

# How to stay within your budget while you shop

By Linda Lee  
special writer

## You could begin by pricing your garbage

The successful grocery shopper makes only one trip each week, spends a predetermined amount and buys top quality foods. Making a complete weekly meal plan, described in detail in last week's article entitled *How To Make a Menu*, is the first step to guarantee these results.

After you are satisfied that your weekly meal plan has a good daily representation from the four food groups, 1) Fruits & vegetables, 2) Breads & cereals, 3) Meat, poultry, fish and beans, 4) Milk and Cheese and a wide variety of colors, textures, nutrients and preparation techniques you are ready to make a grocery list.

The day before you plan to shop, divide an 8 1/2 x 11 sheet of paper into three sections. One for grocery store items, the second for meat market items and the third for fresh fruits and vegetables.

Next check the column of last week's menu titled "Next week's grocery list," where you have written throughout the week food and non-food items that you want to buy on your next shopping trip. List these items first.

Then, using your menu as your guide, mentally prepare and serve the meals you have planned, listing every ingredient needed to prepare and serve each dish.

FOR EXAMPLE, for me to prepare and serve a meal of broiled haddock with lemon butter, snow peas, oven fried potatoes, onion soup, vegetable salad and milk, I would need: haddock, potatoes, snow peas, lettuce and other salad vegetables, margarine, butter, a lemon, an onion, salt, pepper, sugar, bread and milk. Enumerating items already on hand, I would list the ones I need to buy under their corresponding column on my grocery list.

Follow this pattern for each of the twenty-one meals scheduled on the menu. Remember to be thorough. You will not be returning to pick up forgotten items. As your skills improve, there will seldom be overlooked necessities.

Next, mentally go through the bathroom and laundry area listing anything you need.

If you plan to use coupons, now is the time to look through them. Keep your coupon records current and orderly. Use coupons to your advantage. Instead of the manufacturer's check, you coupon file at home, and don't add to your list when you spot an attractive coupon. You won't need any additional

*If you find you're still over budget, it's time to get tough.*

foods to prepare your week's meals if you have made a complete list.

Another tip that may keep you from being caught in a coupon trap is to save coupons only for products you have purchased in the past six months, not things you may buy in the future.

WHEN YOU find an item on your list that you have a coupon for, write the brand name from the coupon next to the item on your list. This eliminates flipping through your coupons in the store.

By using these strict, time consuming rules, I am able to save an average of 5 percent on my weekly grocery bill.

Next, go over your grocery list estimating cost. If the estimated total is acceptable, you're all set. See part two of this article if it's not.

With the list complete a day in advance, you have one day to think of anything you missed. . . . remember, you will not be shopping again on the same day. If possible, shop alone, when the store is not crowded. Determine before you go not to change your list once you see what the store has to offer.

When you see items that you wish you had included, write them on the back of your list and transfer them to "Next week's grocery list" when you get home. The only exception is an even exchange item. For instance, new crop Florida oranges just came in at \$1.50 on grapes, so you can spend \$1.50 on oranges instead. Your meal plan won't suffer nutritionally, or economically.

Using this method you have the liberty to make a well-planned, complete grocery list tailored to your budget.

HOW MUCH DO you spend each week on meals? (Don't forget to include any food items purchased throughout the week including restaurant meals) How does \$13 per person per week sound?

If money is a priority in your home, you can work toward this goal. I stopped telling people my weekly food budget because I get pathetic looks or accusations that I'm starving my family to death. I don't believe in spending any more than necessary to provide nutritious, attractive meals, but more important, I don't believe in spending less than necessary. Poor health can be a much bigger drain on a budget than good eating habits. So if you're budget minded, be firm when it comes to nutrition requirements. If a choice must be made between cost or nutrition, never neglect nutrition.

What you can do is use as many money-saving tips as you need to trim your

*... I stopped telling people my weekly food budget because I get pathetic looks or accusations that I'm starving my family to death. I don't believe in spending any more than necessary to provide nutritious, attractive meals, but more important, I don't believe in spending less than necessary.*

list to your budget. Start by estimating your grocery bill. Let's say you find it \$15 over what you have to spend. The first thing to check is your menu. Does it include more elaborate meals than you're used to? Are you trying to copy magazine meals? Once you are more experienced at working around your budget, you'll be able to copy any meal you want, but at first, stick to dishes you have been able to afford in the past.

If you find you're still over budget, it's time to get tough. What cuts of meats are on your list? A three-pound boneless rolled roast would cost about \$9. Three pounds of ground chuck is about \$5, and the nutrient content is almost identical. Instead of a beef roast with potatoes, carrots and onions, you can plan a meatball stew using the same foods except for the cut of beef, and you just shaved \$4 off your grocery bill without changing the basic meal plan.

SUPPOSE YOU decide to buy a new air freshener but after making out your menu you find your budget overdrawn. Probably the air freshener can wait. Write it on your new "Next week's grocery list" now, and you won't forget it. Eventually — when your budget allows — you'll get clean air!

My favorite weapon in the budget war is what I call the "1.50 of saving big bucks." Number one is salads. They are not only economical, but salads can include foods from all of the four food groups, helping to round out nutrition requirements. You can keep a combination of your choice of lettuce, spinach, carrots, celery, cabbage, green pepper and radishes washed and chopped or torn in a plastic bag in your crisper. Use this as your salad base, or on a busy day as your complete salad. These foods will stay crisp up to three days stored this way.

Number two is soup. If you need to

stretch dollars, soup is a nutritious aid. It's filling and can be loaded with nutrients. It can be an appetizer, a main dish, or anything in between.

Number three is breads. While adding a special touch to a meal, breads can also be very nutritious. Homemade quick breads like biscuits, muffins and corn bread are especially economical.

Unless your salad, soup and bread contain a good amount of nutrients, don't depend on them as a complete meal. But, using these three tools can give you the advantage of smaller serving sizes of high-priced items.

Another dollar stretcher is learning to cook what your family eats, and no more. This is where one of the benefits of meat and fruit market shopping come in — you can buy the exact quantity you need.

TRY PRICING your garbage — go ahead, dump it right out. You may be surprised at how much you're throwing away. Some of it can probably be eliminated forever right now. I saved \$125 a year minimum by making a promise to myself that I would not use paper towels or napkins on an everyday item.

Are you gasping? I use dishcloths and inexpensive cloth napkins instead. Kleenex works great for spreading shortening on a griddle, and I hold bacon over the pan about five seconds and let the grease drip off.

*Try pricing your garbage — go ahead, dump it right out. You may be surprised at how much you're throwing away.*

What else is in that bag that can be converted into cash? Be on the lookout for disposable items of any kind. Are you getting enough convenience to make it worth the extra expense? Somehow when we see an item in the trash, it's easier to believe we could do without it, than when it's on a grocery shelf or a T.V. commercial. Extra trash costs even more when we consider that it costs about 5 cents per bag just to throw it away!

Making dishes from scratch is a savings. You don't have to be a gourmet either. At the very least, learn to make basic cream sauce, gravy and a few quick breads. If your muffins "never turn out," try this technique my grandmother taught me: make muffins every day until you're satisfied that they have ironed out all the wrinkles. Follow your recipes closely and try, again.

Would you pay over \$20 for five pounds of sugar with 2 cents worth of cinnamon thrown in? Sold in 2 1/2-ounce bottles for 90 cents, that's the price if you buy cinnamon sugar from the spice rack. Instead, you can keep an old spice bottle and fill it yourself at a small fraction of the cost.

## Trip plan key to vacation

You can be more sure you're on the road to a pleasant trip, if you do the right things before you go.

Proper planning includes knowing all you can about the places you plan on visiting, ways to get to them and things to do along the way.

A couple of hours spent writing letters to the right places is a small investment to make for the amount of information which will make planning that much more enjoyable.

Travel offices, chambers of commerce or libraries can prove helpful. So can the many guides written on practically anything you'd want to know about travel.

ONE SUCH guide is the 1985 Let's Go series, the travel guide written for

A DISORGANIZED work area can be expensive, so keep your kitchen clean, organized and friendly. In a disorganized work area you might be willing to pay \$4 for a dozen muffins, rather than add to the chaos and make your own.

Finally, to guarantee that you don't spend more than your budget provides, when you shop take only as much cash as your budget allows. . . . and don't take your checkbook. Estimating costs as you unload your cart, stack items you could do without at the end. If it looks like you're getting close to your limit, ask the clerk to subtotal before you get to these non-essentials.

If you are short, purchase any of these you can afford, and write the ones you have to leave on "Next week's grocery list." After eliminating all the non-essentials, if you're still over the limit, put back a costly item over the essentials and use your ingenuity for a week. If this happens, you need to work on computing a more accurate estimate.

Never sacrifice nutrition. If it comes to the point that nutrition content will suffer, review this plan from the beginning. If you still cannot keep within your limit, it's time to increase your budget about \$5 at a time.

But, you can be confident that you have done every reasonable thing to delay that happening.

students by students. However, it is used by budget-conscious travelers of all ages. The guides are fully updated every year by a staff of 35 Harvard students.

The Europe edition will celebrate its 25th anniversary in 1985. It is the largest-selling travel guide in the U.S. and published by St. Martin's Press.

With the aid of such a guide, you can aim for something new, whether it's inner-tubing down Mt. Rainier or hang-gliding in the Sierra Nevada. Along the way, keep researching: scan local newspapers and magazines and pick the brain of knowledgeable locals. A trip can really click when the lucky traveler arrives in town just in time for the annual rattlesnake roundup, or other festivity.

### MARIOS SALON

Beautiful Nails by Bea & Marilyn

#### December Holiday Special

Acrylic Nails & Tips	\$30.00
Acrylic Nails	\$25.00
Linen Wrap	\$30.00
Just Manicure	5.00
Pedicure	\$12.00

Nail Design & French Nail Manicure \$7.50

by appointment - Ladies & Gentlemen Welcome

553-2480

WESTBROOK CENTER

31533 W. 13 Mile Rd. • Farmington Hills

### HOLIDAY GIFT IDEAS

LARGE VARIETY OF

Handknits

Acrylics

Cottons

Wool Sweaters

and Vests

WOOL KILTS • CORDUROY SKIRTS

CORDUROY PANTS



LOCATED IN THE  
DOWNTOWN FARMINGTON CENTER  
32245 GRAND RIVER  
FARMINGTON  
478-8154

Just in time for the Holidays!

KUT & DRY HAIR SALON

HAS ADDED

TOTAL NAIL CARE

SERVICE

Special Introductory Offer

\$10.00 OFF

SCULPTURED NAILS

with this ad

KUT & DRY HAIR SALON

33101 Grand River • Downtown Farmington Center

477-7540 • 477-7542 • 477-4081

**HO HO HO**

for a lot less dough!

There's still time for Holiday Delivery if you act now...and to help the situation we've taken huge markdowns on our entire stock.

From Philadelphia <b>ANTHONY NYLON</b> Plush Operations Reg. 10.99	<b>\$7.99</b> Sq. Yd.	From Dayton <b>SAXONY PLUSH</b> 20% Anth Nylon Amber, Blue, Ivory Reg. 14.99	<b>\$10.99</b> Sq. Yd.
From Lees 100% Olan <b>TEXTURED LOOP</b> Great Colors Reg. 10.99	<b>\$7.99</b> Sq. Yd.	From Emerald <b>NEW INTRODUCTION</b> Select from Band Red, Rose, Goldmint Reg. 12.99	<b>\$8.99</b> Sq. Yd.
Multi-Color <b>STRIPS</b> Select 10 Select From Reg. 6.99	<b>\$3.99</b> Sq. Yd.	<b>SMALL AREA RUG</b> CLEARANCE Save 80% SAVE 30% to 55% CLEARANCE	
From Midwest <b>ANKO IV NYLON</b> 10 Great Colors Reg. 9.99	<b>\$9.99</b> Sq. Yd.	<b>SAVE 20% to 35% MANNINGTON VINYL</b> Second Floor Home Wks. 7188 M&T Mid Cushion	
From Invada Wove <b>100% NYLON PLUSH</b> 9 Popular Colors Reg. 6.99	<b>\$6.99</b> Sq. Yd.	<b>99¢</b> Sq. Yd.	
From Coronet Union <b>NYLON TWIST</b> Reg. 13.99	<b>\$9.99</b> Sq. Yd.	<b>99¢</b> Sq. Yd.	

**Rite Carpet**

3118 SCHOLCRAFT • IN LIVONIA  
Between Midland & Interstar Pkds.  
CALL: 422-5200  
Mon. - Sat. 9 to 6 • Closed Sun.

### Sheri's Jewelry

Featuring  
Costume Jewelry  
For your holiday shopping -  
Open 7 Days a Week thru Christmas

968-2221

21700 Greenfield  
(Between 8 & 9 Mile Roads)  
Suite 374  
(Greenfield Office Building)  
Oak Park

### Classic Interiors



Since 1937

A Beautiful Store with Beautiful Furniture

20292 Middlebelt Rd. (South of Eight Mile)

Livonia

• 474-6900

• Open Mon., Thurs. & Fri. 'Til 9 P.M.

## BERGSTROM'S

Expires  
12-25-84



The  
ENERGY EXPERTS  
25429 W. Five Mile  
Redford • 427-6092

## Christmas Comfort Special!

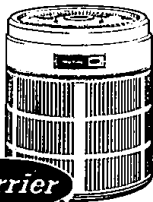
It Heats in the winter  
It Cools in the summer



### A HEAT PUMP

For the SAME PRICE  
as Air Conditioning!

Install a Carrier Heat Pump by December 31,  
1984 and save \$500 to \$1000. This special  
good on selected models and sizes only.



Carrier

CALL US AT 427-6092 FOR A FREE ESTIMATE