

The Cheapskates Journal June 2014

From Cath's Desk

Hello Cheapskaters,

And welcome to the June edition of The Cheapskates Journal. The last month has been crazy around here. We launched the Facebook page (and if you haven't visited and liked it yet, could you please do it? The more "likes" we get the more we can spread the word about debt free living), we've welcomed lots and lots of new members, some of them received their memberships as a Mother's Day present, we had the first one day workshop and it was AMAZING! Yes, you can imagine an Oprah-esque shout on the AMAZING - what a day we had. The blog had a facelift. We launched our Google+ page. We did a fabulous story for A Current Affair on shopping Cheapskates style. It's been a very busy month.

June is shaping up to be as busy, but in a different way. Wayne and I are heading off to Cape York and I can't wait. I'll still be "here" at Cheapskates central though. That's the beauty of the Internet isn't it? I can be at "here" at home at my desk or anywhere else and as long as I have an internet connection I can still be "here" at Cheapskates. I'll be checking emails regularly. The newsletters will still go out every week. Tip of the Day emails will go out Monday through Friday.

Sometimes things aren't always what they appear to be. If I hadn't mentioned it you would never know I wasn't right at my desk. And that neighbour with the beautiful home and two cars who eats out often and is always on holiday may not be rich, even if that is what appearances insinuate. They could be living from pay to pay, drowning in debt, struggling to get through each day. They could be miserable underneath that "living the dream" lifestyle.

We used to be those neighbours. Then disaster struck. We were left with almost nothing, or so I thought at the time. Then I realised that we had plenty. We had each other. We had our beautiful children. We had our health. We had the ability to work. And we had the determination to get up out of our (or rather my) pity party and get on with our lives. Sure, we didn't have an income but we had the ability to earn one. It wasn't anywhere near what it had been but we made it stretch with careful planning and looking outside the box we found new ways to have the things we not only needed but wanted, and without going into debt or earning any more money.

Saying it quickly makes it sound easy and I'll be honest and say there were times it wasn't. But it was simple. We had to live within our means. And we did. And we are. We had to work at it and you do too. But anyone can do it. We're all at different stages in our journey to frugality and we all have different lifestyles and commitments. The basic premise is the same: spend less than you earn, pay down debt as quickly as possible and build that emergency fund as quickly as you possibly can.

You'll find the tools you need to help you on your journey here. You'll find support and encouragement too. Your Cheapskates community is here to help you when you need it so log in often, visit the forum regularly enjoy your journey to living life debt free, cashed up and laughing.

The Cheapskates Journal June 2014

Happy Cheapskating,

Cath

Feature Article

Overspending? Here are 10 Tips to Help You Stop!

If your spending habits have you digging down the back of the lounge for lost coins before your next payday, maybe it's time for a change. Unfortunately, running out of money before payday, especially if you do it over and over, causes a lot of undue stress that can negatively affect your health as well as your bank account.

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

How will you do it?

Try these budgeting techniques:

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

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

2. Add other monthly expenditures to your Master List. List things like your rent or mortgage payment, grocery costs, petrol costs and anything else you pay monthly. Estimate the amounts for your water, mobile phone, land line and utility bills, using last month's statements. Now gather up all your other expenses: insurance, car registration, school fees, club dues, medical expenses, haircuts etc. Your Master List should reflect all your outgoing expenditures.

3. Establish priorities. Which bills do you see as the most important? Mark them in some way by highlighting or circling them. These are the bills that must be paid no matter what.

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

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

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

The Cheapskates Journal June 2014

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

8. Determine how you can bring in additional dollars. Consider a second job. Then, use the extra money you earn to pay off debts. Recognize you have the power to change things.

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

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

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

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

You can do it!

A Thoughtful Moment

Look Up!

The Buzzard

If you put a buzzard in a pen that is 6 feet by 8 feet and is entirely open at the top, the bird, in spite of its ability to fly, will be an absolute prisoner.

The reason is that a buzzard always begins a flight from the ground with a run of 10 to 12 feet.

Without space to run, as is its habit, it will not even attempt to fly, but will remain a prisoner for life in a small jail with no top.

The Bat

The ordinary bat that flies around at night, a remarkable nimble creature in the air, cannot take off from a level place.

If it is placed on the floor or flat ground, all it can do is shuffle about helplessly and, no doubt, painfully, until it reaches some slight elevation from which it can throw itself into the air.

Then, at once, it takes off like a flash.

The Cheapskates Journal June 2014

The Bumblebee

A bumblebee, if dropped into an open tumbler, will be there until it dies, unless it is taken out.

It never sees the means of escape at the top, but persists in trying to find some way out through the sides near the bottom.

It will seek a way where none exists, until it completely destroys itself.

People

In many ways, we are like the buzzard, the bat, and the bumblebee.

We struggle about with all our problems and frustrations, never realising that all we have to do is look up!

That's the answer, the escape route and the solution to any problem...

Just look up!

Saving Story

Spending Just a Little More

"Cath, I have been following your cheapskates emails for a long time and admire the thrifty habits you are trying to instil in people. Having said that I have a particular request for you.

Every day I read about the Australian growers, manufacturers and their assisting groups of workers who are losing their jobs to overseas cheap imports. In the case of food products it is surely safer and healthier to use Australian produced foods?

Can I ask you to start asking your thousands of followers to consider spending just a little more to support our Australian producers and manufacturers? After all when they are all gone the prices WILL go up on the imported ones, with no competition to keep them down.

Just a thought from a 70 year old who has lived your life style for many years but who also now spends a little more to ensure my money stays in Australia. Broke my heart when I went to buy Dick Smith's jam to see that the 20c price difference had jumped to 50c with a discount on the imported products.

I do hope you can use your considerable influence for the good of the country,

Thank you."

Noeleen Liapis

The Cheapskates Journal June 2014

This email popped into my inbox and it was timely. Just last week I was talking to a journalist about supporting Australian industry, and how hard it is. His comment was "most of us would buy Australian in a flash but the cost makes it impossible, especially when you're on a fixed income and a tight budget."

And I understand that and agree with him. When you are on a very tight budget it comes down to price over everything else for 99% of your purchases.

An easy way we can all help support Australian manufacturers and producers is to buy only Australian fruits and vegetables. Next time you pick up lemons or apples or pumpkin or garlic check to see where it's come from. If it's not Australian put it back and buy from somewhere else.

But it's not just as simple as buying Australian made either. There are a lot of Australian made products that are manufactured by foreign owned companies. When you buy from them the profits go overseas. Yes, they may employ Australians but they are not re-investing in our country.

Look for Australian owned and made - that way you are supporting your fellow Australians and ensuring the money you spend stays in Australia.

Make a Traditional Lavender Bag

My niece asked me if I could make some things for her school Mother's Day stall. I used to love making little gifts for the Mother's Day stall when my children were at primary school. I'd get together with other mothers for a month or so before and we'd chat and laugh and solve the world's (and school's) problems while we knitted or sewed or glued to make gifts to sell.

One of my favourite things to make was lavender bags. The scent of lavender is relaxing, but it's also rather luxurious when you open a drawer or cupboard and get just a hint of lavender from within.

I also like making them because they are so very quick and can be made from scraps of fabric. I always have lavender heads, my side garden is full of lavender and it's easy to harvest and dry. If you don't grow your own you can buy bags of lavender flowers from craft shops.

You will need:

- Oddments of cotton fabric (purple gingham is pretty if you don't have oddments)
- matching thread
- ribbon - matching or contrasting
- small satin flowers in colours to co-ordinate with the fabric and ribbon
- dried lavender heads

Step 1. Cut out two rectangles of fabric 18cm long x 12cm wide. This includes a 6mm seam allowance.

The Cheapskates Journal June 2014

Step 2. With right sides of fabric together, pin and then stitch around two long sides and one short side.

Step 3. Turn the bag inside out. Use a pencil or similar to push into the corners to shape them nicely.

Step 4. Make a neat hem of the top opening by folding the fabric under twice and stitching around. Iron the bag.

Step 5. Carefully pour the dried lavender inside the bag until two thirds full. Do not overfill. Cut a piece of ribbon approximately 30cm long. Tie the ribbon around the bag, close to the top of the lavender to close the bag and form a nice frill at the top. Glue a silk flower over the knot in the ribbon as a decoration.

That's it. About five minutes to make one bag.

Turn Your Spare Room into a Second Income

Maybe you're struggling financially to pay your rent and all the associated expenses. Perhaps you'd simply like to cut your expenses and save some money. Or maybe you're just lonely. A student roommate might be the perfect solution!

Renting out the spare room can provide you with extra income and a chance to meet new people. It's a big decision, so plan carefully and make wise choices. If you're older and like a quiet, peaceful life then having a student as a roommate may not work for you. But if you love the hustle and bustle of a busy household and enjoy meeting people from all nationalities and backgrounds, it may turn out to be the best way you've ever earned an income.

Having a student roommate can absorb a lot of your living costs. Think about it. They could pay for at least half of your rent, electricity, cable, water and gas bills. If you add up all of these bills and divide by two, you'll see that it ends up being a lot of money.

Before looking for a roommate, determine how much money would cover half of the bills. Is that amount reasonable for your area? Are meals, cleaning and laundry included? Or is the roommate responsible for his/her own meals, laundry and cleaning? If they are included you will need to factor in these costs and add them to the rate you will be charging. Are you going to advertise privately or are you going to use a registered database such as Australian Homestay Network or a University database.

Using a registered database to find your student roommate comes with a lot of advantages:

1. Students are screened.
2. Insurance is generally covered.
3. Payment is guaranteed.
4. Students are only in residence during term time, giving you some free time to enjoy your home on your own.

The Cheapskates Journal June 2014

If you choose to advertise and find your own roommate, it's probably unnecessary to charge any less than half of your expenses.

You have two options:

1. Have your roommate pay a set amount each month. This can be the easiest way to do it. It certainly cuts down on arguments. If your roommate doesn't watch a lot of TV or use the Internet, at some point they might balk at chipping in for half the cable or Internet bill.
2. Split the bills at the end of each month. This might be the fairest way to handle your living situation. However, it frequently causes conflict. For example, suppose you like the house really cool in the summer and turn the air conditioning down to 18 degrees. Your roommate might prefer to have the house warmer and be upset at the high power bill.

Finding a compatible roommate to share your expenses might take some time. Ask friends and family if they know anyone that might be interested. This can be much better than taking a chance on a complete stranger.

It's advisable to find a roommate with a job and a list of legitimate references. Also, consider going out and spending some time with a potential roommate in a social setting before agreeing to move in together. During that time, think about how well you'd get along if you were living together. Be patient while looking for a suitable roommate to ensure your safety and sanity.

Once you've found a suitable roommate there are a few things you need to do:

- 1. Keep it legal.** Check the local zoning ordinances in your area to get any required permits. If you're renting, consult your landlord to make sure that any arrangements are permissible according to your lease.
- 2. Play it safe in searching for a tenant.** If you live within commuting distance from any universities, their student housing agencies are an excellent resource for finding prospective tenants. Always ask for references and check them thoroughly.
- 3. Sign a rental agreement.** You can get rental agreement forms online. Require a deposit and at least a month's rent in advance to protect yourself from damages.
- 4. Establish house rules, especially for shared areas.** Discuss your expectations with your new tenant beforehand. Try to reach mutual agreement on issues like the use of kitchen and laundry areas.
- 5. Cultivate open lines of communication.** Friendly communication is fundamental. Maintain an open and respectful atmosphere so that you and your new tenant can work together to resolve any conflicts.

Renting out your spare room can have economic and social benefits. Keep the best interests of your family and your new tenant in mind to create a pleasant home environment for everyone and then enjoy the additional income and new friends you make.

The Cheapskates Journal June 2014

The Circle of Life: Financial Concerns Taking Care of the Elderly

The last two years have seen some big changes in our family dynamic. The children are no longer children. That happens; they grow up, get older and start to establish their own independent lives. We've cheered them on as they move into young adulthood (and in some cases done a little pushing as we have cheered).

But as our children have grown older and become independent, so our parents have aged, and in that ageing become more dependent.

There have been health issues and ageing issues we have all had to contend with. They've been very stressful and hard to deal with, for us and for them. We've seen Wayne's mother decline with Alzheimer's disease to the point where my father-in-law could no longer care for her on his own at home and had to make the heartbreaking decision to move her into care. At the time he was devastated, feeling he had let her down. She'd looked after him for 55 years, he felt he should have been able to now look after her.

The move for Mum has been for the best. She is thriving in her new home, settled and happy and so well cared for. And Dad is almost his old self again. The stressed, tight look has gone from his face and his eyes sparkle again. He goes to visit almost every day, he can have all his meals with her if that's what they want, he takes her out to visit friends or to go for drives. One of their favourite things is going for a milkshake.

My own mother has suffered a few health issues in the last twelve months. A stroke last year was a hiccup, and it's taking her a while to recover, but she's getting there slowly. She's determined to stay in her own home as long as possible so that's meant some changes have had to be made.

We've put new railings on the back steps. Had handrails installed in the bath, shower and toilet. Changed doors to make room for her walker. Bought the walker for her. Put down safer flooring in the kitchen. Lifter all bar one of her beloved mats (my mother is the mat queen of Melbourne I'm sure, she loves them). Moved her bedroom around and bought a new, higher bed so it's easier for her to get into and out of.

All of these things have come at a cost. Getting old isn't as free as we might think.

One thing that came out of having to find a place for my mother-in-law was that we had no plan. We had never thought that it would be necessary to find someone and some place to care for her, or any of our parents. In fact her illness and decline was so very fast (not quite two years) that we were all shell-shocked and almost in denial until she went into care.

Caring for a parent (or other elderly relative) can be financially and emotionally challenging. You need a plan. But with some pre-planning, those challenges can be met intelligently. Plan ahead and have a meaningful conversation with your parents before the situation occurs.

Caring for your parents will be easier if you take advantage of these strategies:

The Cheapskates Journal June 2014

1. Have your parents make an appointment with their solicitor to have their wills updated. Ask them to include a letter that outlines their wishes in the case of not only their death but their mental incapacity.

2. Have your parents appoint a Power of Attorney and a Medical Power of Attorney. This will be important if your parent is ever unable to make sound decisions. Having power of attorney gives you the power to act as an agent for him. This typically includes all activities related to finances and other business concerns. This should be given to a trusted family member or very close friend; it's a huge responsibility and not to be entered into lightly. There are strict rules regarding Power of Attorney and everyone involved needs to understand them.

Even if your parents are capable now, that might not be true in the future. It's easier to plan ahead and make arrangements now.

3. Know your parent's financial situation before the time arrives. It's much easier to plan when you fully understand the situation. Your parents might have far more or less wealth than you realize. Ensure you understand their social security status, too. Do they collect a pension or part-pension from Centrelink or Veteran's Affairs? Do they collect or are they eligible for a pension from another country?

This also includes insurance information. Do your parents have health insurance? Where do they keep their life insurance policies?

4. Know your parent's wishes. It's easy to assume what someone else wants, but we're all surprised from time to time. Ask them what they want when it comes to their care. With this information, you can make a plan that takes the financial situation into account.

5. Look for community resources. There are many local resources that assist seniors. Your parent's church might provide a ride to and from services. Other community services will provide a ride to the supermarket once a week. You might be able to have a ramp built at your home. Meals on Wheels can be delivered to their door. Their home can be modified to suit the requirements of older folk.

*It's possible that a social worker can visit once a month and help with additional services. Medical services might be available as well.

*Your parents will feel and be more independent. These services can also free up your time and save money.

No one likes to think about their parents aging, but it eventually happens to everyone. Take a few preliminary steps now to ease the financial challenges that are likely to occur later. With adequate preparation, it could be an enjoyable experience for everyone involved.

Are There Hidden Dangers Lurking in Your Bathroom?

When you think of your house cleaning, you might not think of your make-up bag or medicine cabinet, but these are things you do not want to miss.

The Cheapskates Journal June 2014

Bacteria can easily grow in your cosmetics and taking medication that is past its expiration date can not only be ineffective, but can also cause illness.

Take the box or boxes with all of the medicines and toiletries and start sorting through things. Grab a notebook to make a list of anything that needs replacing in the medicine cabinet.

Throw away medicines, vitamins, and supplements that are past the expiration date, as these can be potentially dangerous if taken. Remember that sun block expires within a year, too, so check the dates on your bottle and replace if necessary.

Take stock of your first aid kit and write down any supplies that might need replenishing, such as Band-Aids, peroxide, isopropyl alcohol and the like. Don't forget to stock up on other health products that you keep on hand, such as pain relievers, children's paracetamol (if you have children), antacids, cough syrup and vitamins.

Now you've tackled the medicine cabinet, it's time to tackle your make-up supplies. Go through your make-up and throw away anything that you do not use or that is almost used up. Think about how long you have had products and rid yourself of ones that have been around too long. Keeping make-up longer than recommended can cause problems, as it can harbour bacteria.

- For powder-type makeup, including blush and eye shadow, and lip products, two years is the maximum it should be used.
- Liquids, creams and nail polishes are usually good for a year to eighteen months.
- Liquid eyeliners and mascaras should be replaced every six months.

Look at your collection of creams, lotions, soaps, perfumes and other toiletries as well. If they are half gone and rarely used, losing their scent, or have changed texture or colour, it is time to throw them away. Even things that are unopened that won't be used should be given away or thrown in the bin. Once everything is sorted through and cleaned out, it can be put back in the cabinet, where it belongs.

If you use the area under the bathroom basin for storage, make sure that you are using containers to keep all of your products organized. This will make things easier to find and will prevent everything from rolling out when you open the cupboard door.

Now that all of the old things have been thrown away, the real fun can begin! It's time to pick up new make-up in the latest winter trend colours!

Dear Cath

Q. Is there an easy way to remove the label from plastic peanut butter jars? I would like to re-use the jars but I need to get the labels off. Soaking in water gets the top layer of paper off, but the glue is very hard to remove. Katherine

A. There sure is, and you already have it - peanut butter! Just rub a thin layer of peanut butter over the sticky residue and it will wipe right off.

The Cheapskates Journal June 2014

Q. I'm looking for the cough syrup recipe that uses lemon juice and honey. Rae

A. Here are two recipes you can use to ease a ticklish cough. They are both perfectly safe so you can take a teaspoonful as often as you need to. Just remember though, that it is not a good idea to give honey to babies due to the risk of botulism.

Infused Lemon Honey Cough Syrup

Ingredients:

1 lemon, well washed and thinly sliced

1 cup honey

Method:

Put the lemon in a peanut butter jar. Slightly warm the honey over hot water, this makes it easier to pour, and then pour it over the lemon in the jar. Use a skewer or knife to jiggle the lemon slices around so the honey gets right to the bottom of the jar. The mixture is ready to use. Take a tablespoonful when needed. Let the jar sit on the bench so it's at room temperature when taken.

Honey Lemon Cough Mixture

Ingredients:

3 tablespoons raw honey

2 tablespoons coconut oil, melted

1 lemon, juiced

1 teaspoon cinnamon

Method:

Combine all ingredients until well mixed. Take 1-2 teaspoons, 3 to 5 times a day at the first sign of a cold or cough.

Q. Hi Cath, I'm wondering if there is a way member can quickly alert others of great shopping specials really quickly. I have a friend who works at Woolworths and was telling him that if a killer special pops up he needs to text me. That got me to thinking that if we had a page on the site where if a member finds a really good special they could share it so we all could benefit. I do keep an eye on the catalogues but have been known to miss the odd week. A page that you could check before you head out would be really useful. Not for usual weekly specials just for the GREAT ones and probably only the major outlets Coles woolies etc.... Just a thought Michelle

A. It won't take long at all Michelle, we have such a page in the forum, Great Grocery Bargains.

It's been up and running since 2010. This is the fastest way to let everyone know of any great specials you find. Simply post the special and it's instantly available for all members to see.

The Cheapskates Journal June 2014

Getting everyone to remember to check in regularly - now that may take a little longer.

On the Menu

Mushroom and Pumpkin Soup

Ingredients:

750g butternut pumpkin, peeled and cubed

250g fresh mushrooms, sliced

1 cup celery, diced

1 small onion, diced

1 garlic clove, crushed

6 chicken thigh fillets, skin removed and diced

1 cup rice

4 cups chicken stock

1 tsp thyme

1 tsp salt

1/4 tsp pepper

½ cup cream

3 tbsp cornflour

Method:

Place the pumpkin, mushroom slices, celery, onion and garlic into the crock pot.

Lay the chicken thighs on top.

Next add in the uncooked rice.

Pour in the broth.

Add the thyme, salt and pepper being sure to stir well to incorporate all the ingredients together.

Cover and cook on low 6 hours.

Pour the cream into a small bowl.

Whisk in the cornflour until smooth.

Stir the cornflour mixture into the crock pot.

The Cheapskates Journal June 2014

Place the heat on high, cover and continue cooking an additional 30 minutes.

Beefy Rice and Mushroom Soup

Ingredients:

500g whole mushrooms, halved

1/2 cup uncooked rice

1 stalk celery, diced

2 carrots, diced

3 tbsp dried onion flakes

1 tsp parsley flakes

½ tsp onion powder

½ tsp turmeric

½ tsp salt

¼ tsp celery salt

¼ tsp ground pepper

1/2 tsp garlic powder

1 cup water

2 litres beef stock

1 cup frozen peas, thawed

Method:

Layer the mushrooms, rice, celery, carrots in the crockpot.

Sprinkle in the herbs.

Pour the water over the top of the ingredients and do not stir.

Pour the beef stock over the top of all the ingredients and do not stir.

Cover and cook on the low temperature setting for 7 hours.

Uncover and stir in the thawed peas.

Recover and continue cooking on low for 15 minutes or until the peas are tender.

Have a lot of leftovers? That's okay this soup can be frozen for up to six months.

The Cheapskates Journal June 2014

Chicken Mushroom Pizza Boat

Here's a new twist on that beloved pizza. Remove the bread from the inside of the shell and let it dry. Crumble the dried bread and use as bread crumbs for any of your favourite recipes.

Ingredients:

1 Ciabatta loaf

1/2 cup pizza sauce

1 cup pizza cheese, shredded

180g Italian seasoned chicken breast, cooked and thinly sliced

1-1/2 cups mushrooms, sliced

Method:

Preheat oven to 200 degrees Celsius.

Cut a piece out of the top of the loaf. Remove the bread from the centre, leaving a 1cm layer around the shell.

Place the bread shell on a pizza tray and spread the pizza sauce over the inside of the shell.

Sprinkle half the cheese over the sauce.

Add the chicken strips and top with the mushrooms.

Sprinkle the remaining cheese evenly over the top.

Bake for 15 minutes or until heated through and the cheese is melted.

Mushroom Stroganoff

This delicious casserole is tasty and easy to make. The blend of sauce and noodles is perfect on a chilly evening.

Ingredients:

500g egg noodles

500g minced beef

2 tsp beef stock powder

250g sour cream

1/2 tsp pepper

1/2 tsp basil

125g mushrooms

The Cheapskates Journal June 2014

1/2 cup plain flour

3 cups cold water

Method:

Preheat oven to 180 degrees Celsius.

Bring 8 cups of water to a boil, add egg noodles.

Reduce heat and boil for 8 minutes.

Remove from heat, drain, rinse and pour into a greased baking dish.

While cooking noodles, brown mince over medium heat.

Drain mince and add to noodles.

In a large frying pan pour two cups of the water and add seasonings. Bring to a boil.

Add the flour to the remaining cup of water and whisk until smooth.

Carefully pour flour mixture into pan and whisk until smooth.

Reduce heat and add sour cream, stir until creamy.

Add mushrooms and mix well.

Pour gravy mixture over noodles and mince.

Cover with foil and place in oven.

Bake for 30 minutes. Remove foil and let the casserole sit for 5 minutes before serving.

Cheese-Stuffed Mushrooms

Ingredients:

24 medium fresh white button mushrooms

Cooking spray

1 onion, grated

2 tsp extra virgin olive oil

1/2 cup white wine or reduced-salt chicken stock

3/4 cup grated cheese, divided

1/4 cup grated Parmesan cheese

2 to 3 tbsp dry bread crumbs

2 tbsp dried parsley flakes

The Cheapskates Journal June 2014

1/2 tsp dried tarragon

1/4 tsp kosher salt

1/4 tsp freshly grated black pepper

Method:

Preheat oven to 190 degrees Celsius. Clean the mushrooms with a damp paper towel. Remove the stem from each mushroom and set them aside. Place the caps, stem-side up, on a baking dish that has been lined with foil. Spritz the mushrooms with cooking spray and set them aside.

Return to the mushroom stems and chop them finely. Place the mushroom stems and the grated onion in a small frying pan with olive oil and sauté them. Add the wine or chicken stock and bring to a boil. Reduce heat and allow to simmer uncovered, until the liquid has been absorbed. This will take about 12 minutes. Then remove the mixture from the heat.

Add the remaining ingredients except for six tablespoons of cheese to the mushroom stem and shallot mixture. Stir well to be sure the items are completely mixed. Carefully spoon this into the reserved mushroom caps. Follow this with the remaining grated cheese. Spray each stuffed mushroom again with the cooking spray.

Bake the stuffed mushrooms for 15-20 minutes or until mushrooms are tender and the cheese is melted. Allow them to cool slightly before serving.

Quotes of Note

Fall seven times and stand up eight.

~~Japanese Proverb~~

~~~~~

When one door of happiness closes, another opens,  
but often we look so long at the closed door  
that we do not see the one that has been opened for us.

~~Helen Keller~~

~~~~~

Happiness is not something readymade.
It comes from your own actions.

~~Dalai Lama~~

~~~~~

First, have a definite, clear practical ideal; a goal, an objective.

# The Cheapskates Journal June 2014

Second, have the necessary means to achieve your ends;

wisdom, money, materials, and methods.

Third, adjust all your means to that end.

~~Aristotle~~

~~~~~

You can't fall if you don't climb.

But there's no joy in living your whole life on the ground.

~~Unknown~~

~~~~~

Too many of us are not living our dreams

because we are living our fears.

~~Les Brown~~

~~~~~

Challenges are what make life interesting and

overcoming them is what makes life meaningful.

~~Joshua J. Marine~~

Living Green in 2014

The Effortless (Almost) Way to Green Your Kitchen

If you're looking to save money there's no better place to start than in your kitchen. And if you're looking to improve your green credentials, there's no better place to start than your kitchen. The kitchen is often one of the most used rooms in the family home. With a steady flow of traffic and a vast variety of materials being used in its day-to-day work, it's important to make it a more eco-friendly room the whole family will enjoy and while keeping it as green as possible.

Here's how to get started:

1. Compost your food waste. Tons of food waste is hauled to the landfill each year. And although the food itself is biodegradable when mixed in with other materials in the landfill it doesn't degrade in the way it would if you composted the food waste. This is an easy way to start making your kitchen area a little greener. Set a large bowl or small compost container at the end of the kitchen sink and ask for food scraps to be placed inside. You can then compost this waste in your garden compost container.

The Cheapskates Journal June 2014

I have two containers on my bench. One for veggie peelings to go to the worm farm and one for other food waste that goes into the Bokashi bucket, where it is composted down and eventually dug into the garden beds.

As a bonus both the worm farm and the Bokashi bucket make amazing liquid fertilisers that can be used on vegetables, herbs and flowers.

Composting is not only green but a very frugal way of feeding your garden.

2. Recycle. Set up a recycling system in your kitchen or laundry room and get the family to pitch in. You can even make a game of reducing the amount of waste that's hauled to the landfill.

For example, if you only end up with one bag of garbage for the week then you can reward the whole family to a fun family outing. By setting goals of how much you'd like to reduce your waste, you'll be more likely to recycle.

3. Use eco-friendly cleaners. There are many natural cleaning solutions which can be found right in your cupboards and there are plenty of recipes in the Tip Store to use them. Use micro fibre cloths, vinegar and bicarbonate soda for most of your daily needs. Natural soap mixed with a little water can be used to clean just about anything, from benchtops to floors. If you choose to buy your cleaning products instead, opt for eco-friendly cleaners which won't harm the environment.

4. Use natural materials. Think about using natural materials wherever possible. If you're renovating your kitchen opt for timber units made from sustainable sources. You can choose eco-friendly counter tops in the form of wood, tiles, stone, concrete, recycled glass, stainless steel etc. Use similar eco-friendly options for flooring.

You can also use natural materials for your storage and cooking needs. Opt for wooden chopping boards and glass containers to store your food in. Stainless steel is also a fantastic eco-friendly option which looks very nice too and has hygienic properties – perfect for kitchen use.

5. Use less energy. Invest in energy efficient appliances where possible. These not only have a lesser impact on the environment but also save you money in the long run. And think your appliances through – as things wear out or need to be replaced, think about the energy they use and the amount of use you will actually get out of it. Fridges with built-in ice dispensers use more energy than the standard type (and the ice dispenser is a pain to keep clean). Think about the size of your family too. Do you really need that huge refrigerator or stove? Or do you like it more for its cosmetic appeal?

Being eco-friendly does mean compromising in some instances but see this as a positive thing rather than a negative. The more we can all do to help the environment, the better and there's no better time to start than the present. And no better place to start in than your own kitchen.

Cheapskates Tip Store

Lined and Punched Printing Paper

Approximate \$ Savings: \$3-\$10

The Cheapskates Journal June 2014

My children have long finished school but I still had a ream of lined, hole punched paper left. It fits in the printer and you can copy your recipes onto it and put them directly into a folder. Saves your other printer paper for when you really need it and uses up whatever is left.

Contributed by Sharon Larsen

Smile Saver

Dentist appointments are necessary but they can be costly, particularly for problematic teeth. When I was told I would need a root canal procedure and was quoted nearly \$2,000. I knew I needed to seek out alternatives. I did find an alternative that is applicable to those who have private health insurance, and to those who don't. It's www.smile.com.au. Essentially, you pay the membership fee (I paid \$89.95 for 2 years), and then you receive a minimum of 15% off your dental fees. The dentist must be a participant of the www.smile.com.au program, but I was happy to switch given the outstanding savings. I saved \$640 on the initial root canal procedure and since then have saved much more than that. I also like that you can look up your costs prior to your appointment. So if you're quoted for a procedure by your dentist, you can go here: <http://www.smile.com.au/dental-dentist-fees-prices-costs> and see what you would be charged as a member. This can apply to cosmetic dentistry and periodontics work if carried out by a participating dentist.

Contributed by Alisha Duncan

Canning Tomato Soup for Winter

Approximate \$ Savings: 4 litres for \$3

I received some ripe tomatoes for free, approximately 5 kilos. Currently tomatoes are up to \$9 per kilo! I have been learning the art of pressure canning so today was the day. I made fresh tomato soup with carrot, basil, onion, garlic and salt, pepper and sugar. Following directions, I successfully canned 4 litres of fresh tomato soup ready for winter. With pressure canning you can preserve a lot more vegetables, meat and even fish. It is a great skill to have and I love making my own food for my family.

Contributed by Louise Bailey

Adapt Your Recipes to Use What You Have

Approximate \$ Savings: \$5.50

I have been quietly loving Moo Month, and made some Moo Sweetened Condensed Milk (SCM) - saving \$3.63 each 330mls. I froze two batches for later use. After I defrosted one container of SCM I had 140gs leftover. Mmm what to do? This is the recipe I was using:

Ingredients:

500g butter

400g condensed milk

1-1/4 cup caster sugar

5 cups self raising flour

The Cheapskates Journal June 2014

To adapt this recipe I divided the 140g I had by the 400g of SCM the recipe required. The answer was .35. With a calculator I could times each ingredient amount by .35 to get a new measurement. For examples 5 cups of SR Flour x .35 = 1.75 cups of SR Flour (1 and 3/4 cups). I was really happy not to throw that sweetened condensed milk out - or for that fact not to eat it myself just so it wouldn't be wasted!

Contributed by Sharon Sawers

Accommodation Savings

Approximate \$ Savings: \$500

Apart from checking the last minute accommodation websites or travel guide flyers for dates months in advance, to get an idea of prices. I then check the hotels own website for any specials. You need to check multiple dates as they don't always show the specials up front. I then match this to the best airfares I can find online for that time. I lucked out for the Sunshine Coast, one hotel offered me 50% off accommodation (it was a self-contained, resort style hotel with pool etc.) - I literally wiped \$500 off my hotel bill. I needed to change my intended holiday dates (only by 1 week) and found the most reasonable airfares that coincided with that time.

Contributed by Sam Bowden

Buy Your Meat Direct from the Farm for Huge Savings

I live in a metro suburban area of SA but drive down to the country towns about 30 minutes away sometimes on weekends. There are a lot of farms around and we discovered that some farmers will sell whole, half or quarter cows and sheep to the public. We have been buying our meat this way for about 18 months now and I'm amazed at the difference. I personally am a vegetarian but my family raves about how much better the meat tastes and best of all it cost us \$200 for half a cow fully prepared and ready to cook and \$90 for a whole sheep, both of which last a good 6 months. Best of all as I previously used to spend roughly \$75 a fortnight on meat and buying it this way works out to roughly \$22 a fortnight it is a massive saving. I am now spending \$685 less a year! This tip is useful even for those living in the heart of the city; look around and see what is available, you might be surprised.

Contributed by Shayli Anderson

Food Swapping

I have a lemon tree and four chickens. Both produce too much for us so I thought I would advertise on the buy swap and sell website that I have a dozen free range eggs and I would be happy to swap for any other grown produce. I had people offer home grown pumpkins, other people offer apples and the list went on. So for a dozen eggs I received two pumpkins and for 12 lemons I received a bag of green apples. Pumpkin soup for tea and apple pie for desert. Made a few new friends as well.

Contributed by Joanne De Ryke

What Can You Make From One Frugal Chicken Dinner

Approximate \$ Savings: \$10 per week

Our family of 3 have a roast every Sunday night. I take all the chicken of the bone serve up our roast dinner. With the left overs I will separate them into 2 Tupperware containers, (it's not heaps but it

The Cheapskates Journal June 2014

goes along way). The next night I make the penny pinching pizza base and we have a chicken, onion, cheese and whatever sauces are in the fridge pizza...always a favourite. The next night we have chicken soup, as I mentioned above there isn't heaps of chicken although I add soup mix and veggies to this and sometimes penne pasta and that's another tasty dinner at a fraction of the price. I buy the frozen chicken at Aldi for \$5.50.

Contributed by Erin Linke

Supporting Charity and Saving \$\$\$ on Groceries

Approximate \$ Savings: \$325+

The best \$65 I ever spent. Last year I did a friend a favour and purchased an Entertainment Book last year as proceeds went towards a local charity. It has saved me hundreds of dollars as amongst all the 2 for 1 deals was the option to save 5% off gift cards to use at the large supermarkets. I now buy all my gift cards online with this 5% off option. If I spend \$150 a week at the big supermarkets then I save \$7.50 week, which over a year is \$390 (minus the original outlay of \$65). I have saved over \$325. I can use these vouchers for my fuel purchases to save even more. I'm definitely supporting my local charity again this year. (This doesn't even include the 2 for 1 savings!)

<http://www.entertainmentbook.com.au/>

Contributed by Felicity Andrews

Long Lasting, Lots of Fun, Dog Toys

I have a medium sized dog that loves to chew and toys were costing a fortune. I decided to buy her a whole coconut from the fruit & veg section for about \$2. She plays with it like a ball until she breaks it then gets to eat the coconut inside. Helps keep her healthy too.

Contributed by Sharon Larsen

Don't Get Into Hot Water Over Power Bills

Both my children are no longer living with me and yet my power bill was the same. My electric hot water system is the culprit!! I decided to turn it off and see how long it takes to get through the stored hot water. So far 4 days and counting.

Contributed by Helen Phillips

Editor's note: Remember to turn your hot water off when you are away from home for more than 48 hours too. There's no point heating water you're not going to use. *Cath*

Check Lists are Invaluable

As I have family in another state I thought someday I might be needed and have to leave to get to them in a hurry. If this happened I know my mind would be in a muddle so I have made an emergency packing check list, things I would not think of such as prescriptions and pills, phone and charger, legal papers such as Power of Attorney, in case they are needed, passport for identification as I do not have a license, an address book, torch, notebook and pen, cheque book, bank book, current bills, bill bar codes, camera and charger, glasses etc. I also have made out two packing lists, one summer and one winter so I have check lists when packing for holidays. Saves so much time and effort.

Contributed by Bev Pieremont

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The Cheapskates Club
Founder and editor: Cath Armstrong
PO Box 5077 Studfield Vic 3152

www.cheapskates.com.au

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