the light fitting, to save money and actually enjoy your life.

There are adjustments to be made, to attitudes, thinking and habits. But once they are made I know you'll never, ever want to go back to your old lifestyle.

Living life without debt, having the security of an Emergency Fund and a Peace of Mind account, takes away the stresses of modern life.

And doesn't everyone want to live life stress free, debt free, cashed up and laughing?"

Have a wonderful, frugal month everyone, and thank you for making the Cheapskates Club community what it is.

Here's to another year of living the Cheapskates way!

The Cheapskates Journal August 2016

HAPPY CHEAPSKATING,
Cath

Things we didn't Spend Money on when we had None (and we still don't!)

When Disaster Struck we had no money. NO MONEY.

In the space of three 3 days we went from a two income family of four with a home under renovation to a no income family of four with a new baby on the way and a home so far under renovation the back walls of the house were black plastic. Oh, and we had no (spare) money.

We did have the money we had saved for the renovations, but all of a sudden that became the money we had to live on - for how long we didn't know. As it turned out it was almost four years.

All of a sudden money, how we spent it and our attitude to it became very, very important. We made every dollar we had scream we stretched it so hard.

So what were the things we didn't spend money on (and still don't)?

1. We changed the plans for the renovation. We did more of the work ourselves. We changed the finishes so they were still lovely, but not the pricier ones we had chosen originally. We hunted high and low for cheaper materials. We took advantage of help when it was offered for things like plumbing and electrical work. And we ended up with the home we wanted, within the re-worked budget we had.

2. We realised we did a lot of things just because our friends were doing them, not necessarily because they were so important to us. We ditched the things that weren't important so we'd have the money to spend on the things that are. We stopped eating out regularly. We stopped going to the movies. We discovered we much preferred free entertainment at the beautiful parks in our city with our boys than paying for a play Centre or spending time at McDonalds while the kids played on the playground. We found we loved inviting friends for dinner at our place and barbecuing or having a pot-luck dinner.

3. We never said no to hand-me-down anything and I learned to sew properly. I was inundated with clothes and toys for Hannah when she was born. After two boys I didn't have any pretty baby girl clothes, bedding or toys, but friends and friends of friends generously shared with us and our little girl was always beautifully dressed. Same with the boys. Friends with older sons would offer clothes, shoes and toys and I always gratefully accepted them. I wore borrowed maternity clothes the whole time I was expecting Hannah and they were beautiful. This meant I could get away with buying just two sets of new clothes per child per year. I shopped the sales, bought good quality and they were able to be passed on when we'd finished with them.

5. We said no to extravagant celebrations. We re-thought Christmas, Easter and birthdays. We changed the way we celebrated our wedding anniversary. We put a dollar limit on gifts and set a rigid gift budget.

The Cheapskates Journal August 2016

And we stuck to it. We hosted home parties for birthdays and the kids love them. We started our own family traditions for gift-giving and stuck to it.

6. We said no to upgrading our cars and to being a two car family. The money we weren't spending on registration, insurance, maintenance and fuel helped to cover our mortgage payment. Yes, it was a little inconvenient at times, but not often. Yes, we kept the smaller car and yes, with a booster seat, child-seat and baby capsule in the back it was at times a little on the squishy side. Ok, it was always on the squishy side but we coped. We even managed family holidays with all our luggage in the boot (and I credit these experiences with making me the super-duper minimal luggage carrier I am today).

Not doing these things was quite strange to us 22 years ago, but we needed to trim expenses to save our lifestyle, so trim we did.

Did we miss these things? Of course we did, initially. We were giving up things we were used to. But after a little while, when we were able to keep paying the mortgage and the bills, put food on the table and enjoy our family, we realised they weren't that important to us in the first place.

And today, 22 years on, we still do most of the work on our home ourselves and hunt high and low for what we want to fit our budget. We still accept hand-me-downs and happily wear and use them and cheerfully pass on anything we can't use. We still do all our celebrating at home and love it. These days we're back to being a two car family, but one is the four wheel drive we use for our holidays so the cost of running, maintaining, registering and insuring it is covered in the holiday budget.

Not having these things made the difference between living life debt free, cashed up and laughing and being a slave to debt forever.

And we don't regret those choices at all.

A Thoughtful Moment

Growing Corn

There was a farmer who grew excellent quality corn. Every year he won the award for the best grown corn. One year a newspaper reporter interviewed him and learned something interesting about how he grew it. The reporter discovered that the farmer shared his seed corn with his neighbours.

"How can you afford to share your best seed corn with your neighbours when they are entering corn in competition with yours each year?" the reporter asked.

"Why sir," said the farmer, "Didn't you know? The wind picks up pollen from the ripening corn and swirls it from field to field. If my neighbours grow inferior corn, cross-pollination will steadily degrade the quality of my corn. If I am to grow good corn, I must help my neighbours grow good corn."

The Cheapskates Journal August 2016

So it is with our lives...those who want to live meaningfully and well must help enrich the lives of others, for the value of a life is measured by the lives it touches. And those who choose to be happy must help others find happiness, for the welfare of each is bound up with the welfare of all.

Call it power of collectivity...

Call it a principle of success...

Call it a law of life...

The fact is, none of us truly wins, until we all win!!

MOO Flavoured Coffee Beans Just in Time for Father's Day

With Father's Day just a couple of weeks away I thought I'd share this recipe for flavoured coffee beans. If you have a dad who loves his coffee and has everything he needs and wants, they may be the ideal gift for him this year. Team them with a coffee mug of his very own and you'll have a gift that's sure to bring a smile to his face.

MOO Flavoured Coffee Beans

You will need:

A glass jar with a screw-top lid

500g coffee beans

Flavouring of choice (vanilla beans, cinnamon sticks, whole nutmegs, cardamom pods, whole cloves, dried orange peel)

Step 1. Put the coffee beans in the jar.

Step 2. Add your flavouring:

Vanilla beans - 3 whole beans, split

Cinnamon sticks - 2 whole sticks, crushed (flatten them with a knife blade)

Nutmeg - 2 whole, crushed

Cloves - 1/2 teaspoon whole cloves

Orange peel - 2 or 3 x 5cm strips

Hazelnut - 1/4 cup crushed hazelnuts (flatten them with a knife blade to release the oils that contain the flavour)

Step 3. Put the lid on the jar. Shake well. Store in a dark cupboard for at least one week to infuse the flavours - longer if you want a stronger flavouring to your coffee.

Step 4. Once the flavours have developed remove the flavourings. Store the coffee beans in a dry, dark cupboard to keep the flavour fresh.

Use them as you would unflavoured coffee beans in a plunger or dripolator.

10 Ways to Save for that Family Holiday

The Cheapskates Journal August 2016

We've had two big holidays in the last two years, both of them six weeks long. It took us a long time to save the money for each trip, but before we left home we knew everything was paid for and we had spending money for splurges (and we had a few!) was in the bank if we wanted it.

Right now we are saving for another holiday next year - again it will be about six weeks long and it will cost us around \$7,000 (this is an estimate as the final cost will depend very much on the cost of fuel in May and June 2017 - but I based it on the most expensive cost per litre on our last trip and added 20%). We started saving for this holiday as soon as we arrived home last July.

Maybe you haven't been on a real family holiday in years. Or maybe you've been on holiday, but they've proven to be less than thrilling due to a tight holiday budget. It's possible to save for a dream holiday, even if your income is modest. Whether you're dreaming of basking on a Hawaiian beach or a week in a five-star resort, there's a way to get there.

Start saving today and enjoy your next holiday, knowing it's paid for and you have money to splurge on holiday treats.

1. Start with something simple: take a sandwich to work. Roughly 2/3 of all employees purchase lunch rather than bringing it from home. It's challenging to eat for less than \$7, even if you limit yourself to fast food. That's \$1,750 per year for lunch. You can save most of that by packing your lunch. Most Cheapskaters already do this, but if you don't, how much of your holiday can be bought with that \$1,750?

2. Sell your junk. Have a garage sale and get rid of inexpensive items and those items too large to ship. Consider using eBay or Gumtree to unload the items with more value. If you haven't used it in a year, you'll never miss it. Apply the funds towards your dream family holiday.

3. Hit the offseason. Check the climate information for your destination before you do anything rash. You might not want to visit parts of India when they receive 35 inches of rain per month. However, many destinations are still pleasurable outside the peak season. You'll be rewarded with smaller crowds and lower expenses and more choice in accommodation.

4. Set up a separate account for your holiday funds. Avoid co-mingling your regular savings and your holiday money, it's all too easy to mix it up and before you know it you've used your holiday money to fix the washing machine or pay for sweetie-pie's ballet lessons.

5. Save your change. Again, it's really a no-brainer and something everyone in the family can do. Empty your pockets, wallet or purse each night and save your change. Whenever your piggy bank is full, deposit the money in your vacation account. We have a little money box that sits on my desk called the "Fuel Fund". Wayne and I both empty our coins into the money box every night and the money is then used to pay for the fuel when we go away. It's another painless way of saving.

6. Look for last minute deals. Many holiday opportunities become less expensive as time runs out. Cruises are an excellent example. Aside from food costs, it costs a cruise line the same amount to run a cruise, regardless of the number of people onboard. They're desperate to fill the available cabins. Many hotels are in the same situation. Keep your eyes open for great deals and be ready to snap them up once you've saved your holiday money.

The Cheapskates Journal August 2016

7. Review your credit card rewards opportunities. You might earn miles toward free airfare or deals on hotel rooms. Remember, if you can't pay your credit card balance in full each month, the interest will probably cost more than the value of the reward. Be smart!

8. Determine your holiday expenses now. Be aware of how much you need to save and make the necessary plans to reach that goal. You'll need to include things like food, drinks, snacks, accommodation, fares, car hire, fuel, entertainment, sightseeing, travel insurance, souvenirs etc. Divide your expected expenses by the number of weeks left before your holiday. You've just calculated your weekly savings goal.

9. Consider a part-time job. Even a few hours of week can make your dream holiday a reality. Save as much of this extra income as possible straight into your holiday account.

10. Increase your motivation. Create reminders to maintain your focus and enthusiasm. It's not always easy to stay motivated when your holiday is 10 months away. The background on your computer screen is one way to remind yourself of how wonderful your holiday will be. I like to create a folder and put all sorts of pictures, brochures, links to websites etc. in it. It helps with planning and it really does keep the excitement building.

Funding an exciting family holiday really is possible when you start saving early and make the holiday a saving priority.

A few small sacrifices in the short term can make your dream family holiday a reality much sooner than you ever thought!

Get started today - you never know; we might bump into each other on our travels!

6 Common Reasons You Need Emergency Fund

Lots of people save for a rainy day. But do they really understand what that rainy day might mean?

Rainy days are more often than not real emergencies. They require substantial amounts of money immediately.

Saving money isn't always exciting, but an emergency fund is imperative to your financial health. As I learned 22 years ago, it only takes one unexpected expense to topple your finances. The lack of an emergency fund can result in taking on additional debt or not being able to pay for a critical expense, like your child's braces.

When disaster struck, we didn't have an emergency fund. Yes, we had some savings - we had been saving to renovate our house and had saved the money needed to pay for the renovations - thank goodness! Otherwise we would have been left with a mortgage, two little boys, a baby on the way and no money. Our lives would have been very much different to what we live today without those savings.

You may never find yourself in the position I was in, but there are several reasons you might require an emergency fund:

The Cheapskates Journal August 2016

1. Medical bills. Unexpected medical bills. We have an amazing health care system here, I know, I've made good use of it over the last 2-1/2 years, but It's no secret that medical care is outrageously expensive. A simple MRI might only take 30 minutes but it can easily cost \$900 or more and depending on where it is done, there may or may not be any Medicare rebate. Pathology, x-rays, ultrasound all cost hundreds of dollars that you pay. Even with health insurance there are out of pocket expenses for hospital stays and outpatient treatment. Add pharmacy bills to that and you can be out of pocket to the tune of thousands of dollars.

2. Car repairs. Once the warranty has expired, your car has the potential to become a financial disaster. You should have car maintenance built into your spending plan, and this should cover regular services, tyres, brake replacement etc. Sometimes though the repairs required are not ones that can be scheduled or planned. Once you're no longer making a car payment, keep making the payment to yourself. You're already surviving without this money, so saving it will give you a decent head start on your next new car and give you a good back-up for future repairs.

At some point, all cars become more expensive to fix than they're worth. Ensure that you have the funds in place to minimize the amount of debt necessary to obtain a new car.

3. Unemployment. Currently, 10-12% of us will be without a job at some point in the next 12 months. Scary thought isn't it? Over the course of a lifetime, the number is much larger. Could you survive for at least 6 months until you find another job? What would happen to your family, home, car, and insurance?

4. Major home repairs. Replacing a roof, a/c unit, heater, hot water service, repaving the driveway or replacing major appliances can cost more than the average homeowner has sitting around in his bank account. Some repairs can wait, but others can't. An emergency fund is necessary for many of these expenses. Your house and contents insurance doesn't cover everything.

5. Funeral expenses. Funerals are expensive; even the most basic of funerals can cost around \$6,000. And even if you don't have to pay for a funeral, you may have to travel half-way across the country to attend one. Deaths are often unexpected, and this isn't an item that people build into their spending plans. If there's one truth in life, it's that everyone dies eventually. There's no escape.

6. Dental expenses. Even with health insurance, a broken tooth, braces for the kids, too many teeth, not enough teeth, or mishap with a cricket ball (ask me how I know!) can cost more than your bank account will support. While your health insurance might be great, most dental plans leave a lot to be desired, especially with regards to cosmetic issues.

The best time to start an emergency fund was 10 years ago. The second best time is right now.

Begin setting aside a percentage of your income (I suggest 10 per cent to start - remember the 10-10-80 rule) and seek to increase the amount over time. Aim for at least six months of living expenses. That will be enough to handle most financial emergencies. Anything you're able to save beyond that can be invested with a more long-term focus.

If you're not convinced of the importance of having an emergency fund, consider these advantages:

The Cheapskates Journal August 2016

1. You'll be much more relaxed. Knowing that you have money available to meet your unexpected financial needs is reassuring. You'll worry much less.

2. It prevents poor financial decisions. When you need cash, but don't have any, it's easy to make financial mistakes that can be costly. Payday loans and the use of high-interest credit cards are two examples.

An emergency fund is a financial necessity. It provides a cushion for life's unexpected twists and turns. One financial mishap can easily undo years of your hard work.

Begin your emergency fund today and secure your financial future.

It's never too late to get started.

Oh How I Love Freeze-Ahead Meals

Have you ever wished you could fill your freezer with meals that are already prepared and ready to heat and eat? Oh, yeah, they're in every supermarket freezer cabinet, but you're not convinced they're that healthy or they don't come in the foods your family likes and they are very expensive.

You could make your own freeze-ahead meals and sauces. It will take some time but it can be so comforting knowing you have those meals for those evenings you simply don't want to cook.

Preparing freeze-ahead meals will take time - there's no getting around it. You will want to plan which meals to prepare, make a shopping list, go purchase the food and then do the actual cooking. This is fine if you want to do a huge, bulk meal prep and finish with a month (or two) of dinners in the freezer.

Or you could do as I do and simply cook four times the quantity i.e. this week I had sweet'n'sour chicken on the meal plan. On Monday night when I was preparing our dinner, I simply made four quantities of the recipe. It didn't take any longer, OK about 10 minutes all up, but there are now three full meals in the freezer. They just need to be thawed and heated next time sweet'n'sour is on the menu, and I can do that while the rice is cooking (I don't find freezing cooked rice a time saving so I rarely freeze cooked rice).

Tonight I made a quadruple batch of Haystack mixture and froze three meals for the future. Again, it only takes a few minutes in prep time and saves me around half an hour the next three times we have Haystacks.

I do this with just about everything we eat. Pasta sauces, taco and burrito fillings, meat loaf, rissoles, meatballs, casseroles, soup, stews, pies, sausage rolls, quiche - pretty much everything on our meal plan. It doesn't take long to fill the freezer with ready to go meals when you cook like this.

One of the easiest types of meals to do as a freeze-ahead meal is a casserole. You can put the ingredients together in a ziplock bag and pop it into the freezer. When the time comes to eat it, it will be so easy you'll be glad you spent the time making it. Just thaw, put in a casserole dish and bake.

The Cheapskates Journal August 2016

Lasagne is one of the most popular meals for families to make ahead and freeze. You will need noodles, spaghetti sauce (homemade or store bought), cheese and meat. Prepare the lasagne as if you're going to eat it right away except you won't bake it now. When you have added the last cheese layer, place a cover on the pan. Let it cool in the refrigerator or place the casserole pan in a sink of ice water prior to freezing to ensure it freezes uniformly.

You can also make your favourite soups to freeze for later use. Chili is welcome in the colder months but you might not always have to time prepare it. Make a big pot of chili, break it down into normal amounts needed for your family, and place the containers in the freezer. When chili is on the menu you can bake some cornbread while the chilli is heating for a complete meal.

But I have a secret, a secret that brings down the cost of the meals I cook in bulk, making them more affordable, without compromising on taste or quality. The secret is simple: I cut down on the main ingredient and add more vegetables, grain or sauce (I agree with Manu, you can never have too much sauce!).

For example, when I make pasta sauce I use 1.5kgs of mince) and 6 tins of tomato soup (or the MOO equivalent). I also add grated onion, zucchini and carrot. This recipe makes four meals of six servings for around \$12, or \$3 per meal or 50 cents per serve.

When I make taco or burrito filling, I use 1.5kg of mince, four tins of baked beans and two tins of diced tomatoes. Mixed with three tablespoons of MOO taco seasoning this gives enough filling for six meals for my family of five for around \$13.50, or \$2.25 per meal or 45 cents per serve (for the filling - you'll need to add the cost of the tortillas and salad).

I do much the same with casseroles, adding more carrot, parsnip, potato, sweet potato and onion. A beef casserole costs around \$17 to make, or \$4.25 per meal or 70 cents per serve. I usually serve casserole meals over steamed rice or with mashed potato.

My aim with our meals is to keep the meat component under \$5 per meal. Cooking ahead and stretching helps to do this.

The main benefit of freeze-ahead meals is they are so helpful when you're rushed for time. The effort of cooking four times the recipe at once may seem excessive but the few extra minutes it takes is definitely well worth it.

If you make ahead just two meals a week that gives you six nights free from cooking over the next month - so handy when life gets super busy.

Dear Cath

Q. Hi Cath,

Just wondering. I am trying very hard to live on \$75 a week of shopping but don't have any spare cash for stockpiling. Can you suggest where I can find extra money in the budget for it?

Sophie Burness

The Cheapskates Journal August 2016

A. You don't need to "find" spare cash for stockpiling. As you become more adept at your \$75 a week grocery budget you'll find you'll have money leftover - we call this the grocery slush fund. This is what you'll use to build your stockpile. It won't happen overnight, or even in a couple of months. It could take you a year or more to build up a one month stockpile of your basic grocery needs. Of course that depends on just what you consider basics.

Start by looking at your regular shopping list and use it to make a list of items you want to stockpile.

If there anything on it that you can find a cheaper version of, then switch brands.

Only buy the things on your list when they are on sale. This may mean you need to make substitutes or go without some things for a couple of weeks, but it will give you more spending money in your grocery budget.

When you find things on your list on sale you can either buy one and move the price difference to your slush fund or use the leftover money to buy a stockpile item.

Do you only buy on sale? If you do, do you then move the price difference to your slush fund or use it to buy a stockpile item?

You can also use bonus money to build your stockpile. Bonus money could be refunds, excess money in spending plan categories, part of a tax refund or even gift money. You could choose to sell some unused items and use the money to build your stockpile.

However you build it, it will be worthwhile and allow you to not only eat well, but eat well for less. You'll also have peace of mind knowing that if money is scarce for whatever reason you will still be able to feed your family.

Q. Hi Cath,

My MOO yoghurt doesn't always set and I can't work out why :(Would you have any tips?

Michelle Fulcher

A. There are two reasons yoghurt doesn't always set - lack of setting time and lack of fat. Commercial yoghurts have setting agents added to them to make them "thick and creamy". MOO yoghurt doesn't - hence the full cream milk powder in the recipe. It is the fat in the milk that helps the yoghurt to thicken

If you use skim, Low or no fat milk powder the yoghurt won't be as thick as there isn't enough fat in it.

You can leave your yoghurt for up to 24 hours to set. The longer it sets the thicker it will be, but it will also be tarter (something to remember if you like mild yoghurt). Once the yoghurt is in the fridge it will stop the setting process and won't thicken any more. If I am leaving my yoghurt to set for 24 hours, I refill the thermos with fresh boiling water after 12 hours to help it along.

On the Menu

Asian Chicken Meatballs

The Cheapskates Journal August 2016

These meatballs are delicious and quick to make too. I use my own MOOed plum sauce, but SPC make a very nice plum sauce if you don't make your own.

Ingredients:

500g chicken mince
1 medium onion, finely diced
½ capsicum, finely diced
¼ cup of bread crumbs
2 eggs
¾ tsp garlic powder
½ tsp of salt
¼ tsp black pepper
2 tbsp olive oil
½ cup plum sauce, warmed
2 spring onions, finely sliced
1 tsp sesame seeds

Method:

Place the chicken mince, onion, capsicum, bread crumbs, eggs, garlic powder, salt and black pepper in a large bowl. Using your hands, knead all the ingredients until well blended. If the mixture doesn't hold together, add a bit more bread crumbs. Make 18 meatballs approximately the same size. Heat the olive oil to a medium temperature in a large frying pan. Add the meatballs and stir to brown on all sides. Cover and allow them to cook 10 to 15 minutes.

Place the meatballs on a platter and top with the plum sauce, spring onions and sesame seeds. Serve at once with noodles or brown rice.

Tangy Coleslaw

This coleslaw is a bit unusual from what we are used to but great for the cook who thinks "outside the box". It's a make ahead dish, perfect for the coming barbecue and party seasons. And the flavour is wonderful!

Ingredients:

1 cabbage, shredded
3 carrots, grated
2 capsicums
3 onions
4 stalks of celery
1 cup of sugar
1 cup of red wine vinegar
¾ cup of olive oil
1 teaspoon of salt
1 teaspoon of mustard
1 teaspoon of celery seed

Method:

The Cheapskates Journal August 2016

Put the cabbage and carrots in a deep bowl. Dice all the remaining vegetables. Mix these into the bowl with the cabbage and carrots. Sprinkle the sugar over the vegetables. In a medium sized pot bring the oil, vinegar, mustard, salt and celery seed to a boil. Pour over the vegetable mixture while hot and do not stir! Let cool and then cover and store in the refrigerator for 24 hours. Pour off the excess liquid before serving.

Quote of Note



Cheapskates Tip Store

No More Smelly Hands

Instead of worrying about using lemons or parsley to rid hands of onion or garlic smells, simply rub your hands over the stainless steel sink for about a minute, rinse and no more smelly hands. Cheap and very effective.

Contributed by Nardja Cook

Read the Information

I love to read, and enjoy learning things, part of the reason I am a Cheapskates Club member. I was recently reading Cath's post on watering down products, and have tried this in the past, but kept reading anyway, and found a diamond I had never heard before...bulking out meat in casseroles and sauces using rolled oats. I tried it that night and saved one kilo of mince (\$10) straight away. In the last four weeks I have saved about \$100 in meat, and no-one has noticed.

Wahay!

Then I realised by reading instructions, and finding information on YouTube about how to change toilet washers, reseal a toilet pan and re-caulk tiles I had saved over \$800 in plumber's fees that hubby wanted to pay for. So read that information, follow the instructions, you never know what dollar saving diamond you are going to find!

Contributed by Denise Scotford

The Cheapskates Journal August 2016

Easy Blanching for Freezing

When cooking cauliflower, broccoli cut florets to size and place in a pot steamer, instead of throwing away the stalky ends chop them also and place on top of the florets to steam for half the required time. Then remove stalks and put in freezer bags to freeze for future soup making. You will soon have a stock pile for soup making and have been spared the energy and time it takes to blanch these for correct freezing.

Contributed by Annette Roberts

Getting the Most from Flybuys Points

We have always used a credit card to pay bills and groceries, leaving as much cash on our home loan as possible. At the end of each month, we withdraw the credit card balance from our loan to pay it off. This way we are charged less interest. I recently discovered Cole MasterCard, the offer I picked I get three flybuys points per dollar spent anywhere. I have been surprised how quickly my Flybuys balance has grown and all my insurances, rates, rego and utility bills are paid on the credit card so I consistently have enough points to redeem \$10 off per shop. I try to do one big grocery shop a month and in between I ensure I use self-checkout and put just over \$10 of groceries through at a time then redeem my points. This way for example, I have spent \$15 for fruit and veg and it has only cost me \$5 out of my purse which is great! Something definitely to look into if you use a credit card, it can definitely work for you and save you dollars on your groceries.

Contributed by Rebecca Simmons

The \$2 Christmas Saving Plan

I have just started a \$2 a day Christmas money tin. The tin needs to be sealed. I don't notice the coin each day and anticipate that after this year, each year I'll be saving approximately \$700. This is enough to cover gifts and other expenses during the Christmas period.

Contributed by Megan Albion

Chuck Steak Savings

Chuck steak is a great staple but can do your head in trying to clean it of fat for cooking, if you use a knife. I use a pair of sharp kitchen shears to trim the meat, membrane (just cut across the top and it will remove a section), and any gristle. This works just as well removing unhealthy fat from other cuts of meat such as lamb and chicken too. If you don't have sharp scissors, you can freeze the cheaper cuts and remove the fat from the partially thawed meat, which assists the process.

Contributed by Laurel Kanost

Clean the Fire Door and Get More Heat

If you have a wood heater e.g. Coonara and the glass on the front door is burnt and stained with black and ash this tip will bring amazing results. Use an old Chux or strong paper towelling, dampen and squeeze thoroughly. Dip the damp cloth into the fine ash in the fire, wipe over the glass firmly and watch the glass come clean. It may take a few goes but once you have cleaned it to your satisfaction it will only have to be done very occasionally. I have done house cleaning in many homes and home owners were delighted and found sitting watching the flames through clear glass very relaxing.

Contributed by Linda Oliver

The Cheapskates Journal August 2016

Use Your Freezer for More than Storing Frozen Food

I store my flour, breadcrumbs, powdered milk, oats, polenta, bread flour or any other pantry item that might attract weevils or just to extend its shelf life in the freezer. I also keep my grated cheese in the freezer. When lemons are cheap I buy in bulk, juice and freeze in ice cube trays, then pop them out when hard and store in a plastic container in the freezer. Do the same with herbs, so you always have them on hand.

Contributed by Joanne Wynhoven

Editor's note: All dry goods that come into our home go into the freezer for at least seven days. If there's room in the freezer and the food isn't needed in the pantry, then I just leave it there until I either need the freezer space or to transfer the food to the pantry. It's a simple thing to do and helps to keep the kitchen weevil and moth free. Cath

Frugal MOO Pre-Shave Oil

I have found a link for a YouTube video explaining how to MOO a pre-shaving oil. I noticed in the comments afterwards that someone suggested that Jojoba Oil is better than Olive Oil for this and if you already have a bottle for shaving oil then it would be best to reuse that one. "Super Secret Pre-Shave Oil Recipe"

Contributed by Kathleen Burke, 2nd May 2013

If it's Already Broken

If it's already broken, how much worse can it get?

For some things (not recommending electrical) if it's already broken, how much more broken can you make it by trying to fix it?

For example, my old Caroma toilet was leaking a lot, costing a lot in wasted water. Got a quote from a plumber and to fix the valve was more expensive than replacing the cistern and pan; \$360 minimum to fix, \$350 to replace... but something had to be done. I went online, watched a few YouTube videos, spent \$4 on valve seals and a couple of hours fiddling around, and now its fixed, saving at least \$360, not to mention the \$100 a quarter in wasted water (yes we got it checked).

And if I had broken it we would still have been up for the replacement cost anyway, so that was averted. We do have a second toilet, so if I mucked up we still had one working toilet.

I have saved a lot of money like this, pulling broken toys apart to fix them, because if they don't work, how much more broken can they be?

You do have to think about this though; if you're not sure and really can't do without something a professional needs to be called, but you would be surprised what you can do when you really try.

Contributed by Denise Scotford

Another Relevant Reason to Build a Useable Stockpile

The time has come to actually not just think about being the remaining one of a couple but to do more than the obvious, save for a funeral etc. Younger people would maybe think of putting food away for

The Cheapskates Journal August 2016

survival a little differently than we older people. For me/us have a stockpile will take away unnecessary pressure on finances for food while the world sorts out the legals and spins still, yet ever so differently. So there won't be any mung beans but packets of flour vacuum sealed, tins of food that we both don't mind, hams, fruit, even spam type (ugh) meats, lots of seasonings and easy recipes attached. Yes, it would be wonderful if we are able to use and replace for a very long time to come after the stockpile is finished. We are Christians so the leaving isn't the issue, making it simple for the one who is left is.

Contributed by Carol Ryan

Ten DIY Craft Kits for the Price of Two!

My daughter asked for some craft packs she could do with her 3-year-old daughter and when I saw how expensive they were I decided I could do my own. I bought large ziplock bags and labels then filled each one with a craft activity. For example, for a "mask" bag I put in a few paper plates, elastic, pictures off the Internet to use as a guide and then added (from the \$2 shop) some craft glue and a paint set and from my own stash I added some feathers, lace, ribbon etc. The labels stuck to the bag gave instructions and ideas on how to put it together. I made 10 bags of different craft ideas for under \$40 and the crafts included painting, collage, nature, masks, windsock, threading, felt faces, sock puppets, tambourine and make an angel. My daughter was amazed and delighted and I will add more as I find suitable craft ideas. I also added a list of other ideas such as "using a magnifying glass", "water play, painting the back fence using an old large paint brush and water coloured with food colouring" and a list of uses for egg cartons and toilet roll holders. I found my craft ideas from the Internet, craft shops, magazines, library books and friends. It was fun to do as well

Contributed by Ellen Davis

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