

YOUR FOOD BUDGET:
HOW TO CONTROL YOUR GROCERY
SPENDING FOREVER

by

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Introduction

Have you ever run into the grocery store just for milk and bread, but ended up spending fifty dollars or more? Have you done your food shopping, filled the back of the car with grocery sacks, but once you were home and putting your purchases away you suddenly realized that you really haven't bought one thing that could truly be called a dinner? Have you ever found yourself going to the store three nights in a row because there's nothing in the house to eat? Do you try to throw together a dinner that can be prepared in a hurry, only to find that you're missing a key ingredient for every main dish you think of? Have you ever balanced your checkbook and found that 90 percent of your checks were written to grocery stores? Do you routinely find that you've sabotaged your financial plans by too-frequent stops at the market? If you answered "yes" to even one of these questions, this booklet can help *you!*

Financial experts and marriage counselors agree that the number one source of contention or trouble for most couples and families is the handling of money, and that problem is especially aggravated when money is in short supply. Since few of us begin independent living with large salaries, learning to budget the income and plan the outgo is a high-priority concern for anyone who doesn't want a constant diet of aspirin and Maalox, let alone a trip to the divorce courts.

All budgets have to cover a variety of needs: shelter, utilities, clothing, transportation, education, insurance, entertainment, and, of course, food. Libraries have whole sections devoted to food: how to grow it, how to prepare it, how to disguise it, how to lose the pounds we put on after eating it. But very little has been written, and even less is taught in the schools, about shopping for it. Most of the items in our budgets are fixed and not capable of being easily reduced, but the food budget is probably the most flexible area in your overall financial strategy. The purpose of this booklet, therefore, is to set forth a simple plan for taming the grocery cart monster. Take heart; it *can* be done!

In the middle sixties, my husband Ray was walking across the campus of a small Idaho college, along with two other married students. The other two young men were complaining about their styles of eating. One said he and his wife were spending \$60 a month on groceries, but they never had desserts, and he was beginning to crave ice cream and cake. The second husband exclaimed that they were spending \$65 per month, but still, they never had anything "good" to eat.

Then Ray amazed them both by stating that even though we had a one-year-old baby boy, we were only spending \$45 each month on groceries (we had recently raised that budget from \$40 to allow for the baby food our growing son was requiring), but we were eating well-balanced meals and having desserts several times each week. How did we do it, they wondered.

Our food budget had not always been under control. We were a young couple, married only a couple of months, when I realized that three days after payday our cupboards were bare; there was nothing in the house to eat and twelve days to go before we'd receive another paycheck. Slow starvation faced us unless we figured out a better way to handle our grocery money. Living on rice, pancakes, and the kindness of friends who invited us to dinner often, we survived that month, but we knew we had to find a solution, and we did. Forced by that experience, we developed a plan for mastering our food allowance that has worked well for us ever since. Over the years we've improved the plan, refined it, and made it flexible, but the principle has always been the simple idea we started with during that starvation month.

I've never been the kind of person who could stick with rigid menus; if the list said we had to have macaroni and cheese on Thursday, I'd have a taste for chicken, or if the menu showed something complicated, I'd be too busy or too tired that evening to go to so much work. I've seen that most people are like me and lack the discipline, or perhaps the motivation, to stay with a strict menu program, so our plan had to be flexible enough to allow for a change of mind and/or the unexpected.

The system we came up with meets all these criteria: nutritional diet, flexible meal planning, adaptability to changing income levels, and ease of implementation. The next section lays out for you the one simple concept on which the plan is based, and the following sections go into greater detail for putting our system to work for you.

The Plan

The main idea is so simple it actually seems self-evident. Plainly put, we count the number of days in the pay period (whether we're being paid monthly, semi-monthly, every other week, or weekly), and then we buy the ingredients for one main dish for each of those days. I make up a list of these meals and stick it on the refrigerator, and as each is used up, it is crossed off the list. With this system it's easy for any member of the family to see what choices are still available in this particular pay period, and it eliminates the old dilemma of "What can I fix for dinner tonight?"

Obviously, one dish per day would not sustain anyone, but this is the central idea behind our budget plan. The advantages of this idea are not all immediately evident, but some we have noticed are:

1. Grocery shopping is streamlined: I keep a list of main dishes in a notebook in my purse. If time allows, I go through the list and pick out the meals for the coming pay period, to shop for in this grocery trip, but if I'm rushed, there is one page in my notebook that lists fifteen "Golden Oldies" that we always like, so I can be in and out of the store in twenty minutes with two weeks' groceries! (And I don't have to go back a day or two later for something that was forgotten!)

2. Surprisingly, we found that there would always be a day or two in each month on which we didn't eat dinner at home, so gradually we built up a food storage that has proved invaluable when budget emergencies arise.
3. Shopping with a list as a guide makes it easier to keep impulse buying to a minimum, and there is always a sense of accomplishment in marking items off the list, so that my ability to control my impulsiveness is reinforced.
4. Keeping food costs under control has provided the wherewithal for luxuries we could not have otherwise afforded, and since we eat well, we don't feel deprived. Psychologically, that makes it easier to stick to our entire budget.
5. As our family income has risen, our meals have become higher class, but we use the same basic planning method. This system is adaptable to any income level, and during extremely busy times in our lives, has included lots of frozen dinners and prepackaged meals. The main idea has been, when 5:30 p.m. rolls around, I don't search frantically in the refrigerator and moan that there's nothing to fix for dinner!
6. Now that our children are older, they sometimes take turns in preparing dinner, and they're even *willing* cooks, because the dreaded part has been eliminated--trying to decide what to make.
7. Our family is larger than most, with seven boys and two girls, so our food costs could become exorbitant. Instead, each child has learned to accept the responsibility of cooperating by eating the meal that is being served: maybe tonight's dinner isn't a favorite, but there's bound to be one on the list that he especially likes, which will be served in a day or two.
8. This plan is adaptable to the amount of money that is available for the food budget: If money is plentiful, you can "buy fancy," with prepackaged/ pre-prepared dishes and higher-priced meat selections, and you probably will dine out fairly often. If your income is restricted, you economize, using cheaper cuts of meat, more starchy filling items, and you plan to use leftovers carefully.

Putting the System to Work

The purpose of this workbook is not to insist that you shop in any one manner or at a particular price level; rather, it is to help you stretch your food budget while providing a nutritious, balanced diet. We do assume that you have *some* income available for groceries, but even if its source is food stamps, planning its use wisely will benefit you and your family in all other financial areas.

You will have to decide the amount of time and money you have available for this system. If you enjoy baking, you can realize great savings by making your own breads and snack foods, but if your time is limited, you may decide that buying bread, desserts, and/or other goodies is preferable

for your family. Likewise, growing your own produce in a family garden, and canning when fruits and vegetables are in season, can result in *tremendous* savings. However, if you must buy all of the produce for canning, along with all the necessary canning equipment, you may save money in the short run by taking advantage of the Fall case-lot sales. The point is: The manner in which you apply this system is up to *you*.

In using this system, you will find it helpful to obtain a notebook small enough to carry with you to the grocery store, preferably one that fits in your purse or fanny-pack so that it's always with you. In this notebook you will need to make lists of main dishes, as explained below, and your shopping lists.

Basically, you will first make a list of main dishes for each day of the time period for which you are shopping, no matter how long it is. These main dishes can be one-dish meals such as casseroles, soups, or stews, or combinations such as a roast and baked potatoes. The criterion is that this main dish, by itself, will be satisfying to your hunger and fill you up. (Sample lists are included in this booklet.)

The next step is to select vegetables, at least one serving per person per each dinner of the pay period. Whether you use fresh, frozen, or canned vegetables is *your* choice and is limited by your storage capabilities and your financial means. The purpose of this part of your dinner is to help balance your diet, provide fiber and bulk, and give you the vitamins and nutrients necessary for staying healthy. The United States Department of Agriculture has upgraded its recommendations for vegetables and fruits in the past few years, suggesting that everyone should have five servings from this food group every day. When we were struggling college students, we sometimes scrimped in this area, but we found that our physical and mental health suffered for it. Modern nutritional research has shown that our bodies need the bulk, as well as the trace elements, that only natural foods can provide. So we have changed our thinking and now when we need to scrimp, we cut down on meats rather than on fruits and vegetables.

Third, turn to breakfast items, making sure you have the ingredients for hot cereal, pancakes, instant cereals, etc.; again, the choice is dictated by your preferences and resources. We personally believe our family is healthier and suffers less from allergies when we restrict our use of instant cereals, but if package labeling can be relied upon, this is simply our opinion and is not backed by the industry's research. Be sure to choose low-sugar cereals, and be aware of the differing amounts of fiber provided by the alternatives available. The cost difference between cold and hot cereals is obvious. It's hard to find a box or bag of prepared cereal for less than \$4, and with a family of children, you could easily use one box each day. Compare that cost with a five-pound bag of oatmeal or cracked wheat (at under \$6) which will feed the entire family for more than a week, or a batch of pancakes (cost: about 20 cents), and you can immediately understand the tremendous cost savings you can achieve by cooking breakfast. Don't let the cooking time deter you from this: you can start the water and salt boiling for cereal, begin some other part of your morning routine, go back to the stove and add the cereal, turn the stove down to simmer, go do your hair or make-up, and return to the kitchen where breakfast will be waiting. Alternatively, use the microwave and you won't have to worry about scorching--an option that was not available when we were younger, so I sometimes forget about it. It takes no more time to put water, salt, and cereal in a saucepan (or a microwave dish) than it does to pour cold cereal into a bowl, and you'll be saving a small fortune over a month's

time!

Lastly, pick up milk and bread. Here again, the choices are yours. We went through a two-year period of drinking straight powdered milk, and found that the non-instant (hard-to-mix) kind, available in 50-pound bags from commercial dairies, was the cheapest to buy per gallon. We even got used to the taste eventually; it really isn't too bad when mixed ahead of time so that it's very cold by the time you drink it. But my husband was a farm boy who grew up with fresh, whole milk, and he believes our kids should have it, too. So as our income grew after the college years, we began mixing whole milk half-and-half with powdered, and then finally graduated to the real thing. In the last few years, to lower the percentage of fat in our diets, we have switched first to using 2% milk and now to 1%, but I still keep the old regular powdered milk on hand for use in baking and "just in case," as well as in our food storage.

Similarly, I grew up on my mother's homemade whole wheat bread, and always feel slightly criminal with the store-bought white stuff. One of the happiest investments we ever made was the purchase of a combination wheat grinder/bread mixer. We had to wait years for it, but the amount of work it saves is worth every penny of the price. I'll never forget the afternoon our oldest son, age fourteen at the time, came in from a few hours out-of-doors, sat down at the kitchen table with a loaf of store-bought bread and a jar of peanut butter, and proceeded to eat the entire loaf, one sandwich at a time! He simply didn't get "filled up." Up to that time I had made our bread frequently, but not faithfully; watching him that afternoon was my turning point. It costs about 15 cents per loaf to bake your own bread, compared to the store price of about a dollar a loaf (or more)! Not only is baking your own bread cheaper than buying it, but I'm also more comfortable with the nutritional value and lack of preservatives and other additives in my homemade bread; it's also definitely more filling, and you save by eliminating extra trips to the grocery store.

One last word about bread and milk: If you're shopping for a pay period longer than one week, you probably cannot buy enough of either to last the entire period, and even if you have enough storage room, they'd probably go stale or sour after a week anyway. It's obvious, therefore, that you're going to have to go back to the store in a week or so, leaving you open to the built-in danger of spending more than you meant to and ruining your whole budgeting plan.

The solution to this is to set aside an extra amount of money for these items, at the beginning of the pay period; in other words, on payday when you have figured out how much money you have available for food, put the cash for this milk and bread in a separate envelope and put it away in a secure place. When the second week (or the third or fourth) arrives, go into the grocery store with *just* this amount of cash (leave your wallet, purse, and checkbook at home), and you will then be forced to stay within the budgeted amount. It may sound silly to resort to this kind of measure, but it is the *secondary* trips to the market that throw the whole budget out of whack. **If you control these, you are better able to stay in control of your finances.**

Once these areas are covered, you could stop, secure in the knowledge that at least you'll be eating until your next paycheck arrives. Lunches are not included here because all of our family is gone during the day, so lunches are usually purchased. (I personally think the school lunch program is one of the best values around, but part of my opinion is based upon a long-term experience during my sophomore year of high school: My parents had just moved our family to Tripoli, Libya--a very

expensive move, and we were really feeling a financial pinch when my mother found two #10 cans of stringy plum jam on sale at a give-away price. Every day thereafter my lunch consisted of a plum jam sandwich. For the first few weeks I ate the sandwich, but after a while, I couldn't finish it, and each day threw more and more of it away. Finally, every day I would unwrap the sandwich, peek inside, and when it was still plum jam I just threw the sandwich away and went hungry, envying the kids standing in the cafeteria lunch line. To this day I have trouble eating plum jam. Also to this day, I have somehow always managed to find the money for school lunches for our children.)

The saying about variety being the spice of life is definitely true for our diets! As the plum jam incident demonstrates, appetite fatigue is real, and we should plan our diets (and food storage) to prevent it. When we *are* home, lunchtime is when I use up leftovers. When our children were little, lunch usually consisted of sandwiches with a glass of milk, or a bowl of soup. Maybe our family is unusual, but our experience has been that as long as we plan for dinner and breakfast, lunch manages to take care of itself. Of course, if your budget allows, you can continue with lunch meats, goodies, gourmet items, bulk storage, or whatever you prefer. But you will have the freedom of knowing you've covered the basics. Everything else is discretionary.

A few words about food storage: Preparing for an emergency ought to be your number one priority in financial planning. I cannot imagine how it would feel to have a camper, boat, or RV parked in your driveway, while having to tell your children that you don't have any food to feed them. Emergency preparedness personnel have been warning us that it would take a minimum of 72 hours for the government to restore basic services to our homes, in the event of an earthquake, hurricane, or other natural disaster. There have been reports of incidents in California where scalpers have charged over \$30 for a gallon of water, and people have been forced to pay the price in order to prepare formula for a baby. Self-sufficiency does *not* mean that we think we can take care of ourselves without the Lord's help, but it *does* mean that we have prepared as best we can to provide for our families' basic needs, trust in the Lord to guide us in that preparation, and to make up any difference that may occur.

Storage of a year's supply of food is a principle taught by church leaders for more than a century, particularly in Utah. Our family has a strong testimony of this principle, having twice gone through the trials of buying a new home and then learning that the sale of our former home had fallen through, so that we had the responsibility of paying two mortgages simultaneously. Because we had a good food storage plan, we were able to use the money for this extra expense that ordinarily would have gone toward groceries. Even in the early student days of our marriage, because we had built up a small supply through the process of having one meal for each day, when it unexpectedly became necessary to buy new tires, we were able to take the grocery money from one payday and pay cash for the tires. We didn't have to take out a loan, incur interest charges, or go through the stress of continuing to drive in an unsafe condition--even though we were (very) poor as college students, our efforts to engage in whatever provident lifestyle we could afford paid off.

The remainder of this booklet consists of sample lists of main dishes, shopping lists, recipes, and money-saving and nutritional hints. This is *not* a cookbook, nor a gourmet's guide to bliss. We like fancy meals as much as anyone, but they're simply not a major part of our daily lives. We like hearty meals, quick to fix or able to be made ahead, as we're on the go constantly with all the time-consuming details of modern life. As a result, we're just grateful when the family can be together for

dinner, and we consequently don't want to spend a lot of time fixing that dinner.

However, I collect recipes in a large looseleaf notebook, and I have a two-shelf collection of cookbooks. At slower-paced times in my life, I've spent time with the make-your-own-mixes and wheat-that-tastes-like-meat recipes. I've made our own graham crackers, corn flakes, and grapenuts, and have experimented with TVP and homemade gluten products. But few of these have made any lasting changes in my style of cooking. I used them for a while to help us through particularly rough money spots, and that knowledge is a personal resource to fall back on, but I have not adopted them for regular use--they just don't seem to fit into my lifestyle. If you have the time or the desire for this style of cooking, great! But it is not within the scope of this booklet, though I *have* tried to demonstrate how some recipes can be adapted for use at different economic levels, by throwing a few canned ingredients together or by making all parts from scratch (see the Mushroom Meatballs recipe as an example).

The point is, if your time and tastes run to fancier cooking or a particular ethnic orientation, these lists probably will not be useful to you, but they *will* provide a guideline or a starting point to trigger your own ideas. The principles remains the same, to be enlarged upon as your budget, time, taste, and skills allow.

MONEY-SAVING HINTS

Most cookbooks contain a chart of substitutions. It will be worth your time to become so familiar with this chart that when you're out of a necessary ingredient, you will automatically think of the chart, even if you can't remember the substitute. I use some of the "substitutes" instead of the "real thing"; for example, I never buy buttermilk but always use a tablespoon of vinegar to sour one cup of fresh milk (I only use a couple of recipes that call for buttermilk, so it would just go to waste if I bought it, and the substitute is perfectly satisfactory). Similarly, I very seldom buy whole chocolate; cocoa works for almost all baking (with the addition of margarine or butter), is considerably cheaper, doesn't turn white, and the kids don't snack on it behind my back.

Unless you're rolling in dough (the greenback kind), don't waste money on snack items except as occasional treats. You'll create family memories by making cookies together; popcorn is the cheapest treat of all; and even attempts at making things like potato chips will be such fun activities that the results will be justified. Most storebought snacks are empty calories, anyway, and your entire family will benefit if you train them to enjoy apples and bananas instead.

Include *fun* foods in your budget so you don't feel deprived. For me, canned ravioli has been a favorite since I was a little girl; even though I know it's not as good as real Italian ravioli, it can cheer me up like nothing else. For my kids, homemade popsicles are number one. Our youngest daughter said, "Mom, when you make these, I know you love me." (Tupperware dealers all have lots of popsicle/fudgesicle recipes, so the only one I'm including here is the easiest: Dissolve one 3-ounce package of Jell-O in 1 cup boiling water; add one package of unsweetened Kool-aid in a complementary flavor, 3/4 cup sugar, and two quarts of water. Stir until completely dissolved, pour into molds or ice-cube trays, and freeze.)

Learn how to use spices to complement your dishes. Most spices mellow upon standing, so adjust usage accordingly. Some dishes, such as chili, actually taste better a day after being mixed, because the beans absorb the chili powder flavor throughout. A pinch of salt added to cocoa brings out the chocolate flavor, just as a tablespoon of sugar enhances the flavor of a tomato dish and cuts the acidity. Coconut blends with whole wheat for a heavenly taste combination, even to the extent of making a whole-wheat angel-food cake palatable to a wheat-hater.

Make your own syrups, unless you're rich enough to afford real maple syrup. All the others are just combinations of corn syrup and maple flavoring anyway. (Boil one cup of water with two cups of sugar until the sugar dissolves; add 1 teaspoon maple flavoring; remove from heat.) During canning season, I always make a batch of strawberry freezer jam without the corn syrup; this leaves the jam not quite set up--just perfect for pouring over pancakes or ice cream. Thicken the juice from canned or bottled fruit with cornstarch, and add some pureéd fruit to make any flavor pancake syrup you like. Or, pour the thickened juice back over the fruit for a fruitcup dessert (this is especially delicious served over a plain white or yellow cake, topped with a dollop of whipped cream).

Very few storebought mixes are economical. You'll protect your family from the hazards of preservatives if you make cookies, cakes, and breads from scratch. It only takes about three minutes

longer to add the ingredients, and the mixing time is the same. The exceptions: angel food cake and brownies (the generic brownie mixes taste as good as the expensive ones).

Be flexible in your approach to cooking. I know a woman who insists she can taste manure in raw milk; she also says that generic or in-house brands of canned products simply do not have the quality of the national brands. I think a more sensible approach is to try the alternatives with an open mind (if you're really skeptical about a product, the best test would be a blindfolded approach so you're not pre-prejudiced in your decision; also, don't ever tell your children you're trying out something new--their innate perversity will doom the experiment). Most of the time you will find that the cheaper brands are adequate for all but the fussiest occasions. Lest I sound too judgmental here, I must add that sometimes we have our tastes set on one particular brand and nothing else will do; if that's the case, there's not much point in fighting it. For me, it's Miracle Whip salad dressing or nothing; I've never found a satisfactory alternative for *my* taste buds, and I absolutely *hate* mayonnaise.

Remember in your substitutions to use the lowest-priced alternatives, such as powdered milk in your baking, or canned milk if it's on sale. Breads adapt readily to substitutes, and so do most other baked goods if measurements are kept proportional.

Refrigerate leftover cereal and milk in a covered container and add it to your bread on baking day. (If it's a particularly solid cereal, you may wish to run it through the blender before adding it to the bread.) Unless you add more than a quart of cereal, the only recipe adjustment needed will be a cup or so of additional flour.

Learn to enjoy the satisfactions of home gardening and canning. Think of your canning equipment as investments, and take good care of them so they'll last for years. Just as men want good tools for auto and home maintenance, you deserve high-quality tools in the kitchen. Over thirty years of marriage, we have accumulated the following canning equipment, and would hate to part with any of them: pressure cooker, waterbath canner, blancher, two steam canners (these have done more to cut processing time than any other canning invention), Victorio strainer, steam juicer, colander, and food processor, along with miscellaneous dippers, jarlifters, and funnels. By purchasing one of these items every other year, we spread out the cost and kept home bottling profitable. Take care of canning jars (their cost has been going out of sight the last few years) and store empty jars with lids and dry rings loosely on, or upside down in boxes--they'll be much easier to wash when you have a batch of produce to process in a hurry.

Reward yourself by canning at least one "fun" product each year--pickled vegetables for relish plates or hamburger mix for an instant dinner, or your own salsa. You'll increase your canning skills at the same time that you'll be enjoying the change of pace. One of the things I like about canning is that the results last; I like to look at the filled shelves that are such a visible sign of my work, unlike dishes and laundry that just have to be done again a few hours later!

But remember, be fair to yourself when you buy your produce for canning; be realistic in how much you can accomplish in a given time period. If you get a good bargain on peaches (say, \$8/bushel), but waste half of them, in effect you have doubled the price you paid (in this case, you would be getting only one-half bushel for that same \$8, so the price has doubled to \$16/bushel--no

bargain now!).

Pick the brains of the experienced women around you. None of us knows so much that we can't learn a better or cheaper way of doing *something*; even your mother-in-law can teach you at least one thing you don't already know.

Present meals attractively; food that looks good tastes better. Besides, it's good for your marriage to set a dinner table that looks like company's coming, at least once in a while, if for no other reason than to keep your husband off balance. He'll wonder what you're up to.

Save celery leaves, tough broccoli stems, wilted lettuce, and carrots, etc., in a plastic bag in your freezer. Then, when you're making stew or soup stock, throw these in for extra flavor and nutrition. (You can cook and purée these before freezing, if desired.) High-priced restaurants serve delicious creamed soups that you can duplicate at home with these vegetable parts that might otherwise be wasted.

Brigham Young is reported to have said, "A woman can throw more out the back door with a teaspoon than her husband can bring in the front door in a wheelbarrow." In other words, "waste not, want not." Learning to keep track of leftovers isn't easy, but the alternative is pure waste. Try to develop some system, such as a list of contents on the refrigerator door, or a rotating shelf system, or using clear containers, that will keep leftovers under control by making sure they're used within three days. I admit that for years I subscribed to the Erma Bombeck school of thought (when it turns green, you can throw it out without a guilty conscience), but every time I throw away a bowl of unknown contents, the guilts hit me hard. We waste enough food in this country every day to feed most of the rest of the world, and the economic loss due to that waste is staggering. Resolve *not* to contribute to it.

Meat is the single most expensive food in our diets. Therefore, cut the amount of money you spend on meat and you will automatically reduce your food bill. One of the ways is to simply eat less meat: it does your body good to have meatless meals occasionally, especially in the heat of Summer. Secondly, using more poultry and fish can be cheaper and healthier. The third key is to substitute cheaper cuts of meat, using long, slow cooking times or meat tenderizers to achieve the desired level of tenderness. (One of our favorite dishes is made by placing a small roast in the oven at 200 degrees just before we go to bed on Friday night. By noon Saturday, the roast is so tender it flakes with a fork, and we have hot beef sandwiches or barbecued beef using the Turkey Joe sauce, included in the recipe section of this booklet. This is great for a casual lunch with drop-in guests.) Fourth, ground beef can be used as the main ingredient in many recipes, and can be stretched a long way with the addition of bread crumbs, oatmeal, cracked wheat, etc. Many of the recipes in this booklet demonstrate this stretching principle. To this day, I figure that one pound of ground beef will feed eight people.

USDA studies of beef pricing have concluded that buying a whole or half beef for freezing is seldom economical, because of the amount of waste included in the poundage, for which you are charged. Unless you raise your own beef, you'll be ahead financially to stock up on the cuts that come on sale at your market. When boneless rump roasts are priced at \$1.49/pound, I buy at least six of them for the freezer. And why pay \$2.29/pound for stew meat when boneless chuck goes on sale

for \$1.18? If you place the chuck roast in the freezer for an hour, just long enough to let ice crystals begin to form, you can easily cut your own stew meat in less than five minutes, reducing the cost by nearly one-half.

Save beef, ham, and chicken bones for making your own soups and broths. Camilla Kimball used every chicken three times: once for a meat dish, the second by boiling the meaty bones for soup, and the third by boiling the bones again for broth. When you boil chicken bones, add a stalk of celery, a carrot, and onion to obtain the yellow coloring of commercial soups. (But don't let an onion boil more than about an hour; onion tends to become bitter with long cooking times.) Of course, it doesn't hurt to add yellow food coloring, too--eye appeal makes taste appeal.

Whenever possible, make your own ingredients and prepare ahead. For example, when onions are cheap, I buy a large (25-pound) bag, and peel and chop all of them at one time in my food processor, freezing them in one-cup quantities in freezer bags. This way I only have to get my hands smelly once every four months or so. I hate the way the onion smell lingers, and no remedy I've ever read really works for removing it.

Realize that the most carefully planned grocery budget can be thrown out of whack by the unplanned purchase of non-food items. Since most of our cleaning and sanitation supplies are bought at the grocery store, either budget for them separately or remember to include their cost in the money you allot to spend. Keep cleaning supplies to a minimum; most of the fancy tub-scrubbers and disinfectants are just not necessary and can quickly wreck your fiscal planning. Bleach, ammonia, vinegar, and a scouring powder will handle almost any cleaning chore. Use the economy-size concentrated laundry soaps, and tear dryer strips into smaller sections so you get at least three loads per sheet--your laundry will smell and feel just as good at one-third the cost.

Use the food ads in your local newspaper to help plan your main-dish lists, by selecting sale items. But it usually does not pay to shop more than two grocery stores; the gas spent on running around costs more than the savings obtained at the additional stops, unless they are located in very close proximity.

Be flexible with your main-dish list. If you get to the store and find that chicken drumsticks are on sale for 39 cents a pound, you might be able to save money this week by crossing off one of the main dishes you were planning on and adding in the chicken. Be alert to the possibilities, but *don't* make a purchase just because "it was on sale"!

As soon as possible in your budget planning, try to set aside some small portion to be used for case-lot purchases. If you can buy a case of toilet paper when it's priced at 79 cents per package, you'll be \$12 ahead over purchasing two packages every payday at \$1.29 per package.

For a number of years now I've used margarine instead of shortening in all my baking, because shortening has become so expensive. I like the results, both in taste and looks. Also, our grandmothers used lard in their piecrusts because the flakiness was so greatly increased. In other words, don't be trapped into thinking you have to use the expensive, advertised product because "everyone" else does; your cooking may be even better with a cheaper substitute.

Be aware of your family's nutritional requirements and the foods that will meet those requirements. Most Americans consume too much fat in their diets. The American Medical Association recommends that fat should constitute less than 30% of our daily diets. The appendices in *How To Lower Your Fat Thermostat* show how to compute your daily fat intake, and give suggestions on lowering the percentage consumed.

Conversely, most Americans consume too much protein, especially animal protein. Remember that wheat and beans are healthier sources of protein than meat. However, proteins are made up of a number of different amino acids, and you must remember that vegetable proteins are not complete; that is, they do not contain all of the amino acids necessary for health. Wheat contains many of the amino acids, and beans contain many others, so a diet that includes both wheat and beans will provide a complete protein. Another way to complete the protein is to add a little ground beef or cubed ham to dishes such as lima or navy beans. Besides adding flavor, a complete protein is obtained.

In the first few years my husband was teaching school, we had an older dentist in Provo, Utah, who told me that when he was in dental school, he and his wife practically lived on macaroni and cheese. With such a high-starch diet, they both developed dental problems and weight difficulties that took many years to overcome. Remember that starchy foods are stored in your body very easily, and that finding other low-cost alternatives to the starches will prove much healthier. Wheat and bean dishes really have a place in a nutritional diet, and they have the added benefit of being a must less costly alternative.

If you are on a severely limited diet, whether because of allergies, diabetes, or income restrictions, a daily vitamin is recommended to lessen the possibilities of health problems. Read the labels on the various one-a-day vitamins, and you will note that the store brands contain the very same ingredients as the expensively advertised brands, at about one-third the price.

Remember that high heat and soaking in water will destroy much of the food value of produce, particularly water-soluble vitamins. Preserve flavor and nutritional value by using only one-half inch of water to lightly steam vegetables, and keep cooking time to five minutes.

Vitamin Quick-Reference Chart

Vitamin	Needed For	Sources
A	Skin, eyes, bone growth	Milk, liver, greens
B1	Metabolism, nervous system	Yeast, meat, grains
B2	Skin, promotes tissue repair	Milk, fish, poultry
Niacin	Cell metabolism, skin	Liver, yeast, lean meat
B6	Teeth, gums, circulation	Yeast, grain, vegetables
B12	Blood cells, nervous system	Eggs, meat, milk
Biotin	Circulatory system, skin	Eggs, most vegetables
Folic acid	Production of red blood cells	Green leafy vegetables, yeast, meat

C	Bones, teeth, healing	Citrus fruits, tomatoes
D	Calcium metabolism	Fish oils, milk, eggs
E	Muscles, reproductive system	Grains, lettuce
K	Blood clotting	Leafy vegetables

Face it--grocery stores are in the business of getting you to spend your money. Defend against them by preparing ahead of time. Every newspaper or magazine article written about cutting food costs warns us against shopping when we're hungry, and they're right! Your resistance is lowest when everything looks (or smells) extra-delicious because you're starving. Remember, too, that working wives pay a price by having less time for planning and meal preparation. Be sure the trade-offs you make are wise.

Most of all, involve your whole family in your cost-cutting endeavors. Everyone wants to eat, so everyone shares in the work of helping the family's economy!

MAIN DISHES

In my purse notebook, I keep a separate page for each of these types of main dishes, and make additions to the lists whenever I find a new dish we want to use again. Keeping each category on its own page allows for easier changes. The following is a sampling from each category. Recipes for the starred items are contained in the recipe section of this booklet.

Dressy Dinners

Swiss steak

Quiche

Chicken divan

Mushroom meatballs with mashed potatoes*

Meatloaf with baked potatoes

Baked chicken with potatoes au gratin

Pot roast with roasted potatoes and carrots

Turkey roast with potato casserole (this is the easiest kind of Sunday dinner

imaginable--put a turkey roast in the oven or roaster and mix up a boxed casserole (such as the twice-baked potatoes variety), set the timer to finish cooking at the time church is over, and you'll have an easy dinner good enough for company, without a lot of Sunday work)

Casseroles (My oven has a timer than can be set to begin cooking at a pre-set time, to shut off when the cooking time is completed, so I like to mix casseroles ahead and freeze them if they're going to have to sit more than one hour before cooking time begins, then set them in the oven to cook automatically, to be ready by dinner time. My thanks to the many friends over the years who have shared their recipes.)

Sausage-n-rice casserole*

Shepherd pie* (No, we did not name this--the recipe came from Mona Jensen in Rexburg, Idaho)

Chinese cashew nut casserole*

Tamale pie*

Au gratin potatoes-and-ham*

Italian casserole*

Lasagna

Hamburger pie

Fresh corn and tomato casserole*

Chicken enchiladas

Soups and Crockpot Dishes (The crockpot has to be one of the best inventions in history, for busy wives and mothers; if you don't have one, it should be near the top of your list of hints for Mother's Day gift ideas. Take the time to go through the recipe booklet that comes with it--you'll probably find a number of ideas that will suit your family's tastes.)

Chili* (If you're a *con carne* purist, skip this recipe--we're the ground-beef-and-bean loving types)

Stew* (There are so many varieties of stews and goulashes around, I hesitated to include a recipe, but decided on a good basic beef stew for the purposes of the shopping lists)

Chicken noodle soup

Corn and bacon chowder*

Navy beans and ham

Split pea soup* (Taught to us by Elfrieda Poecker of Orem, Utah)

Harvest soup* (This is absolutely delicious; thanks to Reneé Jensen of South Jordan, Utah)

Clam chowder

Crockpot stew* (Uses frozen stew meat and vegetables--fast to throw together before you leave for the day)

Crockpot barbecued spareribs*

Saturday Dinners (These meals take more time to prepare because dough has to be mixed and shaped or the cooking time has to be supervised, etc. Of course, they don't *have* to be reserved for Saturdays.)

Pigs in blankets*

Pizza* (Made from scratch)

Ramekin hash-browns with eggs*

Scalloped tomatoes*

Turkey Joes (or chicken)*

with homemade buns*

Hamburgers with potato salad

Salad Meals (These are filling enough to make a complete meal with the addition of bread or rolls and a beverage.)

Taco salad*

Macaroni-and-tuna salad

Chicken salad

Fast-and-Easy Dinners

Spanish rice*

Vegetable soup with rice (simply cook enough rice for your family, probably ½ cup per person, pour a large can of vegetable soup over it, stir well, heat, and serve with a vegetable and salad)

Spaghetti

Corn fritters*

Chicken-fried beef patties with French fries

Hamburger or Tuna Helper (I usually buy one of these per pay period, to be used by the children when I'm not home)

Tomatoes and macaroni*

Hamburger gravy over rice*

Sloppy Joes with French fries

Sausages and hash-browns

Hoagies

Welsh rarebit

Creamed tuna and peas over biscuits*

Corned beef hash*

Salmon patties with hash-browns*

Leftover roast and gravy over rolls (or mashed potatoes or biscuits)

Macaroni and cheese with franks

Tacos

Heat-and-Serve Main Dishes (This is the easiest category of all: cop-out time in the kitchen.)

Fish sticks with French fries

Burritos with tater tots

Tamales with chili (canned or leftover frozen)

Soup and sandwiches

Meat pies

Ravioli (or other canned pasta dish)

Frozen pizza

RECIPES

Main Dish Recipes

All of these main dishes will feed six people (unless otherwise noted), and can be cut in half or doubled without problem. Most of these are plain-folk food, to be used when money is at its tightest, but they're tasty enough to still be used (perhaps in a dressier form) as your food budget becomes more liberal. Please read the notes about possible substitutions and variations. The key is to be brave--experiment freely and learn what works for *your* family.

Taco Salad

1 lb. ground beef, browned (season with 1 pkg. taco seasoning, if available. If not, add grated onion, salt, pepper and 1/4 t. Tabasco sauce.)

Combine with:

3 tomatoes, diced

1/2 head lettuce, torn into very small pieces (cutting lettuce with a knife will make the edges turn brown very quickly)

1 c. grated cheddar cheese

1 8-oz. pkg. corn chips

Serve with the salad dressing of your choice, or sour cream, or salsa.

Hamburger Gravy over Rice (This is a real cheap dish, but quite tasty.)

Prepare rice (allowing 1/2 cup cooked rice per person) according to package directions. Meanwhile, brown:

1/2 lb. ground beef

1 onion, chopped

1/2 t. salt

1/4 t. pepper

1 t. Worcestershire sauce (using Worcestershire sauce in white-sauce gravies greatly improves the flavor)

When ground beef is crumbled and brown, without draining the fat, carefully sprinkle 4 T. flour over the beef mixture, stirring rapidly to prevent lumps. Add 2 c. milk slowly, stirring constantly until thick. Serve over rice.

Salmon Patties (My mother made these often, serving them with homestyle-fried potatoes. When doubling this recipe, I have sometimes used a can of mackerel as a cheap way of stretching the salmon.)

1 14-oz. can salmon

2 eggs

1 c. bread crumbs (or oatmeal)

1 t. lemon juice

2 T. dried onion (or 1/4 c. chopped fresh onion)

Mix all ingredients together; shape into patties like hamburgers. Fry in small amount of oil (or spray pan with Pam-type substitute) until lightly browned (about 4 minutes); flip over, fry 2 minutes on reverse side. Serve with lemon juice and parsley garnish, if desired.

Creamed Tuna and Peas (Serve over toast or biscuits. If serving over biscuits, get them baking first. Otherwise, make toast while white sauce is simmering.)

1 cube margarine, melted 1 c. flour
Cook together for one minute. Slowly add, while stirring constantly with wire whisk:
2 c. milk 1/2 t. salt
1/4 t. pepper 1 can tuna, undrained)

1 can peas, undrained (optional)
Cook until thickened. Serve over biscuits, toast, bread, rice, or whatever you like. This is such a simple dish, but one everyone seems to love. A wire whisk takes most of the worry of lumps out of the white sauce; a restaurant-quality whisk is a good investment (about \$6).

Chinese Cashew Nut Casserole

1 can (or pkg.) chow mein noodles (save 1/2 c. for topping)
1 can cream of mushroom soup, mixed with 1 can milk
1 7-oz. can tuna 2 c. chopped celery
1/2 t. salt 1/4 c. chopped onion (or 2 T. dried onion)
1/2 c. cashew nuts (optional: actually, since I don't like nuts I have never made this recipe with the cashews, but since this is the way it came to me, I'm passing it on intact)

Mix all ingredients together. Sprinkle reserved noodles on top. Bake at 350 degrees for 45 minutes. (Note: To speed up cooking time, the celery can be pre-cooked in water on top of the stove. I've made this casserole with 3 c. white sauce instead of the diluted mushroom soup; it's not quite as good, but is still tasty.)

Corned Beef Hash

Mix together in frying pan, with just enough oil to prevent sticking:
1 12-oz. can corned beef 1 chopped onion (or 4 T. dried onion)
6 potatoes, grated Salt and pepper to taste

Cook until potatoes are browned, stirring occasionally. Can substitute frozen hash browns for the fresh potatoes, for shorter preparation time.

Pizza (This recipe was taught to my mother by an Italian sergeant when we were living in Anchorage, Alaska. He didn't give precise amounts for the ingredients [the ones listed below are what we have settled on over the years] because he cooked according to taste and with whatever ingredients were available. Thus, the ground beef could be cut in half; 2 qts. of home-bottled tomato juice could be boiled down to take the place of the puree and paste; a can of tomato soup could be substituted for the puree and paste; dried spices can be used in place of the whole onions, garlic, and peppers; 1/4 t. of powdered oregano can replace the oregano flakes; the Parmesan cheese could be omitted; etc. I never use peppers, because no one in our family likes them. Use what you have, and enjoy the results!)

Mix white bread dough (recipe in bread section) and set aside to rest. Combine in a saucepan:
1 lb. ground beef, browned
1 small onion, grated (or 1/4 c. dried onion flakes)
1 clove garlic, grated (or 1/4 t. dried garlic flakes)
1 t. salt
1/4 t. pepper

Meanwhile, simmer together until thick:

1 large can tomato puree	1 small can tomato paste
1 t. oregano flakes	1 t. sweet basil
2 stalks celery, chopped	1 red pepper, chopped
1 green bell pepper, chopped	

Roll out bread dough, spread in pizza pan (or cookie sheet). Pour sauce over dough. Slice mushrooms, anchovies, and/or pepperoni; sprinkle grated cheddar mozzarella, and/or Parmesan cheeses over all. Bake at 400 degrees for approximately 30 minutes.

Sausage-n-Rice Casserole

Bring 4 c. water to a boil. Add 1 pkg. Lipton noodle soup (or Western Family, or any other brand that makes 4 cups/package).

Meanwhile, brown 1 lb. bulk country sausage with 1 small onion, chopped (or 4 T. dried onion). (You can use Italian-style sausage, but it's *much* spicier, and little kids might rebel.)

Place 3/4 c. uncooked rice in casserole dish. Add drained sausage mixture. Pour soup over all. Bake at 350 degrees for 45 minutes. (Note: When I double this, to save the expense of another package of soup I use 6 c. water, 1 pkg. noodle soup, 2 chicken bouillon cubes, and only 1-1/2 lbs. sausage.)

I've also learned that this is a very tasty way to prepare rice as a side dish: Prepare the soup according to package directions, pour it over rice in a small casserole dish, cover, and bake at 350 degrees for 30-40 minutes. The rice is much fluffier when oven-cooked, and the flavor is delicious!

Spanish Rice

4 slices bacon	Butter or margarine
1/2 c. minced onion	1 c. rice
2 c. tomatoes (canned, with juice)	2 c. water
1 t. salt	1/4 t. pepper
1/4 t. chili powder	1 c. shredded cheddar cheese

Partially fry bacon, remove from skillet, drain, cut into small pieces. Measure fat, add butter or margarine to make 1/4 cup. Combine fat, onion, and rice in skillet. Saute, stirring constantly, until rice is browned and onions tender. Remove from heat, stir in bacon pieces, tomatoes and juice, water, salt, pepper, and chili powder. Cover and return to heat; simmer until rice is tender and liquid is almost absorbed, about 20 minutes. Stir in cheese; heat, stirring occasionally, until cheese is melted.

Fresh Corn and Tomato Casserole

16 ears fresh corn	1/2 c. butter or bacon fat
8 slices crisp bacon, crumbled	2 t. salt
4 large tomatoes, peeled and sliced	

Cut corn from cob (8 cups, approximately). Melt butter or fat in skillet, add corn, and saute quickly, about 5 minutes. Add crumbled bacon and salt to the corn; arranged in buttered casserole dish in alternating layers with the sliced tomatoes. Bake at 350 degrees for 30 minutes, or until corn is tender.

Split Pea Soup (Most packages of split peas or lentils have recipes that are adequate, but this recipe from Elfrieda Poecker, prepared as she learned as a young girl growing up in Germany, is the best I've tried. Lentils are high in fiber and contribute to completing the needed protein in our diets, so they're worth learning to like.)

Cook 1 small pkg. split peas (or lentils) in water to cover, for approximately 1 hour. Brown 4 strips bacon until crisp; remove from heat and crumble. Chop 2 carrots and 1 onion finely; add to bacon fat and saute until tender; drain. Add bacon, carrots, onion, 1 t. salt, and 1/4 t. pepper to the peas. Continue cooking about 30 minutes longer. (Note: The peas/lentils can be pre-soaked, to reduce cooking time. I have used 1/4 lb. ground beef in place of the bacon; the taste was slightly different but was very good.)

Corn Fritters

1-1/2 c. flour	3/4 t. baking powder
1-1/2 t. salt	2 eggs, beaten
1/2 c. milk	2 c. whole kernel corn, drained (1 #14 can)

Mix dry ingredients together. Combine beaten eggs and milk, mixing well; add to flour mixture all at once and stir until smooth. Fold in corn thoroughly. Drop from a teaspoon into deep fat heated to 375 degrees; fry until golden brown. Lift out and drain. Serve hot, with syrup if desired, or with sliced tomatoes and other fresh vegetables for a meatless dinner.

Au Gratin Ham and Potatoes

6 c. diced potatoes, cooked until tender	1/2 cube margarine, melted
1/2 onion, chopped	4-1/2 T. flour
1-1/4 t. salt	1/4 t. black pepper
3 c. milk	6 oz. grated cheddar cheese
1 c. diced ham	

Cook diced potatoes in boiling water until tender; place in large casserole dish. Make white sauce with margarine, flour, salt, pepper, milk; add onions and grated cheese. Pour over potatoes. Stir in diced ham. Bake at 350 degrees for 45 minutes. Garnish with parsley sprigs. (Note: this makes an excellent side dish by omitting the ham and serving with a roast, meatloaf, or baked ham. Can be a cheaper main dish by slicing in a couple of frankfurters in place of the ham.)

Mushroom Meatballs (This recipe was given me by Karla Thornton of Bountiful, Utah, when I was 15 years old. Over the years I've adapted it many ways, but it remains one of our favorites.)

2 lbs. hamburger	1 pkg. onion soup
1 c. bread crumbs	1 c. canned milk
2 eggs	1 can cream of mushroom soup

Combine all ingredients except mushroom soup. Moisten hands and shape mixture into meatballs. Brown in frying pan. Dilute soup with 1 can of water; pour over meatballs; steam slowly on medium heat for 1 hour. (Note: I don't brown the meatballs. Instead, I get the soup simmering in the frying pan, spoon some of it into the meatball mixture because I like mushrooms in the meatballs, shape the meatballs, and drop them directly into the soup. I've found they only need to cook about

30 minutes, while the soup forms a delicious gravy for rice or mashed potatoes. When we've been broke, I've used a white sauce with Worcestershire sauce in place of the commercial soup; I've used dried or fresh onions with salt and pepper in place of the onion soup; regular milk rather than canned; and sometimes oatmeal to replace the bread crumbs. When I have canned mushrooms handy, I'll add some to the meatballs and some to the gravy. This is really a versatile recipe, good enough to serve company, and hearty enough to fill up teenaged boys.)

Tamale Pie

1 lb. hamburger	2 T. chili powder
1/2 onion, minced	1 lg. can tomatoes
1 garlic clove, minced	1 can whole kernel corn
1/4 c. salad oil	2 c. cornmeal
3 t. butter or margarine	1 T. salt
2 eggs, well beaten	1 c. milk

Cook hamburger, onion, and garlic for 10 minutes or until brown. Mix other ingredients together and add to meat mixture. Place in casserole dish and bake at 350 degrees for 45 minutes.

Harvest Soup (I never liked cooked cabbage until Renee Jensen of South Jordan, Utah, gave me this soup recipe. My boys ask for it, which makes it a real winner, in *my* book!)

1 lb. ground beef	1 t. Kitchen Bouquet (can be omitted)
1 c. chopped onion	1/4 t. pepper
4 c. water	1 bay leaf
1 c. diced celery	1/8 t. basil
1 c. diced potatoes	1 qt. stewed tomatoes or 6 whole tomatoes,
1 c. diced carrots	chopped
2 t. salt	1/3 head cabbage, shredded

Brown meat and drain fat. Add onions and cook 5 minutes. Stir in remaining ingredients, except tomatoes. Heat to boiling; reduce heat, and simmer 20 minutes. Add tomatoes and cook ten minutes more or until vegetables are done (you may prefer using a crockpot and simmering for a couple of hours). Serves 10. (Note: The Kitchen Bouquet gives a nice color and flavor, but is optional. I've substituted Worcestershire sauce, and have used my home-canned tomato juice in place of the stewed or whole tomatoes, reducing the water accordingly. We also like more cabbage in this soup than the recipe calls for--at least half a head.)

Italian Casserole

1-1/2 lbs. ground beef	1 t. oregano leaves
1-1/2 c. chopped onions	1 t. sugar
1 qt. spaghetti sauce (like Ragu or Hunt's)	1/4 t. pepper
1/2 c. water	5 med. potatoes, peeled and thinly sliced
1 T. salt	8 oz. mozzarella cheese, grated
1 t. basil	

Brown ground beef and onions until onions are tender, about 10 minutes, stirring occasionally. Add remaining ingredients except potatoes and cheese, and cook 5 minutes more.

Into 13"x 9" baking dish, evenly spoon one-third of meat mixture; arrange one-half potatoes over top. Repeat layering, ending with meat mixture. Cover dish with foil; bake at 375 degrees for one hour, until potatoes are fork-tender.

Remove foil; sprinkle mozzarella cheese over mixture. Bake 10 minutes longer, or until cheese melts. Let stand 10 minutes for easier cutting. Makes 8 servings. Serve with garlic bread and a tossed salad for a complete meal.

(Note: This recipe can be made ahead to the point of adding cheese; cover with foil and freeze. I like to make two of these at the same time and leave one in the freezer for a busy day. Re-heat at 250 degrees for about 30 minutes, add cheese, turn oven up to 375, and finish as directed above.)

Turkey Joes (This is a delicious way to use the last of the bird, and is equally as good made with chicken or roast beef. A slice of cheese on top, placed under the broiler for just long enough to melt, really tops it off nicely, and if you make homemade hamburger buns [see Breads section], one per person makes a filling meal.)

1/2 c. catsup	1/4 c. currant or grape jelly
2 T. finely chopped onion (or 1 T. dried onion)	2 t. prepared mustard
1/4 t. salt	Pinch of garlic salt
	2 c. diced cooked turkey or chicken

Combine first seven ingredients in saucepan and simmer for about 15 minutes. Stir in turkey and simmer for 10 minutes more. Spoon mixture over buns (buns may be toasted first, if desired).

Crockpot Stew

1 10-oz. pkg. frozen mixed vegetables	2-1/2 lb. frozen stew meat
1 4-oz. can sliced mushrooms	1 pkg. onion soup
Water to cover	

Combine all ingredients in crockpot, adding water to cover. Cover with lid and cook on low heat for 8 to 10 hours; or cook on high heat for 4 hours. (This is so simple to throw together before you leave in the morning, it almost feels like cheating.)

Crockpot Barbecued Spareribs

3 to 4 lbs. spareribs	One 16-oz. bottle of barbecue sauce
1 chopped onion	(or 2 c. homemade sauce)

Put onion in crockpot. Slice ribs into serving pieces and add to pot. Pour in barbecue sauce. Cover and cook on low for 7-9 hours (or 3-5 hours on high).

Shepherd Pie

1/2 lb. ground beef, browned and drained	1 can cut green beans
1 can tomato soup (or tomato sauce or whole canned tomatoes)	2 T. dried onions
	3 c. leftover mashed potatoes (or make 3 c. instant mashed potatoes)

Combine first four ingredients in baking dish. Scoop mounds of mashed potatoes on top. Top with a sprinkling of Parmesan cheese, or triangles of American cheese, or grated cheddar cheese, if desired. Sprinkle paprika on top for color. Heat at 350 degrees for 20 minutes.

Ramekin Hash-browns with Eggs (Ramekins are individual casserole dishes, usually with handles, and can add a dressy touch to plain cooking.)

1/2 lb. ground beef, browned	2 c. grated potatoes
1/2 c. chopped onion	2 t. salt
1/4 t. pepper	1 T. Worcestershire sauce
	1 c. milk

Brown ground beef; add potatoes and onion; cook until tender. Drain fat. Combine with remaining ingredients. Spoon into individual ramekin cups (or into rectangular baking dish or muffin tin). Using the bowl of a large spoon, press an indentation into the center of each cup. Quickly add 2 T. milk to each indentation, and break a raw egg into the center. Bake at 350 degrees for 30 minutes, or until eggs are poached to desired doneness. (Children feel special when given individual dishes such as ramekins, but this dish can be made in a casserole dish, making indentations for the egg for each serving; the hash is then cut in squares around each egg for serving.)

Chili

Cover 2 lbs. red, pink, kidney, or pinto beans with boiling water and let soak overnight. Drain water off, add tomatoes and juice (or tomato juice)--about three quarts--to cover, and bring to a simmer.

In skillet, brown:

1 lb. ground beef	1 large onion, chopped
1 T. salt	1/2 t. black pepper
2 T. sugar	1/4 c. chili powder

Combine; drain fat; add to bean and tomato mixture. (Note: If available, add a chili brick, following package directions.) Chili is better if allowed to stand for a couple of hours to allow the flavors to completely combine. Serve with crackers, corn bread, or thick slices of homemade bread. Few dishes are better on a cold Saturday evening. (Note: I usually make chili in my large pressure cooker, processing the beans for one hour at 15 lbs. pressure, then add the tomato juice and proceed as above.)

Stew

1 lb. beef stew meat, cubed	1 t. salt
4 potatoes, unpeeled, cubed	1/4 t. pepper
6 carrots, scrubbed and sliced	1 t. rosemary
1 onion, chopped	1 t. thyme
2 t. Worcestershire sauce	1/2 t. sage

Brown stew meat in small amount of oil. Combine all ingredients in large saucepan, with water to cover. Cook until vegetables are tender (about 45 minutes). Add thickening if desired. (for thickening, dissolve 1/4 c. cornstarch in 1/2 c. water, pour into stew, stir until thickened. A teaspoon of Kitchen Bouquet will help give a nicely browned color. Also, notice that the vegetables are unpeeled, to retain greater nutritional value.)

Corn and Bacon Chowder

5 slices bacon, cooked and crumbled (save drippings)

1/2 onion, chopped (cook in bacon drippings until onions are transparent)

2 potatoes, peeled and diced (cover with water and cook until tender, 10-15 minutes)

Make white sauce:

1/2 c. flour

1/2 c. margarine

Combine and cook for one minute, stirring constantly. Add:

2 c. milk

1 t. salt

1/4 t. pepper

Combine white sauce, onion, potatoes, and 1 can cream-style corn in saucepan, stirring until heated through. Top servings with crumbled bacon (or bacon bits).

Tomatoes and Macaroni (This is probably the cheapest main dish of all. It doesn't have great nutritional value, but is filling and tasty, and has its place when you're conserving money.)

Cook one small package of elbow or shell macaroni according to package directions. Drain. Cover with one quart of tomatoes or tomato juice. Add 1 t. salt, 1/4 t. pepper, and 2 T. dried onion, plus 1 T. Worcestershire sauce. Simmer for ten minutes to blend flavors; serve.

Scalloped Tomatoes

4 slices white bread, toasted

1 t. grated onion

4 T. margarine

1 t. salt

1/2 t. garlic salt

1/4 t. pepper

2-1/2 c. home-canned tomatoes

Spread toast with half of margarine; sprinkle with garlic salt; cut into cubes. Combine tomatoes, onion, salt, and pepper with toast cubes; place in greased casserole dish. Dot remaining butter over top. Bake at 350 degrees for 20 minutes.

greased bowl and let rise in warm place until double in bulk, about 45 minutes. Punch dough down and let rise again for 20 minutes.

Divide dough in half and then divide each half into 10 equal pieces, forming each into a smooth ball. Place on greased cookie sheet about 2 inches apart; flatten with your hand or a rolling pin. Let rise until doubled, about one hour. Bake at 375 degrees for 15-20 minutes, until golden brown. Slice in half through the middle to use as a bun.

(Note: this same dough can be used for Pigs-in-a-blanket, by rolling out each half to a 12"x 16" rectangle, scoring in half lengthwise, and then dividing each half into four rectangles. Place a frankfurter, wrapped with a square of American cheese if desired, or a frankfurter and a small stick of cheddar cheese, on a rectangle of dough; roll up and press edges to seal. Let rise for ten minutes; bake as above.)

SAMPLE 15-DAY LIST OF MAIN DISHES

(Two Sunday dinners included)

Pot roast/potatoes and carrots (Sunday dinner)	Beef or pork roast
Mushroom meatballs/mashed potatoes (Sunday dinner)	2 lbs. Hamburger
Spaghetti	1 lb. Hamburger
Creamed tuna and peas over biscuits	
Leftover roast and gravy with rolls	
Macaroni and cheese w/hot dogs	1 pkg. Turkey franks
Burritos w/tater tots (kids' game day)	
Sausage-n-rice casserole	1 lb. Sausage
Shepherd pie	1 lb. Hamburger
Crockpot stew (kids' game day)	1 lb. Stew meat
Turkey Joes	1 pkg. Turkey drumsticks
Pigs in blankets/French fries	2 pkgs. Beef franks
Scalloped tomatoes	
Taco salad	1 lb. Hamburger
Pizza	1 lb. Hamburger

SAMPLE 15-DAY-PERIOD SHOPPING LIST

Meats

Hamburger, 6 lbs.
Pot roast, 3 lbs.
2 cans tuna
1 pkg. turkey franks
2 pkgs. beef franks
Burritos
1 lb. bulk sausage
1 lb. stew meat
1 pkg. turkey drumsticks
1 pkg. pepperoni

Dairy Products

2 lbs. cheddar cheese (half for taco salad, half for pizza)
1/2 lb. mozzarella cheese
1 dozen eggs

Vegetables and Frozen Foods

10 lbs. potatoes
5 lbs. carrots
2 cans peas (one for creamed tuna; one for vegetable side dish)
2 pkgs. frozen mixed vegetables (one for crockpot stew; one for vegetable side dish)
3 cans green beans
1 head lettuce
3 tomatoes
1 bunch broccoli
1 head cauliflower
2 pkgs. frozen peas and carrots
2 cans beets
2 lbs. onions
1 pkg. tater tots
1 pkg. French fries

Staples

1 pkg. noodle soup
1 box onion soup (containing 2 envelopes: 1 for mushroom meatballs; 1 for crockpot stew)
2 cans mushroom soup
1 pkg. spaghetti noodles
1 bottle spaghetti sauce (or make sauce from home-canned tomatoes)
1 pkg. rice
1 box instant mashed potatoes
1 can tomato soup
2 boxes macaroni and cheese
1 bag taco or corn chips

1 pkg. taco seasoning
1 can mushroom pieces
5-lb. bag of oatmeal
1 pkg. prepared cereal
2 boxes hot cereal (such as Zoom or Wheat Hearts)
Margarine

Have on hand (check these; if any are needed, circle to pick up during this shopping trip)

Dried onion flakes
Salt
Pepper
Oregano
Basil
Flour
Sugar
Yeast
Oil
Worcestershire sauce
Dried garlic
Grape or currant jelly
Catsup
Garlic salt
Bottled or canned tomatoes

From this point on, your shopping list must be personalized to the amount of money you have available. My next additions would be fresh fruits, such as apples and bananas, oranges, salad ingredients, orange juice, melons, etc. Cleaning supplies and personal sanitary supplies must also be allowed for, as needed.

Milk and bread must be considered separately. If shopping weekly, add milk to the “Staples” list. If shopping for longer pay periods, it’s difficult to buy enough milk at one time. Therefore, set aside the money on payday for the additional milk. NEVER take your checkbook into a grocery store for this additional milk; carry only enough cash to pay for the milk. That is the only way to keep from blowing your budget, unless you are extremely self-disciplined. Most of us aren’t. Treat bread similarly, but try baking your own at least occasionally; few kitchen exercises are as rewarding. (See how your husband reacts when coming home to the smell of fresh bread hot out of the oven, and you’ll see what I mean!)

GOOD LUCK!