

# The Cheapskates Journal November 2016

From Cath's Desk

Hello Cheapskaters,

And welcome to the November edition of the Cheapskates Journal.

I'm not ashamed to admit that Christmas is my favourite time of year. I start planning for the next Christmas on Boxing Day, and work towards it all year long so I have really enjoyed putting together this month's Journal for you.

You don't need to be a scrooge when it comes to Christmas, but please remember (and I know I say this every year) that Christmas Day is just one day of the year. You can celebrate and have fun without going over budget if you just take a few minutes to plan.

Plan everything you think you'll need: gifts, decorations, clothes, entertainment, travel, parties, cards and of course food. Did you know that food and gifts are the two major expenses for Australians during December?

My advice when it comes to food: Christmas dinner is just one meal on one day of the year. Yes, I sound like a broken record, but there are some folk who haven't heard the message yet. Plan your menu and shop according to what you like to eat and drink and only cater for the number you'll be feeding. And at this time of year you'll get some good specials on those treats and luxuries so keep an eye out.

When it comes to gifts, make a budget. Make a list. Then stick to it. And if you find a gift under budget shout HOORAY and put the change into your Emergency Fund. Do not be tempted to spend more money if you find a gift on sale. Wrap and label, then cross off your list as soon as the gifts are bought or made.

Keep a close eye on your budget so you don't go over and you'll own your Christmas 2016 easily.

Have a great month everyone.

## Feature Article: Making Sure You Own Your Christmas

It's so easy to get carried away during the lead up to Christmas! The excitement of the season makes carefree living seem like the only way to go. As fun as Christmas is, however, it's important to keep an eye on your budget during Christmastime so you're not faced with a financial crisis later on.

How can you resist the urge to spend frivolously in the name of gifts and having a jolly good time?

Remember January is a long month. Resist the urge to spend all your December earnings on gifts, parties and Christmas decorations. The sooner you spend it, the sooner you'll start to stress out about living through a long January on mere cents.

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Always give thought to emergencies which may pop up. Leave room in your budget for those spur of the moment things that could come your way in January.

Another thing to do (if you haven't already) is to setup bill reminders. If you have a constant reminder of the bills you need to settle during December and Christmas immediately after, you'll be more inclined to manage your money effectively. As you shop for gifts, decorations and other Christmas expenses, keep your financial responsibilities in mind to ensure you can cover them when required.

Setup alarms on your phone that remind you days in advance of your bill due date and write due dates for your bills on your calendar.

Avoid credit cards. There's one saying that can help you avoid credit card disasters that you'll regret for months and maybe even years to come: "If you can't pay for it in cash, don't buy it on credit." As simple as it seems, it's very effective to ensure that you avoid getting in over your head with credit card expenses this Christmas.

If you plan to use your credit card, ensure your bank account has at least 90 percent of the purchase total in available cash and aim to pay your credit card bill on time and in full.

It is so easy to get carried away by the emotion, the crowds and the hype of Christmas. Keep your priorities in check. If you have your financial priorities straight for eleven months of the year, you should be more than able to keep them in check during December. Here's the perfect guide:

At the beginning of December, make a list of your responsibilities and prioritize them.

Determine how much of your earnings to dedicate to each priority. Put aside the amounts decided upon.

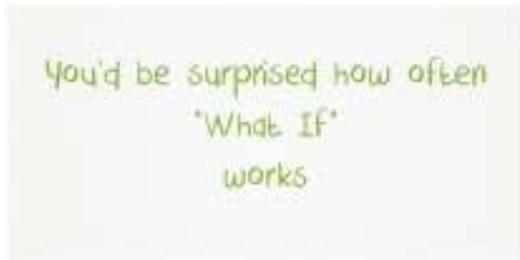
Whatever you're left with after these priorities is what you can use for Christmas spending.

It's not all doom and gloom and scrimping and scraping and it doesn't have to be next year either. Give yourself a gift to brighten future Christmases by open a Christmas account for next year with \$10. Then, starting the first week of January, add \$10 each week. You'll have \$500 to spend freely on gifts, food, decorations, parties and celebrating next Christmas. If you put in \$20 per week, you'll have \$1000! Take the financial stress out of your Christmas with this small weekly gift to yourself.

All it really takes is a little bit of discipline and a lot of focus on what's most important to you. Remember that there are many more Christmases to come, so you may as well leave some of the frivolity for those! Focus on getting your priorities taken care of before you take indulge in a Christmas spending plunge.

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## A Thoughtful Moment



## How to make a Quillow

These quilts that fold into pillows are very handy and very easy to make and best of all, you only need basic sewing skills. And they're not just for winter either, they are just right for summer too.

They're great to keep in the car for spontaneous picnics or to sit on at the park. We take a couple camping with us and use the blanket when we're sitting around the campfire, then lay it over our bed. In the morning, it folds up into a nice, small package for transporting.

They also make nice gifts for babies. I used one when AJ was born as a floor rug when we were visiting. I knew it was clean to put him on and I wasn't concerned if he spat up or dribbled on someone's good carpets.

Take them to the tennis or the footy or to school events; use them at the beach or the local swimming pool. In fact, anywhere you'd use a rug or blanket is the right place to use a quillow.

### Materials required:

- Two pieces of fabric measuring 45cm by 45cm for the pocket
- One piece of wadding measuring 150cm by 115cm for the quilt
- Two pieces of fabric measuring 150cm by 115cm for the quilt
- One piece of wadding measuring 45cm by 45cm for the pocket

### To make the quilt:

Step 1. With right sides together pin quilt fabric together, making sure edges are even.

Step 2. Pin the wadding to the wrong side of one piece of quilt fabric.

Step 3. Measure 40cm from one corner. Pin to mark. This will be for turning the quilt right side out.

Step 4. Starting at the pin marking the turning, and using 1.5cm seams, stitch all three layers together, finishing at the corner above the turning.

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Step 5. Trim corners and turn right side out. Slip stitch the turning opening closed.

To make the pocket:

Step 1. Place fabrics right sides together, making sure edges are even.

Step 2. Pin the wadding to the wrong side of one piece of fabric.

Step 3. Stitch as for quilt, leaving a 20cm opening for turning.

Step 4. Turn right side out, slip stitch the opening closed.

To make the quillow:

Step 1. Centre the pocket on one short side of the quilt, with the opening facing the centre of the quilt.

Step 2. Stitch around three sides of the pocket, leaving the top (facing the centre of the quilt) open. Over-stitch the corners to reinforce.

Step 3. To hold all layers together stitch from the top of the pocket to the top of the quilt, in line with pocket stitching.

To fold:

Step 1. Place quilt pocket side down on a flat surface.

Step 2. fold long sides towards centre to make three layers.

Step 3. Turn the pocket from the front to the back.

Step 4. Fold the short edge of the quilt to the top of the pocket and then again with a final fold into the pocket.

There's no need to spend a fortune on fabric, doona covers make great quillow covers. A double doona cover will make a quillow with fabric left over for another project. Look for doona covers on clearance - I've bought them for as little as \$5 each! Or search op shops for a pretty bargain.

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## How to MOO a Citronella Tiki Torch

I've noticed the last few nights that the insects have been around while we're barbecuing dinner. It's that time of year and I shouldn't be surprised. But how to keep the bugs at bay, safely and cheaply can be a problem.

This MOO citronella torch designed and contributed by Cheapskater Maxine Sharpe works beautifully and it is so easy to put together.

Maxine moved recently and her new house is plagued with mosquitoes at night. She didn't have any citronella candles but did have the citronella oil. Using the citronella oil and some creativity, Maxine created our own 'tiki torches' using a screw top metal lidded bottle, water, citronella oil and an old crepe bandage to plait into a wick.

They work fantastically well and didn't cost us anything other than time.

You will need:

A glass jar with a metal lid

10cm of crepe bandage

Water

Citronella oil (available from some supermarkets and hardware stores)

A saucer to sit the jar on

Step 1. Cut a cross (carefully!) into the centre of the lid.

Step 2. Cut a 10cm length from the bandage and rip into three.

Step 3. Plait the three bandage strands together, knotted at either end, to form the wick.

Step 4. Thread the wick through the lid – we poked the knot only through, which seemed to be long enough.

Step 5. Half fill the bottle with water and add citronella oil to a desired amount, leaving an inch or so gap from the top for/of air.

Step 6. Screw the lid back on tightly.

Step 7. Upright the bottle momentarily (and whilst outside!) to saturate the wick and then place the jar onto the saucer. Light the wick.

Remember to be very careful – keep the torch away from little fingers and make sure it is placed on a stable surface. Be sure to put the wick out completely before leaving the torch when you go inside.

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## Top 5 Tips for the Best Barbecue Season Ever

Summer's just around the corner! Right now, is a great time to start preparing your outdoor space for summer barbecues and other warm weather fun. Making the most of the items you already have and finding ways to save on what you need to buy will enable you to spruce up your outdoor areas and enjoy the camaraderie of friends and family in your back yard – all without breaking the bank.

These tips will help you save on your barbecue expenses:

### 1. Advance Preparations

Shop sales with summer fun in mind. You can save on groceries, extra seating, decorations and more.

### 2. Enhance your Space

Borrow or rent a power washer and clean everything you can with it - sidewalks, patio or deck, fence, the outside of your house, and gutters.

Make repairs to your fence and deck as needed.

Purchase a few inexpensive clay pots, plant flowers in them, and place them around your patio or deck. You'll be surprised how much they brighten up your outdoor living areas and lend a warm, welcoming touch for very little expense.

### 3. Patio Furniture

Ensure that your patio furniture is clean and useable.

Wash it down so it looks great without having to buy new (the pressure cleaner in step 2 would be handy for this).

Make repairs and spruce it up with some paint if it's starting to look a bit shabby.

### 4. Buy in Bulk

Buy in bulk for meats, plates, cups, utensils, serviettes and even fruits and vegetables.

Get reusable, but non-breakable, plates, cups and utensils. Wash them for next time instead of throwing them away and having to buy more for each get-together.

### 5. Share the Expense

Potluck dinners are a great way to share the expense. The more the merrier!

You can coordinate what everyone brings, or provide the meat and have everyone else bring the nibbles, side dishes, desserts and drinks.

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The more money you save on supplies, the more you'll have available for other needs. Keep these money-saving tips in mind and enjoy your fun in the summer sun with family and friends, right in your own back yard!

## 5 Misconceptions Teenagers Have About Money

We're coming to the time of year when school leavers are looking for work, usually to get them through their tertiary studies. Most of them will have already been working at least part-time and earning some money, but very few teenagers have learnt how to manage their limited income, spend wisely and actually build savings.

The first step to achieving anything is having an accurate understanding. If you believe that the key to getting in great shape is to stand in a corner for six hours each day, you'll never make any progress. Faulty beliefs limit success, because you're not even playing by the correct rules. Misconceptions regarding money are common and can last a lifetime.

Encourage your teenagers to stop believing these fallacies:

1. There will be time to save or be financially responsible later.

Teens have some big financial advantages. They typically don't have a car payment, mortgage, children, or other major financial responsibilities. The time to start saving and being responsible is right now. The benefits can't be over-exaggerated.

2. A big salary is necessary to create wealth.

A decent job is sufficient to create a high net worth. The amount of money you make isn't nearly as important as the amount you keep.

Save and invest each month and you can easily be worth more at retirement than someone with a huge salary.

3. Money and happiness are strongly correlated.

Beyond a salary of around \$70k, you won't be happier by making more money.

If you can reliably pay your bills, have a little extra to pursue a couple of hobbies, and take a vacation or two each year, you're earning enough money to be as happy as anyone else.

4. Money will improve your social life and make you more attractive to the opposite sex.

You can spend more time socialising if you have enough money to afford it. Your money doesn't do others much good.

Most people don't care about your income or net worth. It's advisable to avoid those that do.

5. You can rely on luck or on someone to rescue you.

You might be a great person with a wonderful family, but you'll eventually have to fend for yourself. Relying on the kindness of friends or strangers – or expecting to win the lottery – isn't an effective strategy.

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You can create a life of your own design when you start your financial future with accurate beliefs about money and wealth.

## How to Freeze Biscuit Dough

I really enjoy a freshly baked, homemade biscuit with my morning or afternoon tea. Unfortunately, I don't really enjoy making them. It's not the time it takes to make them, biscuits bake pretty quickly. But they need to be rolled and cut into shapes or scooped, rolled and pressed, and that is fiddly and takes time.

Then a few years ago, well more than a few actually, I discovered that biscuit dough can be frozen. Win!

And then I discovered that biscuit dough can be baked straight from the freezer - win! win!

Ever since I've enjoyed making biscuits, freezing the dough and baking them as they are needed.

I like to spend a couple of hours making different biscuit doughs and flash freezing them. It is one way to stay ahead of the baking, thus reducing the urge to just buy a packet of biscuits. And your visitors think you are amazing when you can offer them a freshly baked, straight from the oven biscuit with their cuppa. I did I mention how having a supply of biscuit dough in the freezer saves you a fortune on last minute gifts too?

Freezing the dough is easy. Just make your recipe (and remember it is just as easy to double, triple or quadruple the recipe - you only have one mess to clean up!) as per the instructions. Then prepare to freeze.

Now there are two ways to freeze your dough:

1. In logs
2. As biscuits ready to bake.

To freeze biscuit dough logs:

This is great for slice and bake biscuits. Line a biscuit tray with foil and then clingwrap. Shape the dough into logs about 5cm round. Place the log of dough in the centre of the biscuit tray. Wrap the clingwrap around the log (or logs if you've increased the recipe) and twist the ends to close. Then wrap the foil around the plastic wrap, making sure you seal the ends. Label with a permanent marker. Freeze. Biscuit dough will freeze for up to three months.

To bake slice dough into biscuits and bake as per the recipe. If you are baking from frozen add 2 - 2-1/2 minutes to the baking time.

Freezing biscuit dough balls:

Just scoop out a small ball of dough (the recipe should tell you the approximate size i.e. two teaspoons of dough) and place onto a piece of baking paper on a biscuit tray. Flash freeze for 30 minutes, then

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transfer dough balls to a ziplock bag or airtight container. You could also lay the balls flat in a plastic freezer baggie and freeze them in a "tray form." Freeze up to 3 months.

To bake take out the number of dough balls you need and place them on a baking paper lined biscuit tray. Let them sit while the oven pre-heats (remember: always pre-heat your oven when baking or you may end up with a flop) then bake as per the recipe. If you are baking straight from the freezer add 2 minutes to the baking time, but watch very carefully so the biscuits don't burn,

My top tip for baking biscuits is one I learned from a friend who is a Home Ec teacher: let the dough rest in the fridge for 24 hours before baking! Trust me, your biscuits will brown more evenly, have a much nicer texture and taste nicer. I don't know why, they just do. Try it and see if you aren't impressed.

## Biscuit Doughs that Freeze Well

All these recipes are in the Biscuit Recipe File.

Cranberry Hootycreeks

Lunchbox Cookies

5 Minute Choc Chip Cookies

Apricot & Oat Cookies

Snickerdoodles

Christmas Snickerdoodles

Crunchy Coconut Cookies

Ginger Nuts

## On the Menu: Easy Family Favourites for a Busy Time of Year

These meals are all favourites of ours. My family like them because they're tasty. I like them because they're quick to prepare, can easily be doubled, tripled or even quadrupled to fill the freezer and use ordinary pantry, fridge and freezer ingredients.

### Baked Honey Mustard Chicken

Ingredients:

4 small chicken fillets

1 small grated onion

Salt and pepper to taste

1/4 cup honey

1/4 cup prepared mustard (I use wholegrain)

1 carrot, cut into straws

Method:

Pre-heat oven to 200 degrees Celsius.

Spray a casserole dish with cooking spray, or brush with oil.

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Add the chicken fillets to the casserole dish. Sprinkle grated onion and carrot straws over chicken, season with salt and pepper.

In a small bowl whisk honey, mustard and vinegar together. Pour over chicken. Bake 30 - 40 minutes until chicken is cooked through. Cooking time will depend on thickness of chicken. Serve with steamed greens and mashed potato.

To prepare for freezer:

Step 1. Place chicken, onion and carrot in a ziplock bag. Close and toss to combine. It is easier to spread the veggies at this stage.

Step 2. Combine honey, mustard and vinegar in a small bowl. Pour into bag. Seal bag and toss through chicken. Freeze.

To cook: Thaw meal in fridge overnight. Add to a greased casserole dish and bake at 200 degrees Celsius for 30 - 40 minutes until cooked through.

## Slow Cooker Shredded Beef Tacos

Ingredients:

1kg chuck steak

Salt and pepper to taste

250ml tomato juice

1/4 cup lime juice (or lemon juice if you don't have limes)

1 pkt taco seasoning (2 tbsp MOO taco seasoning)

8 hard taco shells

1 cup grated cheese

Taco toppings:

Shredded lettuce

diced tomato

diced cucumber

sour cream

Method:

Add the beef roast to the slow cooker. Season with salt and pepper. Pour the tomato juice, lime juice and taco seasoning over the roast. Set on LOW and cook for 8 hours.

Just before serving, pre-heat oven to 180 degrees Celsius. When the beef is cooked, shred with two forks. Place taco shells in baking dish. Add shredded meat to the taco shells. Top with grated cheese.

Bake in pre-heated oven for 10 minutes or until cheese is melted.

Serve with taco toppings.

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To prepare for freezer:

Cook meat. Shred. Add to freezer bag. Add grated cheese to a clean ziplock bag. Attach to shredded meat with a rubber band. Freeze together.

To cook:

Thaw meat in fridge overnight. Pre-heat oven, place taco shells in baking dish. Add shredded meat to taco shells, sprinkle with grated cheese. Bake 10 minutes until cheese has melted.

## Easy Chicken and Mushroom Pasta

Ingredients:

500g small shell pasta

4 tbsp butter

4 tbsp plain flour

1 tsp garlic powder

1 small onion, grated

2 to 3 cups chicken stock (depending on how thick you want the sauce)

250g sliced mushrooms

2 cups shredded cooked chicken

Salt and pepper to taste

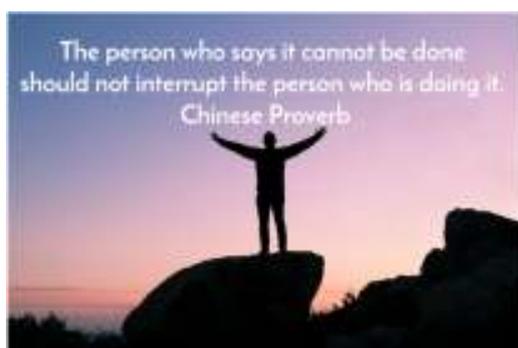
Method:

Cook the pasta as directed.

In a large frying pan melt the butter. Whisk in the flour, garlic powder and grated onion. Slowly pour in the chicken stock, whisking all the time to prevent clumping of the liquid with the flour.

Add the sliced mushrooms and simmer for a few minutes until they reduce down in size. Then stir in the chicken. Serve immediately.

## Quote of Note



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## Cheapskates Tip Store

### Ten Minutes to Make Fifty Gift Cards

Today I made approximately 50+ Christmas tags to attach to gifts next year, it took me all of 10 minutes and all I used was a small guillotine and old Christmas cards I have collected. I cut the back of the card off (where the writing usually is and used the pictures on the front side of the card to use as decorative name tags to stick to my gifts, I made all shapes and sizes, depending on the card, some cards I was able to get 2 or 3 tags out of. Simplest thing, minimal time and cost...\$0. I just have to say I love your site, I have both your both your books and I have read them back to front and keep them close to hand!

Excellent work and keep it up!

Contributed by Tracey Bruellke

### Give a Cheapskates Cleaning Hamper

For years now I've been giving Cheapskates Cleaning hampers as gifts, not just for Christmas, although they make amazing Christmas presents, but for housewarming gifts, moving out of home gifts, engagement and wedding gifts and even birthday gifts and they are always well received.

I either recycle a box or basket I have or buy a \$2 crate from the Reject Shop (or similar). Into that I put one quantity of Cheapskates Washing Powder in a container and a print of the Washing Powder Tip Sheet. I also include a spray bottle with Miracle Spray in it and the Miracle Spray Tip Sheet. I print out Cleaning with the Super Six and staple it into book format, then I laminate the tip sheets before putting them into the hampers. To round out the hamper I put in one of my knitted dishcloths. Bunch the whole bundle up in cellophane (usually recycled from flowers or gifts I've been given) and tied up with recycled ribbon or twine and it looks amazing.

Choose colours for the containers to go with the recipient's laundry and/or kitchen for an even bigger impact.

Total Cost \$6.80 for a useful, pretty gift.

### Give the Gift of Simple Money Management

The Cheapskates Bill Paying System makes a wonderful gift for anyone who love money management or who is wanting to learn how to manage their money (or perhaps who needs help with money management).

When I make up a Money Management Folder as a gift I print:

12 Bill Payment Reminder Sheets

12 Pay Day Bill Payment Planning Sheets

12 Bill Summary sheets

30 Daily Spending Record sheets

12 Monthly Payment Push Planning Sheet

1 Financial History sheet

1 Record of Donations/Charitable Contributions sheet

A copy of the instructions on how to use the Cheapskates Club Bill Paying System

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Then I simply put them all into an A4 ring binder along with a pen that slips over the spine of the folder and it's ready to give.

You can find all the printables and instructions for the [Bill Paying System here](#)

This gift costs under \$3 to put together, less if you recycle a folder you already have. Print the pages double-sided to save paper.

## Getting the Last Drop Out of Tubes

I worked out this simple tip when my favourite moisturiser tube wouldn't give me any more cream, yet I was sure there was more in there. I simply took a pair of scissors and cut the tube in two. Voila...heaps of cream still inside. Once you cut the tube it is also simple to slot one cut end into the other to keep the air out. I have now done this with everything in a tube. You can save yourself a lot over time.

Contributed by Kathleen Livingstone

**Editor's note:** I do this too, especially with the more expensive creams. When my eye cream appears to be empty I cut the end off the tube and can get up to another month of treatments from it! You can do this with toothpaste, hand cream, moisturisers, foundation, just about anything in a tube. I've even done it to the tube of Vegemite we have in the camping tuckerbox and made another loaf of sandwiches!

*Cath.*

## Unforgettable Christmas Presents

Instead of spending lots of money on presents go to either the Reject Shop or Hot Dollar and buy nice calendars for \$2.00 each and give as present.

Contributed by Garry Brown

**Editor's note:** Calendars make fantastic gifts for just about everyone. For busy mums, they're great to mark birthdays, anniversaries, school holidays, sports timetables and so on. For kids, they're a good way to mark chores, holidays, sports, homework schedules and so on. There are so many ways to jazz them up too - coloured inks, stickers, embellishing the pictures. With a little thought, you can easily turn a \$2 calendar into a valuable gift. *Cath.*

## Bag Up a Slow Cooker Liner

Liners for slow cookers are not widely commercially available in Australia, oven bags work just as well. I use them if I am making something particularly messy (I make ribs using my slow cooker) or something I want to have available for several hours like cocktail meatballs for a party or keeping mashed potato warm for a big meal to free up my stove. The size I use is 35cm x 48cm which is the large size. Clean up is a breeze.

Contributed by Heather Schlusemeyer

**Editor's note:** Don't think this tip is "out of season", it's not. I use my slow cooker all year 'round and coming into Christmas baking and cooking time it really gets a workout. This tip is ideal for making fruit

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mince in the slow cooker, saving the soaking and scrubbing that the crock requires after making delicious, sticky fruit mince. Oven bags also make great liners for pudding basins used in the slow cooker. *Cath*

## For Special Occasions or a Quiet Night Out

I think being a Cheapskate doesn't mean you must compromise on special occasions or times when you want to go out. Groupon and Scoopon are two great sites where you can get really, really good deals starting from dining all the way up to car cleaning etc. The other day my husband and I were celebrating a special occasion and I bought a nice breakfast for us in a great restaurant in the CBD, two spa treatments (60 minutes each) and a fantastic 3 course dinner with wine in a 5-star restaurant - all for \$180. So make use of these sites as they have some great deals a lot of times which are totally worth it, without breaking your bank :)

Contributed by Priyanka Mukherjee

## Personalised Calendars make Wonderful Gifts

Give a Christmas present that's attractive, useful and worth a small fortune! I go to the Reject Shop or Hot Dollar and buy next year's calendars for \$2.00 each. I buy 50 for Christmas presents and they look fantastic. People think I have spent a fortune on them.

Contributed by Garry Brown

**Editor's note:** Make the calendars even more special by adding in dates relevant to the recipient. For example, you can add family birthdays, school holidays, public holidays, sporting events, anniversaries etc. Either write them on with a permanent marker or get creative and print off cute stickers for each event. Family calendars just like this are over \$20 each to buy, so you're saving a lot of money and giving a gift that will be useful for the entire year. *Cath*.

## Coping with Christmas Cards

While you may not want to send out your Christmas cards too early (I like to get mine in the post on 30th November, ready to be delivered on the 1st December), there isn't any reason why you can't go ahead and fill them out early. In fact, if you take the time to fill out your Christmas cards before the end of November, you'll be saving a lot of valuable time in December that can be used for something more enjoyable. Divide your card list up into four or six and write out a few each night. Before you know it your cards will be done and you can relax.

## Packaging Sweet Gifts for Friends

Our Coles in WA has introduced cellophane type bags where you pick your bread and then put it in the bag yourself. I saved the bags, which are see through and despite having COLES printed on them. I also save meat and vegetable trays. I wash them thoroughly, especially the rectangular plastic meat trays with a bit of edge, similar to a small lamington tin. Then, when I bake some muffins or cake or biscuits or scones and I want to share with friends or neighbours I put them on the tray and slip them into the cellophane bag. They look really pretty; they are clean the wrapping doesn't cost anything. Also, your friends don't have to worry about returning plates or trays. My friends all know now that they weren't

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bought at Coles even though when first seeing "Coles Bakery" written on the bag I did get the comment "I never saw those at MY Coles!"

Contributed by Silvia Panciera

## This Useful Gift is Inexpensive Too

I have elderly family members here and in America and as they get older their writing tends to get messier and harder to read, so this year I decided to get some labels made up for each of them with their addresses on them and some with ours.

We will send them a Christmas card with some of our labels (depending on how often they write depends on how many we send, usually around five). We have also cut their address labels into lots of five labels so they can keep some for themselves but also send some to their friends. This makes it easier for them as they just need to put the labels in their address book (and it's easier for the postman to read a label). It is a simple, cheap, easy "gift" they can use all year long.

Contributed by Mumof2.

## Homemade Butterscotch Sauce

Here's a recipe for Homemade Butterscotch Sauce that's quite easy and will keep for up to three months in the refrigerator.

### Ingredients:

1-1/2 cups dark brown sugar  
1/2 cup light corn syrup  
1/4 cup water  
1 teaspoon kosher salt  
3/4 cup heavy cream  
2 tablespoons Scotch whiskey  
1/2 teaspoon pure vanilla extract

### Method:

1. In a heavy saucepan, combine the sugar, corn syrup, water and salt and cook to dissolve the sugar.
2. Add the cream and simmer, stirring, until thickened, 10 minutes.
3. Add the whiskey and vanilla and simmer over low heat for 2 minutes. Let cool, then transfer to jars.

Contributed by PamelaG

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The Cheapskates Journal is the monthly ezine produced by The Cheapskates Club for its members. This ezine is produced 12 times a year by The Cheapskates Club.

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