

# MORE MONTH THAN MONEY



## TIGHTENING YOUR GROCERY BUDGET WHILE FEEDING YOUR FAMILY WELL

In these times of economic downturn, almost everyone needs to tighten their budgets. One of the first things to be tightened in most families tends to be the grocery budget.

But how do you feed your family on less? Grocery prices are rising, who can cut back there? This booklet will show you exactly what to feed your family, in order to be able to tighten your budget and still

eat well. I've included copies of the various food pyramids for your information, our quest here is not necessarily to adhere to any one of them, but to show you that the typical western diet is quite different than how the rest of the world eats on a daily basis. There is a reason why the typical westerner is obese, too.

Everywhere you look, prices are rising, Basically because the cost

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## Contact Information:

[www.newcenturyhomestead.com](http://www.newcenturyhomestead.com)

6974309 CANADA Inc.  
PO Box 386  
Glenboro, MB  
R0K 0X0

[contact@newcenturyhomestead.com](mailto:contact@newcenturyhomestead.com)



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of fuel continues to rise. Oil is the basic fuel that our society functions on. It takes fuel to do pretty much everything any more, and topping that list is the transportation of food. Programs like *The 100 Mile Diet* and *EatLocal* have sprung up, seemingly overnight, and are gaining in popularity.

Unfortunately, many of these programs cater to a segment of our population who can afford to indulge in organic vegetable delivery services and fair trade coffee. For a family trying to survive for the three weeks until pay day, the ideals involved in these programs may be pretty foreign concepts.

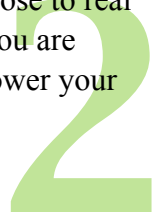
So your “why” may differ from mine, from your neighbor's, from your in-laws', and from the family living across the country from you.... or across town. Your “why” may be sudden unemployment, unexpected expenses,

or simply more month than money. Your “why” is as personal and important to you as mine is to me – I resent paying for fuel and middle-man expenses when there is an inexpensive, logical alternative. I resent paying the middle

man, the guy who has nothing to do with the production of the food on my table, simply for his presence in the food industry. My husband works too hard for our family's income for me to feel kindly about handing it out unnecessarily.

Paying top dollar for grocery store vegetables is very, very different than paying top dollar to the farmer that tilled the land, planted the seed, weeded, hoed and watered, picked, cleaned and offered for sale the produce involved. Very, very different.

So, as I said, your “why” may be very different than mine, but in the end, it's about eating inexpensively, as locally as possible, and as close to real food as one can manage in this “modern” society of ours. If you are interested in lowering your grocery expenses, if you *need* to lower your grocery expenses, this booklet will help you plan that.



Our ancestors knew how to feed a large family on limited resources. Granted, things are different for us today. We live in a global economy. Grandma (or perhaps great-Grandma, or even great-great Grandma) lived without coffee when there was no coffee to be had, or when coffee was too costly. We as global citizens, have learned that whatever we want is generally a car ride away. We can have coffee if we want it – despite the price tag and the fact that it's unlikely we have coffee growing locally. But if it is coffee that we want, then coffee we shall have, and not just any coffee. We global citizens with our refined palates prefer organic, shade-grown, fair trade coffee. Our social consciences may demand that we pay \$18 a pound for our morning caffeine hit. The alternative, giving it up altogether, is out of the question, so therefore, we're willing to pay more to salve our conscience, to make us feel better about shipping in our morning beverage of choice from half a world away. Grandma – or great-Grandma – would have substituted some roasted chicory or dandelion roots to stretch her coffee budget, or drunk *only* a brew made from roasted chicory or dandelion roots – something few of us would even consider today.

Grandma's trips to the grocery store were probably pretty few and far between, as well. Many of our ancestors made do with an annual trip for supplies, and they all fit in a single wagon. In some cases, on the back of a single pack-horse. I'm not suggesting that we should all return to pioneering ways, but adopting some of the pioneering spirit towards providing for our own needs probably wouldn't hurt any of us.

How do we provide food for ourselves and our families on a limited budget? Well, obviously by either cutting back on our consumption, or finding more economical ways to gain what we need. A third possibility is to reconsider the meaning of “need”, and figure out if you're – consciously or not – fooling yourself into believing that “need” is equal to “want”. For instance, “I want sushi tonight”, as opposed to, “I need to plan an economical evening meal for my family”. Some don't understand the difference, and understanding that difference is imperative if you

have any hope of saving yourself money on your grocery budget.

Grandma had a few more tricks up her sleeve, as well. The first is having a set night for each type of meal. For instance, Monday meat loaf, Tuesday chops, Wednesday stew night, Thursday pasta, Friday fish, Saturday casserole, and Sunday roast dinner. Knowing what meals were coming up allowed her to prepare accordingly, and save money by stocking up on things that she regularly bought when on sale, rather than when she needed them. This just makes good financial sense.

I'm not saying that you should be so rigid in your dietary choices. Certainly not, as flexibility is as much a part of saving your budget as planning is, but having some idea of what meals you have planned in future allows you to take advantage of sales, and to avoid impulse purchases.

Another under-utilized tactic of our feminine forebears was the role of soup in the diet. “Soup doesn't fill you”, and “There's too much sodium in soup” are things I hear all the time – but I'm not talking about those nasty tins of commercial soup concentrate. One would have to be pretty desperate to eat that garbage with any regularity, not to mention the fact that it's unbelievably overpriced for what you're getting. The guy who originally came up with the idea of canned soup must have made a fortune, and been amazing at the art of marketing. Who else but a true marketing genius would be able to take a few cents worth of ingredients, cook it down and add water and a *ton* of salt, and sell it for ten times the price to women who had been making their own stock and soups as a matter of course for years?

No, what I'm talking about is the true art of soup-making. As in a pot and fresh ingredients, slowly simmered until the full flavor is developed, and served, steaming and fragrant, with a hunk of fresh bread and a tall glass of something cold.

Soup is one of the cheapest, easiest budget extenders available. How else is it possible to make one



chicken portion feed four people? Soup was served before most meals in the majority of households a century ago. My own father talks of the big pot of soup kept simmering on the back of Grandma's wood stove in the thirties – a pot which received all the scraps from every meal, and had the occasional jug of water added to thin it out. Soup was eaten first, and then smaller portions of the main, more expensive meal, could be enjoyed. People didn't eat sixteen ounce steaks; sixteen ounces of beef fed a family of four. Gluttony was a sin, as was waste. Neither were tolerated in the kitchens of our ancestors.

Another budget stretcher is planting yourself a garden. No matter how small, any produce you get will stretch your budget. It's possible to get fifty pounds of tomatoes from a single packet of tomato seed. Price? About a dollar and the time required to tend the plants. There is an old saying that says you can invest time or money and get pretty much equal results – it's kind of true in the case of gardening. you can spend time and get fifty pounds of tomatoes, or money, and *buy* fifty pounds of tomatoes; however, the home grown tomatoes will be, by far, superior to their grocery store counterparts. However, this booklet isn't about gardening, so suffice to say that if you can manage it, every little bit helps, but not having the room to plant even a single tomato plant in a container on a windowsill doesn't mean that you can't save money on your grocery bill.

Thirdly, acquiring basic ingredients and investing a little bit of time in preparing food from scratch,

rather than buying pre-made, will save your budget in many ways. Basic ingredients are almost always less expensive than pre-packaged, pre-prepared meals; and by using them, you can control what

you're eating, not ingesting non-food ingredients like artificial flavorings and preservatives (which have questionable long-term effects).

I will also address bulk buying. Buying product in bulk will almost always save you money. If you have the room to store it, and the money up front to pay for it, over time you'll save hundreds.

And finally, basic, simple meals. One doesn't need a fridge full of expensive condiments in order to eat a varied, healthy diet. One doesn't need fourteen different kinds of oil, six different kinds of salt, a dozen boxes of commercial breakfast cereal, or exotic fruits to eat “well”. One needs a balanced diet.

When one is facing more month than money, the first thing one must understand is that “want” goes out the window in order to address “need”.

I am not a nutritionist or dietician. I am, however, a mother, a wife, a woman who is sick of the corner we've been painted into, where an overpriced box of sugary breakfast pastry is considered “part of a healthy breakfast”, where people can't consider a grocery shopping expedition “complete” without their requisite purchase of soda and deep-fried snack food. I knew that there was a better, less expensive way, and along the way I found the meaning of real food. I hope to share that with you.

## How?

★ *Understand the difference between “need” and “want”*

★ *Plan your menus*

★ *Be Flexible*

★ *Explore the role of soup in your family's diet*

★ *Plant a garden*

★ *Prepare meals from scratch*

★ *Buy in bulk when possible*

★ *Prepare basic meals with simple ingredients*

Meal planning is becoming a lost art. In today's world, whatever we can manage to put together and have sitting, hot (or even lukewarm), on the table by seven in the evening is considered "dinner". Sometimes, it's eaten in shifts. With evening activities for most family members, homework, paperwork, bills to pay, shopping to do, our evenings have become as rushed as our days.

But planning can take a little of the rush out of the equation. Having a planned menu that we can work from can streamline our meal preparation time, and save us money at the grocery store checkout. Instead of stopping at the store on the way home to pick up that frozen lasagna (and the impulse-buy bag of chips, bottle

of pop, candy par, and exotic, overpriced fruit that looked so good...) we can head straight home, knowing that the batch of spaghetti sauce we made last week is in the freezer, waiting to be warmed up, pasta is ready to be popped into boiling water, and dinner will be on the table in less than an hour after we walk through the door. Hungry kids won't be eating their body weight in cookies just to tide them over until 7 or 8 PM because that frozen lasagna actually takes two hours in a three hundred and fifty degree oven, not the hour it says on the box.

While our grandparents may well have had strict outlines (Monday meat loaf...), we can update our plan just a bit. Rather than the strict, boring, seven-basic-meals plan, we can give ourselves

	Breakfast	Lunch	Dinner
Monday	Oatmeal porridge & toast	Soup & Sandwich	Stew
Tuesday	Oatmeal porridge & toast	Soup & Sandwich	Casserole
Wednesday	Oatmeal porridge & toast	Soup & Sandwich	Vegetarian
Thursday	Oatmeal porridge & toast	Soup & Sandwich	Pasta
Friday	Oatmeal porridge & toast	Soup & Sandwich	Fish
Saturday	Eggs & toast	Soup & Sandwich	Pizza
Sunday	Pancakes or waffles	Soup & Sandwich	Roast dinner



outlines to fill in. Try this, instead:

## Breakfast

Let's start with breakfast. Oatmeal is a wonderful, filling, hearty breakfast. If you don't enjoy it, you're not making it right. If you really don't like oats, you can substitute almost any grain and cook it as a breakfast cereal. A little milk and brown sugar (or any other kind of sweetener you like) makes for a wonderful, warming bowl of goodness that will see you through until lunchtime with little trouble. It's also quick, so you're less likely to grab a bowl of sugary commercial

### Breakfast Porridge

1 1/3 cup quick cooking oatmeal  
1/3 cup brown sugar  
dash salt  
1 cup milk  
1 cup water

Place all ingredients in a microwavable bowl and cook, on high, for approximately ten minutes. Alternatively, place all ingredients in a heavy-bottomed pan and cook over medium heat on stovetop, stirring constantly, until thick.

#### Variations:

- add any fruit, frozen or fresh, and omit brown sugar
- omit brown sugar and substitute maple syrup, apple sauce, honey or jam
- add 2 tbsp cocoa for "chocolate porridge", a rare treat for little ones

cereal (at easily ten times the price) or breakfast pastry.

Save the special, cooked breakfasts for weekends, when you have a little more time, and less likelihood of turning back to convenience-food standbys.

If you have a waffle maker, waffles are another alternative. Serve with warmed fruit sauce or jam, syrup, or even a couple of over-easy eggs for the person in the house who doesn't like sweet first thing in the morning. Waffles make a great weekend breakfast!

## Bread

### Pancakes

1 1/3 cups flour  
3 tsp baking powder  
2 tbsp sugar  
1/2 tsp salt  
1 egg  
1 1/2 cups milk  
2 tbsp oil  
1/2 tsp vanilla

Combine ingredients and mix well with a wire whisk. Lightly grease a frying pan and heat well. Pour batter in, one quarter of the batter for each pancake. Wait until bubbles begin to pop on top, and then gently flip and cook the other side. Serve with syrup.

Before we go any further, I want to address the topic of home made bread. Home made bread, made from plain white flour, is good. It's better than the factory-made pap you buy in pretty, brightly colored plastic bags with those funny little plastic fasteners,

### Waffles

1 1/2 cups flour  
1 tsp salt  
2 tsp baking powder  
3 eggs  
1 1/2 cups milk  
1/4 cup oil

Whip all ingredients together with a wire whisk until well mixed. Cook on a waffle iron, following manufacturer's directions. Serve with syrup, jam, jelly or fruit.

## Home Made Bread

4 cups flour (at least half wheat flour, but experiment!)  
1 tsp salt  
1 tsp sugar  
1 tsp instant dried granular yeast  
1 egg  
1 1/2 cups water at about 115F  
a few drops of milk or egg yolk to glaze

In a food processor or large bowl, mix dry ingredients. Add egg and mix again. Add water and begin to knead, adding more flour as necessary. Turn out of bowl onto a floured countertop and continue to knead for at least ten minutes. Place in a greased bowl, grease the top of the dough, and cover with a damp tea towel. Set aside in a warm, draft-free spot for 1 to 1 1/2 hours.

Remove from bowl and gently shape into a *boule* (round loaf). Place in a greased, round cake tin, brush the top with milk or egg yolk, lightly slash an X into the top of the dough, and set in a warm, draft-free place to rise again, for approximately 2 hours. If your home is kept cool, it may take a little longer. Most importantly, keep the dough well away from drafts!

Preheat your oven to 400F and, when your loaf is fully risen (should be 2-3 inches above the top of the pan), gently transfer to the hot oven. Bake for 45 minutes, remove from pan to cooling rack, and leave alone (if you can!) until cool.

*anything* is better than that stuff. However, to truly get the most out of bread as part of your diet, and not just a filler, you should be looking at whole grains and a *variety* of grains.

This is where my bulk buying really pays off. I make a grain order once or twice a year, buying wheat berries and other whole grains, and grinding

## Basic Stock

5 lbs meaty beef or pork bones, or chicken backs and necks  
1 onion, coarsely chopped  
1 carrot, coarsely chopped  
2 stalks celery, coarsely chopped  
2 cloves garlic  
(alternatively, I clean a head of garlic, saving the cloves in a small jar in oil in the fridge for later use, and use the trimmings in the stock)

Place all ingredients in a heavy-bottomed stock pot and cover with water to 1 inch above meat/bones. Bring to a gentle simmer and keep it there, never a rolling boil, for 3-4 hours, adding water as necessary. Cool to lukewarm and strain out the solids, then reduce the stock by half by boiling it down. Freeze in 2 cup measures until needed.

them myself on baking day. *In no way* do I expect this of you, however, I do expect you to make a little effort towards making your own bread. The commercial white pasty stuff isn't *bread*, it's sugar and empty carbohydrates in disguise. **Do yourself a favor** and learn to make bread. The *only* requirement to making good bread is patience. Honest. I'm going to share my basic bread recipe with you. This makes

a basic, rustic loaf that will change your mind on what “bread” truly is. Please, try it. Please.

## Lunch

The most economical lunch, whether eating at home or away, is probably some combination of soup and sandwich. The goal here is to be filling, so as to avoid those on-the-way-home-from-work visits to the grocery store and subsequent blowing of the budget in one glorious indulgence. A hearty soup, and a sandwich filled with plenty of salad vegetables or inexpensive protein will set you up for the afternoon, and hold you over until your evening meal.

Soups are, to my way of thinking, the absolute best thing you can do for your limited budget. You can use limited ingredients, bits and pieces from leftover meals, with spices and fillers to jazz things up. I'll include here a few of my favorite basic soup recipes, but feel free to experiment. Soup is a rather forgiving medium for your culinary creativity. The main rule being, when it comes to salt, add sparingly. You can always add more, if necessary, but taking away is nearly impossible.

The argument can be made that powdered instant stock mix is both more convenient and cheaper. I'd disagree with the “cheaper” argument, but if you find that this is a better option, by all means, use it. Better to use it and have that soup than skip the soup and fill up on more expensive meals. Bulk stock powder can be bought at any bulk food store, and many grocery stores. The only rules I'd suggest are avoid the kind with MSG and other preservatives if possible, and buy in the largest quantities possible, as those little individual packets are

### Basic Soup Recipe

In a large, heavy-bottomed pot, place 2 cups reduced stock, and equal amount of fresh water, and ingredients of your choice. Bring to a boil, then lower heat and simmer gently for 1 hour.

#### Variations:

**Beef Barley** – Use beef stock and add 1 cup diced leftover beef, 1 sliced onion, 1 clove garlic, minced (or equivalent dehydrated garlic powder), and 1/2 cup barley. Simmer until barley is fully cooked.

**Chicken Noodle** – Use chicken stock and add 1 cup diced chicken, 1 sliced onion, 1 clove garlic (or equivalent garlic powder), 1 sliced carrot, or 1 cup mixed frozen vegetables, and a handful of egg noodles or elbow macaroni. Simmer until all ingredients are tender and noodles are fully cooked.

**Lentil Vegetable** – Use any type of stock, and add 1 cup of chopped vegetables (a great use for leftovers!), 1 cup lentils, 1/2 cup rice and seasonings of choice. Simmer until lentils are tender.

### Bean Spread

1 cup beans of choice  
2 tbsp oil  
1 onion, peeled and diced  
salt & pepper  
garlic

Cook beans until soft but not mushy. Saute onion (and fresh, minced garlic if you're using that) in oil until golden. Mix beans, onion mixture, and seasonings and mash thoroughly. Store in the fridge for up to three days, or freeze for longer periods. Serve spread on bread with salad greens.



## Cream Soup

Cream soups are misleading – you don't really need cream to make them. This simple recipe can be made with any vegetable.

1 cup diced vegetables (again, a really fantastic use of leftovers!)

1 onion, chopped  
2 cups reduced stock, preferably chicken or vegetable

1 clove garlic, minced (or equivalent garlic powder)  
1 tbsp oil  
seasonings of choice

Heat oil in a heavy-bottomed sauce pan and gently saute the onion and vegetable of choice until onion is translucent. Add remaining ingredients except seasonings, and simmer, adding water as necessary, until vegetables are tender, and approaching "mushy". Remove from heat and let cool until just warm. Remove half of quantity, place in a blender, and blend until well pureed. Return to pot and reheat, adding and adjusting seasonings to taste.

Alternatively, you can use a wand mixer to blend the soup, but be careful of splashing hot liquid!

stupidly overpriced for what is, essentially, flavored salt.

Get creative! Any number of things can be added to the basic stock to make a hearty, delicious soup – beans, crushed tomatoes, leftover meats and grains, vegetables of all kinds – you name it!

You can enjoy your soup immediately, leave on the stovetop and reheat a little later, or divide up into serving-sized containers and freeze for another day. A single cup of hearty, home made soup served with a sandwich for you lunch or before your entree at dinner can cut your grocery expenditures by a third. No lie.

## Sandwiches and fillings

We've covered bread. Bread is basic. But what to put between those slices of bread for an interesting and tasty lunch? Well, there are your basics. Canned tuna is relatively inexpensive, at least right now. Tuna salad is a low-cost, high-protein sandwich filling. Add a bit of lettuce and you've got something wonderful. Alternatively, there is the traditional PB&J. Long thought to be something for elementary school kids, it's making a comeback in the lunch boxes of adult-types, too. Peanut butter is a high-quality protein, so long as you stay away from the cheap brands whose first ingredient is "sugar".

Deli meats are expensive. Honestly, they're not worth the price. Rank with preservatives, nitrates and sodium, who needs them? Either fill your sandwich with leftover meat cooked at home, PB&J, a slice of cheese (the real stuff, please, not the *soylent-cheese* that comes wrapped in that nasty plastic film!), salad vegetables, or (are you ready?) try a filler made from cheap, tasty, economical beans and pulses. Seriously, try it!

Add a piece of fruit or a cup of juice, and you've got yourself one mean, balanced, *inexpensive* midday meal.

## **Dinner**

Okay, so following the schedule, we've got:

### Monday – Stew:

*stew* /stu, styu/ ...a preparation of meat, fish, or other food cooked by stewing, esp. a mixture of meat and vegetables.

Stews, traditionally, are a mixture of boneless meat and vegetables, stewed in the broth coming from the ingredients themselves, with a

little water added. They can be thickened or not, but typically are. You can serve a stew with fresh, rustic bread, or light, fluffy steamed dumplings, with hearty chunks of potato, or delicate slices of less starchy vegetables.

### Tuesday – Casserole:

*cas-se-rol* 1. a baking dish of glass, pottery, etc., usually with a cover; 2. any food, usually a mixture, cooked in such a dish.

Casseroles are a boon to the family trying to save themselves a little money on groceries. Basically, you toss a bunch of stuff in a greased casserole dish, cover it with a sauce,

#### Basic Casserole Recipe

1 cup protein (cooked, diced, leftover meat, drained tuna, copped hard-boiled egg, etc.)  
1 cup diced vegetables or leftover mixed vegetables  
2 cups cooked starch (rice, potatoes, cooked pasta)  
1 1/2 cups sauce (tomato, cream, etc.)  
1/2 cup topping (shredded cheese, sauteed onions, etc.)  
salt, pepper, seasonings to taste

Mix all ingredients except topping in a large bowl, then spread in a greased casserole dish. Sprinkle topping ingredients on, and bake at 350F for 45 minutes to one hour, until cooked through and top begins to brown.

and bake it until the aroma drives everyone to the table. They're a wonderful way to use up leftovers, disguise ingredients that some family members aren't too fond of, and make a little of something go a long way.

#### Basic Stew

1 lb stewing meat  
1/2 cup flour  
1 onion, coarsely chopped  
1 tbsp oil or fat  
3 cups coarsely chopped root vegetables, carrots, parsnip, potatoes, turnip or combination  
water to cover

Heat oil in stew pot and brown chopped onions well. Dredge stewing meat in water then flour, and add to pot, stirring to brown all sides. Add vegetables and water, and any juices left over from the meat. Cover, and simmer for 1-2 hours, or until meat is tender.

#### Dumplings

2 cups flour  
1/2 tsp salt  
4 tsp baking powder  
1/4 cups shortening  
1 cup milk

Mix dry ingredients and cut in shortening until it is well mixed. Add milk all at once and stir quickly. Drop by spoonfuls into boiling stew and then quickly cover with a tight-fitting lid. Turn heat down to barely simmer and do NOT remove the lid for twenty minutes. Watch carefully and adjust heat as necessary. If you remove the lid during the steaming time, the dumplings will be less like clouds and more like hockey pucks.

## Lasagna

- 1 pkg lasagna noodles
- 1 jar tomato sauce
- 1/2 lb mozzarella
- 1 container cottage cheese
- 1 pkg frozen spinach, thawed and excess moisture squeezed out gently

Preheat oven to 350F. Grease a medium-sized casserole dish and put 1/3 of sauce in the bottom. Lay 1/3 of the noodles over the sauce, and cover with 1/3 of the tomato sauce and 1/2 of the mozzarella. Follow with a layer of noodles, all of the cottage cheese, all of the spinach, another layer of noodles, the remainder of the sauce and the remainder of the mozzarella. Bake for 1 hour and serve hot.

This is a basic recipe for making a casserole. The whole point of this casserole is using what you have, what is on sale, what is already sitting in your fridge, pantry or freezer, in order to avoid extraneous trips to the grocery store, so really, there is no recipe. It is just a guideline, and you're only held back by your own creativity and supplies.

### Wednesday – Vegetarian:

Vegetarian meals are easy, and if you avoid the exotic ingredients, relatively cheap to prepare. A lot of ethnic meals are vegetarian, inexpensive, made with basic ingredients, and relatively easy to prepare. Not to mention that it's a lot of fun finding and trying out new recipes. I'll give a couple of recipes here, but really, Wednesday nights are an opportunity for you to do a little experimentation of your own. If you're not the experimental type, then let this night's dinner be dictated by what is on sale that week, what you have an over-abundance of or what is left over from earlier in the week. The key is, *plan it*.

## Eggplant Parmesan

- 2 large eggplants, cut in thin slices
- 2 tbsp oil
- 1 clove garlic, minced
- 1 onion, diced
- 1 cup stock, vegetable or chicken
- 2 cups tomato sauce
- 1 tsp Italian seasoning
- 1/2 lb mozzarella, shredded
- 1/2 cup parmesan cheese, grated

Salt the eggplant slices and leave to drain in a colander or on paper towels.

Saute the garlic and onion in the oil until the onion is translucent, then add the stock, tomato sauce and seasoning. Salt and pepper to taste.

Press the eggplant slices between sheets of paper towel or in a clean tea-towel and then lightly brown them on both sides in a lightly oiled frying pan. Grease a casserole dish and pour in a bit of the sauce to coat the bottom of the pan. Lay out layers of browned eggplant, then a layer of mozzarella, another layer of the eggplant, another of mozzarella, etc., ending in a layer of eggplant. Pour the remaining sauce over and sprinkle with the parmesan.

Bake at 375F for one hour.

### Basic Rice and Beans

2 tbsp oil  
1 onion, finely chopped  
1 tbsp garlic, minced, or 1 tsp garlic powder  
2 cups cooked beans  
2 cups cooked rice  
1 tsp dried herb of choice  
Salt and pepper, to taste

Put oil in a large, heavy-bottomed pot over medium heat. A minute later, add onion and garlic. Cook, stirring occasionally, until onion is soft. Add beans, rice and seasonings, and mix well.

To alter this recipe, you can add any cooked vegetable, or seasoning you like. Spice it up with a minced *jalapeno*, or cook your rice in stock rather than water for extra flavor. Add an extra onion, and saute them until crisp and golden brown, or add steamed carrots. Vary your beans, and season accordingly. This recipe has ENDLESS possibilities, and rice and beans are a traditionally inexpensive meal, while forming a complete protein.

### Thursday – Pasta:

Pasta comes in about a hundred different shapes and sizes. Pasta sauces and dressings must number in the millions.

Always cook your pasta to *al dente* – just barely tender – and never mushy.

Rather than give you a bunch of recipes, I'll give you a bunch of sauce recipes and let you, or your grocery store sale flier, decide on the form your pasta takes. Once you get a little more comfortable, you might try making your own pasta, it's a great use of basic

### Garbanzo Bean Curry

1/4 cup oil  
  
1/2 tsp mustard seed  
1/2 tsp coriander, crushed  
1/2 tsp turmeric  
1/2 tsp salt  
4 peppercorns, crushed  
4 green cardamom, crushed  
2 cloves garlic, minced  
1/2 tsp red pepper flakes

-OR-

3 tbsp good curry powder mix  
  
1 large onion, sliced thinly into rounds  
4 cups cooked garbanzo beans  
1/2 cup water

Heat oil in a heavy-bottomed pan. Add spices and stir-fry for one minute.

Add the onions and saute until soft. Add cooked garbanzo beans and stir fry for a moment, then add 1/2 cup water, put the lid on the pan, and reduce the heat to a bare simmer. Let simmer until the liquid is absorbed, and then turn off the heat and let sit. This dish is actually better if you make it a day ahead and then put it in the fridge, reheating it the following day.

Serve with rice or naan (Indian flat bread) or with a nice crusty loaf.

### Basic Cream Sauce for Pasta

1 tbsp oil  
1 small onion, sliced fine  
1 clove garlic, minced  
1/2 tsp freshly ground pepper  
pinch salt  
1/4 cup parmesan cheese, grated  
1 egg  
2 cups milk

Heat the oil and saute the onion and garlic until soft. In a small bowl, whip the egg with the milk and pour that into the pan, stirring quickly and constantly, over medium heat, until it begins to thicken. Add the parmesan and continue to whisk quickly. Toss with cooked pasta and serve immediately with a salad.

### Basic Tomato Sauce for Pasta

1 tbsp oil  
1 small onion, diced  
1 clove garlic, minced  
1/2 tsp freshly ground pepper  
pinch salt  
1/2 tsp chili powder  
1 tsp Italian seasoning  
1/2 tsp cinnamon  
1/2 lb ground beef or pork  
3 cups tomato sauce

Heat oil and saute onion, garlic and ground meat. Add seasonings and tomato sauce. Simmer for one hour, adding water to prevent sticking if necessary. Serve over any pasta.

### Basic Oil and Garlic Sauce for Pasta

1 tbsp oil  
1tbsp butter  
1 large onion  
2 cups thinly sliced vegetables, such as carrot, celery, mushrooms, etc.  
2 cloves garlic, minced  
freshly ground pepper  
pinch salt  
1 tbsp dried herbs of choice

Heat oil and butter and saute onion and garlic until lightly browned. Add vegetables and cook until tender. Add seasonings and toss quickly with pasta of choice.



ingredients like eggs and flour, and there is no reason not to try it, but you can buy dry pasta relatively inexpensively, too.

### **Friday – Fish:**

If you have someone in your family who enjoys fishing, it is a great way to extend your grocery budget. Store bought fish will do, but fresh-caught is both free (or free for the price of a fishing license) and tastes better, too.

Fish can be served in many different ways – but one of the most economical ways to stretch it is in an aspic. Certainly, try a fish stew, with plenty of vegetables in a rich broth full of herbs, or a whole fish grilled with herbs and served with

rice, but at some point, try this aspic – you won't regret it.

### **Fish Aspic**

1 whole fish, non-oily type  
handful of fresh herbs of choice  
4 cups of fish or chicken stock

Clean the fish, and steam it on a rack with stock and herbs. If you have a fish kettle, fantastic, otherwise, cut it as necessary and steam it in a regular pot on a rack or in a steaming basket. When cooked until firm, remove from the stock and remove bones, skin, head and tail. Transfer stock into a saucepan and reduce by half.

Mix the flaked fish with herb of choice. Grease a serving dish or mold and place flaked fish in it. Pour over the reduced stock and chill.

Serve on a bed of salad greens.

### **Saturday – Pizza:**

Pizza is expensive, at least when you order delivery or buy one of those nasty half-cooked frozen versions from the grocery store. Home-made is tastier, quicker, and less expensive, and you can control the ingredients.

I challenge you to make this, serve it to your family, and *not* have them tell you it's the best pizza they've ever had.

### **Sunday – Roast dinner:**

Sunday's were always a time of family when I was growing up. No matter how busy our week had been, we gather at my parent's home for Sunday dinner. Mom would cook a huge roast dinner, and we would enjoy each other's company. Roast dinners still mean "Sunday" to me – and I think it's an important tradition to cultivate, no matter how simple the meal. It's a tradition I try to maintain with my own family today.

### **Fish Hot Pot**

4 tbsp oil  
1 onion  
5 cups mixed vegetables, diced  
2 cups chicken or vegetable stock  
1/2 tsp chili pepper flakes  
2 fish fillets, cut into chunks  
salt & pepper to taste

Heat oil in a large, heavy-bottomed saucepan. Saute onion until translucent. Add vegetables, stock, and chili pepper flakes.

Simmer until vegetables are just tender, then add fish chunks.

Simmer until fish is cooked through, about 2 minutes, and remove from heat. Add salt and pepper to taste, and serve.

The thing with a roast

## Home Made Pizza

4 cups flour  
1 tsp salt  
1 tsp instant, dry granular yeast  
1 tsp Italian seasoning  
1 tbsp oil  
1 1/2 cups warm water

Mix well and knead for ten minutes. Divide into two and place on two greased pizza pans. Let rest for ten minutes. After resting, press out from the middle towards the edges, spreading and stretching the dough.

Top with whatever you like – tomato sauce, browned meat, chopped vegetables, or whatever else you have lurking in your fridge or cupboards that you think might taste good. Sprinkle on a modest amount of shredded cheese – of any kind, and no more than 1/2 cup – and bake at 400F for 20-25 minutes or until browned around the edges of the crust. Allow to cool for a moment after removing from the oven, slice and serve.

dinner is getting over the thought that one has to gorge themselves with three pounds of meat for it to be “good”. A three to five pound roast, well carved, should serve four with plenty left over for lunch sandwiches or adding to soups or meals later in the week.

## The Schedule:

*Following this basic schedule can streamline your meal planning for the week.*

Monday – Stew

Tuesday – Casserole

Wednesday – Vegetarian

Thursday – Pasta

Friday – Fish

Saturday – Pizza

Sunday – Roast dinner

## Traditional Roast Dinner

3-5 lb roast (beef, pork, chicken, etc.)  
salt, pepper, herbs of choice  
4 large potatoes, peeled and halved  
8 carrots, scraped and halved  
1 large onion, peeled and quartered  
1 bulb garlic, top third sliced off, exposing cloves  
2 tbsp oil

Using half of the oil, oil a lidded roasting pan. Place roast in pan and garlic bulb beside roast. Drizzle remaining oil over garlic head and roast. Sprinkle with seasonings, surround with vegetables, and place lidded pan in a 325F oven for approximately two hours, depending on the size of the roast (unstuffed chicken will take remarkably less time than a denser beef roast).

Before serving, garnish sliced meat with roasted garlic cloves squeezed from the garlic bulb. Make a gravy with the pan juices.

# STOCKING THE PANTRY

So what does our grocery list look like? Certainly you can achieve better savings by buying in bulk – for instance, one hundred pounds of wheat berries would cost you a *lot* less than fifty pounds of processed flour. However, if you don't have the room to store on hundred pounds of anything, the point is moot. Understand, though, that one of the basic tenets of saving on groceries is stocking up on things that you use when they're on sale, and buying in bulk that which you can. If you do nothing but these two things, you will save money on your grocery bill.

But we cannot assume that everyone has the ability to do this – so I'll present two approaches here. First, I will give you menus and shopping lists for three different weeks. After that, I shall incorporate the menus and shopping lists into an “annual plan” and give you the lists of what you need for an entire year's worth of savings.

Keep in mind that I assume that you have a few basic things on hand, like salt, pepper and common seasonings like garlic powder – and water. I do not include these things in the basic shopping lists, so glance over the recipes and make sure that you have everything on hand, and if you don't, check that it's on your list. For the sake of convenience, I will assume that you have these things in normal quantities in your home – if you don't, then it's time to stock up. Also note that when a recipe calls for “vegetables of choice”, I've assumed potatoes, carrots, onions or a combination thereof. These are the least expensive vegetables to buy, and that's why I've used them. If you choose to use *other* vegetables in the various recipes where there is choice given, feel free to add those to your shopping list as necessary.

Always note what you have in your cupboards *prior* to going grocery shopping. On these lists, I have rounded *up* to the nearest convenient number, so you might find that you don't need fifteen pounds of flour, you only need ten this week, because you've still got some left from previous weeks, etc. Never buy what you don't need unless it's storable for future use, and to be used as part of a good food storage program or annual shop, which we'll get into later.

## The Basics

salt

pepper

sugar

mustard seeds

coriander

turmeric

green cardamom

chili pepper flakes

chili powder

Italian seasoning

cinnamon

baking powder

baking soda

vanilla extract

# THE WEEKLY MEAL PLANS

WEEK ONE	Breakfast	Lunch	Dinner
Monday	Oatmeal porridge & toast	Soup & Sandwich	Beef Stew with Dumplings
Tuesday	Oatmeal porridge & toast	Soup & Sandwich	Chicken Potato Gratin
Wednesday	Oatmeal porridge & toast	Soup & Sandwich	Garbanzo Bean Curry with Rice
Thursday	Oatmeal porridge & toast	Soup & Sandwich	Spaghetti with Meat Sauce
Friday	Oatmeal porridge & toast	Soup & Sandwich	Fish Aspic
Saturday	Eggs & toast	Soup & Sandwich	Pepperoni & Cheese pizza
Sunday	Pancakes or Waffles	Soup & Sandwich	Roast Beef with Vegetables

## Week #1 Shopping List

15 lbs flour  
 9 tsp instant granular yeast  
 10 cups quick cooking oatmeal  
 2 1/3 cups brown sugar  
 1 gallon milk  
 16 eggs  
 1 lb butter  
 1 1/2 cups oil  
 2 cans tuna  
 1 lb cheese  
 1/2 lb mozzarella  
 4 cups chick peas  
 8 onions  
 2 cups pinto beans

2 bulbs garlic  
 salad greens  
 2 tomatoes  
 5 1/2 gallons soup stock  
 (ingredients to make this -- see  
 above, or equivalent stock  
 powder)  
 1 lb stewing beef  
 1 cup diced cooked chicken  
 1 cup rice  
 1/3 pt peanut butter  
 15 carrots  
 12 potatoes  
 1 pkg spaghetti or pasta of  
 choice  
 1 lb ground beef or pork

3 cups tomato sauce  
 1/4 lb pepperoni  
 1 whole fish  
 3-5 lb beef roast  
 1/3 jar jam  
 1 bag of apples  
 1 bag of oranges  
 1 bunch of bananas  
 1 lb popcorn.

WEEK TWO	Breakfast	Lunch	Dinner
Monday	Oatmeal porridge & toast	Soup & Sandwich	Chicken and Dumplings
Tuesday	Oatmeal porridge & toast	Soup & Sandwich	Lasagna
Wednesday	Oatmeal porridge & toast	Soup & Sandwich	Vegetable Parmesan with Bread
Thursday	Oatmeal porridge & toast	Soup & Sandwich	Pasta with Cream Sauce
Friday	Oatmeal porridge & toast	Soup & Sandwich	Fish Fillets with Rice
Saturday	Eggs & toast	Soup & Sandwich	Onion & Tomato Pizza
Sunday	Pancakes or Waffles	Soup & Sandwich	Roast Chicken Dinner

Week #2 Shopping List

15 lbs flour  
 9 tsp instant granular yeast  
 10 cups quick cooking oatmeal  
 1 2/3 cups brown sugar  
 1 gallon milk  
 17 eggs  
 1 lb butter  
 2 1/2 cups oil  
 2 cans tuna  
 1 lb cheese  
 1 lb mozzarella  
 2 cups chick peas  
 14 onions  
 2 cups pinto beans

2 bulbs garlic  
 salad greens  
 3 tomatoes  
 5 1/2 gallons soup stock  
 (ingredients to make this -- see  
 above, or equivalent stock  
 powder)  
 1 lb chicken pieces  
 1 pkg lasagna noodles  
 2 cans tomato sauce  
 1 container cottage cheese  
 1 pkg frozen spinach  
 2 large eggplant (or vegetable of  
 choice, a mixture of potatoes  
 and spinach or peas is good)  
 1 cup grated parmesan

1 pkg spaghetti or pasta of  
 choice  
 4 fish fillets (pollock or  
 haddock, or whatever is on sale,  
 frozen is fine)  
 1 cup rice  
 1/3 pt peanut butter  
 1/3 jar jam  
 20 carrots  
 3-5 lb roasting chicken  
 12 potatoes  
 1 bag apples  
 1 bag oranges  
 1 bunch bananas  
 1 lb popcorn



WEEK THREE	Breakfast	Lunch	Dinner
Monday	Oatmeal porridge & toast	Soup & Sandwich	Indian Vegetable Curry with Rice
Tuesday	Oatmeal porridge & toast	Soup & Sandwich	Pasta & Chicken Bake
Wednesday	Oatmeal porridge & toast	Soup & Sandwich	Beans with Rice
Thursday	Oatmeal porridge & toast	Soup & Sandwich	Onion & Garlic Pasta
Friday	Oatmeal porridge & toast	Soup & Sandwich	Fish Hot Pot
Saturday	Eggs & toast	Soup & Sandwich	Cheese & Veggie Pizza
Sunday	Pancakes or Waffles	Soup & Sandwich	Roast Pork Dinner

### Week #3 Shopping List

15 lbs flour  
 9 tsp instant granular yeast  
 10 cups quick cooking oatmeal  
 1 2/3 cups brown sugar  
 1 gallon milk  
 16 eggs  
 1 lb butter  
 2 cups oil  
 2 cans tuna  
 1 lb cheese  
 1 lb mozzarella  
 2 cups chick peas  
 15 onions  
 2 cups pinto beans

1 bulb garlic  
 salad greens  
 2 tomatoes  
 5 1/2 gallons soup stock  
 (ingredients to make this -- see  
 above, or equivalent stock  
 powder)  
 3 cups rice  
 1/3 pt peanut butter  
 1/3 jar jam  
 leftover chicken (from  
 Sunday's Roast, diced and  
 about 1 cup)  
 1 cup dry pasta shapes  
 1 cup beans of choice  
 1 pkg pasta of choice

2 fish fillets  
 1/4 cup tomato sauce  
 13-5 pork roast  
 15 carrots  
 12 potatoes  
 1 green pepper  
 1 lb mushrooms  
 1 bag apples  
 1 bag oranges  
 1 bunch bananas  
 1 lb popcorn

# BUYING IN BULK:

## MEGA-SAVINGS OVER THE YEAR

I buy in bulk. I do a lot of “annual shopping” which equates to ordering in bulk from local producers or suppliers rather than paying retail. It works for my family, but we live in a big old farmhouse which was designed at a time when families grew food all summer, harvested in the fall, and tucked away their needs for the next year from that harvest. In other words, my home is built for storing food. Some of you may not be so lucky; however, you can still store on your own scale. For convenience, I have amalgamated the three weeks’ worth of menus and shopping lists into both a list for every three weeks, and then calculated it into an annual shopping list, as well. Basically, eating the same menu every three weeks for a year. You can change it as you see fit, of

course, this is just to give you an idea of the basics required to keep life and limb together with a relatively varied diet, with no extras, as they’re really not necessary, and nothing will bring your grocery budget crashing down like the insidious presence of snack food.

Snacking is still restricted to fruit and popcorn in limited quantities, I’ll include a few “special” recipes for inexpensive treats and snacks as an appendix, but remember, these recipes are not figured into the shopping lists. However, everyone needs to bust loose every once in a while -- and you can do it without taking a trip down the snack aisle at the grocery store.

### The Three Week Grocery List

45 lbs flour	see above -- or equivalent stock powder)	1 pkg lasagna noodles
1/2 lb instant granular yeast	1 lb stewing beef	1 X 500 ml container cottage cheese
8 lb quick cooking oatmeal	1 cup diced cooked chicken	1 pkg frozen spinach
3 lb brown sugar	2 lb rice	2 large eggplants (or vegetable of choice, a mixture of potatoes and spinach or peas is good)
3 gallons milk	10 lb carrots	1 cup parmesan cheese
50 eggs	20 lb potatoes	6 fish fillets (pollock or haddock, or whatever is on sale, frozen is fine)
3 lb butter	3 pkg spaghetti or pasta of choice	1 X 3-5 lb roasting chicken
6 cups oil	1 lb ground beef or pork	1 cup dry pasta shapes
6 cans tuna	4 X 500 ml tins tomato sauce	1 cup dry beans of choice
2 lb cheese	1 whole fish	1 X 3-5 lb pork roast
2 lb mozzarella	1 X 3-5 lb beef roast	1 green pepper
3 lb garbanzo beans	1 pint jam	1 lb mushrooms
20 lb onions	1 pint peanut butter	1/4 lb pepperoni
2 lb pinto beans	15 lb apples	
5 bulbs garlic	15 lb oranges	
salad greens	6 lb bananas	
7 tomatoes	3 lb popcorn	
16 1/2 gallons soup stock	1 lb chicken pieces	
(ingredients to make this --		

Because of the bulk nature of this list, and the things you may change through the year, I've generalized a lot. For instance, where in the three week list I've said "garbanzo beans" and "pinto beans", on this list they've been amalgamated and simply called "dry beans". It's up to you to look over the lists of what is available through your supplier and decide what to order -- by the time you start ordering bulk, you'll be well versed in what kinds of beans your family prefers, if you aren't already. Otherwise, simply pick a generic type -- like navy beans or garbanzo beans, and fit them to whichever recipe you're using.

Remember, when buying bulk annually, the key is buying things that are *equivalent* and planning your recipes around what you've got in storage. For

instance, perhaps navy beans are expensive in your area -- but what about Great Northern Beans, or pintos? Also, buying 270 lb of apples to eat fresh once a year is not a wise thing to do -- but buying 270 lb of apples *on sale* in the fall, when the harvest first comes in and apples are plentiful and inexpensive, and having fresh for up to a couple of months, dehydrating what you can, making applesauce and freezing apple pie filling is a very good idea. Other fruit is the same -- not a good option to buy your year supply all at once and expect it to stay fresh, but the idea is to buy fruit that either *will* keep for extended periods or preserving it in some way -- or alternatively, have a list of some things that you simply buy fresh every few weeks -- like fruit and dairy items.

### The Annual Grocery List

#### Miscellaneous

104 cans tuna  
286 gallons soup stock -- or  
equivalent stock powder  
35 quarts tomato sauce  
18 pints jam  
18 pints peanut butter  
5 lb parmesan cheese

#### Meat

104 fish fillets  
18 X 3-5 lb pork roasts  
18 X 3-5 lb roasting chickens  
30 lb chicken pieces  
18 X 3-5 lb beef roasts  
18 whole fish  
18 lb ground beef or pork  
18 lb stewing beef  
4 lb pepperoni

#### Grains & Beans

800 lb flour  
140 lb oatmeal  
96 lb beans  
35 lb rice  
70 lb pasta  
52 lb popcorn

#### Baking supplies

9 lbs yeast  
52 lbs brown sugar  
26 quarts oil

#### Dairy

52 gallons milk  
72 dozen eggs  
52 lb butter  
70 lb cheese  
18 lb cottage cheese

#### Produce (fresh and frozen)

350 lb onions  
90 bulbs garlic  
salad greens  
122 tomatoes  
173 lb carrots  
350 lb potatoes  
260 lb apples  
260 lb oranges  
104 lb bananas  
18 pkg frozen spinach  
35 large eggplants (or vegetable  
of choice, a mixture of  
potatoes and spinach or peas  
is good)  
18 green peppers  
18 lb mushrooms

# AND THERE YOU HAVE IT....

It's not that hard. It's actually quite easy, but it requires thinking about your diet in a different way. There are many ways to save even more money. Learning gardening and preserving skills will save your grocery budget, but only if you have room to garden and store what you grow and preserve. For some, that's a step along the path that they are not yet ready, or able, to take.

Thinking differently about food, though, that is something that anyone can do. Stop thinking of food as something that comes in a box, ready to be micro-waved. That isn't food, and will cost you in the long run, even if you have "double manufacturer's coupons". Think about food as fuel for your body. The better the quality of the food, the better your body will "run". In times of necessary economy, one doesn't have to stop eating in a healthy manner, oftentimes, one has to *start*.

Wherever you are on your personal path, I hope that *More Month Than Money* is helpful to you.