

Who's Who In The Kitchen

Consumer Credit Counselor Advises How To Save Money In The Kitchen

By Audrey C. Lodato
Post Staff Writer

When it comes to budgeting and saving money, consumer credit counselor and former home economics teacher Oneida Pauley is a pro. "I do my food shopping weekly," this mother of an 18 year old son relates. "I look at the food ads and plan my week's menus. I do not go to more than two stores when I shop. I don't stick to my shopping list if I go to more than two." Ms. Pauley also sticks to her planned menus, although she may end up having the tuna casserole planned for Friday, say, on Wednesday instead.

She also cooks ahead whenever possible. "I try to choose a few hours on weekends to prepare things that take time, such as spaghetti sauce or vegetable soup, and then freeze them," she notes. "With winter coming on and staying in the house more, this is easier to do than in summer when the sunshine is calling." Preparing ahead is especially helpful now that her son, Harold, works in the evenings.

A resident of Charlotte for six years and a consumer credit counselor for five, Ms. Pauley has degrees in both home economics and banking and finance. She worked four years as a home ec teacher before joining Consumer Credit Counseling Service, a division of United Family Services.

It is not just her professional credentials which qualify Ms. Pauley to advise consumers on ways to save money. When her marriage of 19 years broke up earlier this year, she had to put into practice money-saving methods herself in order to survive on a drastically reduced income. It wasn't easy. As part of her job, Ms. Pauley recently began writing a money management column for the Monroe Enquirer. Not surprisingly, her first column was on how divorce affects women financially.

Buying and cooking for two instead of three took a little adjusting to. "Stores often package for larger quantities," she remarks. "It was hard for me to cut down. But I also find that now I can be more flexible in what I buy and fix."

Junk food is one category of foods that have had to go. "Sometimes you have to make a decision - is it going to be cookies or meat?" Eating out is another luxury that is now rarely indulged in. "It's much more economical to prepare food at home," she emphasizes.

The credit counselor notes that often single men eat out, when they could easily prepare food at home. "That's one thing I've taught my son," she says. "He knows how to cook and how to shop." Harold, a student at Garinger, is enrolled in a home ec course entitled "Life After High School." Pauley is convinced that nowadays home economics classes are more important than ever. "We grow up assuming we'll know how to cook and budget and spend our money wisely, but without prior practice, you don't know how. These aren't inborn instincts; they are learned." She adds, "With so many single parents and so many latch-key kids, the home doesn't lend itself any more to teaching how to cook and budget wisely."

Besides shopping the ads and planning menus ahead, Ms. Pauley abides by several other "helpful hints" to save money in the kitchen.

- Never shop hungry, she advises. "I went once when I was hungry," she recalls. "When I got up to the check-out counter, I had two carts full of things I don't even use. I had to go back and put everything away except what I needed."

- Never shop with children, no matter what their age. Her son is a great one for adding unnecessary items to the food cart.

- Use coupons, even if you can't invest a great deal of time in clipping them. "I clip what I see that I know I can use. Then I take advantage of double-coupons," she relates.

- Save money by using generic or house brands. With some products, you may prefer a name brand, but it doesn't hurt to try a less expensive brand. Often, you can't tell the difference in taste or quality.

- Look for markdowns. Often stores mark down items if the expiration date is approaching. If it's an item you can use promptly, you'll save money.

- Buy staple items that store well in larger quantities. Smaller quantities usually cost more per pound. Likewise, if meat is on sale and there's room in your freezer, buy extra. Non-food items, such as paper towels or toothpaste, also take a large chunk out of the money normally spent in the supermarkets. Buy extra items on sale or look for them in discount stores.

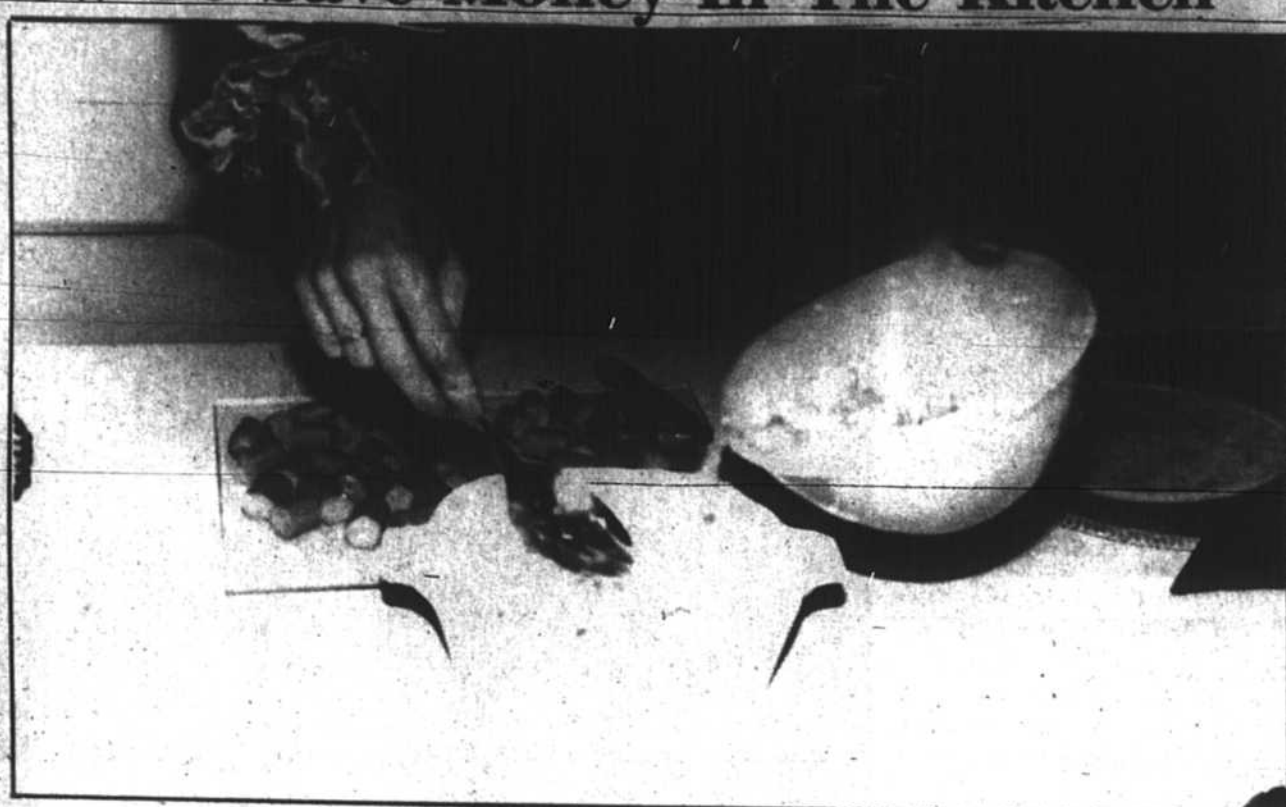
If it sounds like a lot of work, you're right. "It takes being on your toes to be an efficient shopper," Ms. Pauley admits. "It takes time to shop wisely."

At this time of year, especially, it's easy to let your food budget get out of hand. Not only does Christmas gift shopping cut into people's income, but buying the ingredients to bake and prepare special foods for the holidays cost extra.

Just in case the holidays are pinching your food budget, here are some tasty, inexpensive dishes that Ms. Pauley recommends.



Oneida Pauley cuts up frankfurters for economical dish.



The first layer of franks and kraut casserole is sauerkraut.

FRANKS AND KRAUT

1 lb. frankfurters	1 c. beef broth
2 lbs. sauerkraut (drained)	½ c. brown sugar
1 can tomatoes	½ c. raisins

Place drained sauerkraut in a casserole, top with chunked franks. Mix tomatoes, beef broth, brown sugar. Pour over franks and sauerkraut. Sprinkle with ½ cup raisins. Bake for 45 minutes at 350 degrees and serve with potatoes and thin-sliced dark bread.

TACOS MEXICANOS

2 lbs. ground beef	24 taco shells
½ c. chopped green pepper	shredded cheddar cheese
1 can Campbell's Chili Beef Soup	shredded lettuce
1 can tomato soup	chopped onion
	tomato

In a skillet brown beef and cook green pepper until tender; stir to separate meat. Add soups and cook over low heat for five minutes. Stir occasionally. Fill each taco shell with 3 to 4 tablespoons of meat mixture, top filling with remaining ingredients. Makes 24 tacos.

CABBAGE-BEAN SOUP

2 tbsp. oil
1 c. chopped onions (1 large)
2 c. coarsely shredded cabbage (8 oz.)
4 c. hot water
1 beef bouillon cube
1 tsp. salt (or to taste)
¼ tsp. oregano (or to taste)
¼ tsp. pepper (or to taste)
1 can (20 oz.) red kidney beans, drained and rinsed
2 frankfurters, sliced

In hot oil in large kettle over medium heat, saute onion stirring occasionally until tender, about 5 minutes. Stir in cabbage and saute 5 minutes longer. Add water and bouillon cube, salt, oregano, and pepper. Cover and simmer 15 minutes or until flavors have developed. Add beans and franks and simmer 5 minutes longer. Good served with hot, crusty garlic bread. Makes 4 servings.

CREAM OF POTATO SOUP

12 green onions with tops minced (about ¾ c.)
2 tbsp. margarine
1½ lbs. potatoes, peeled and diced fine (3½ cups)
1 small carrot sliced thin diagonally (½ cup)
Salt
3 c. water
1 can (13 oz.) evaporated milk
½ tsp. pepper

In large saucepan saute onions in margarine until tender, stirring occasionally. Stir in potatoes, carrot, ½ teaspoons salt and the water. Bring to boil. Cover; simmer about 15 minutes or until vegetables are tender. Stir in undiluted milk and pepper. Heat until hot. Add salt to taste. Makes 4 servings.

SPAGHETTI WITH COTTAGE CHEESE

1 c. cottage cheese
4 green onions with tops sliced (about ½ c.)
1 small clove garlic
2 tbsp. parsley
½ tsp. salt
½ lb. spaghetti; hot, cooked & drained, reserving about one-third cup water for cooking
Pepper to taste

In blender container, whirl cottage cheese, onions, garlic, parsley, and salt until smooth. Toss with cheese mixture, spaghetti, and reserved spaghetti water. Sprinkle with pepper. makes 4 servings.

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