Want to Budget Better?

A great cookbook:

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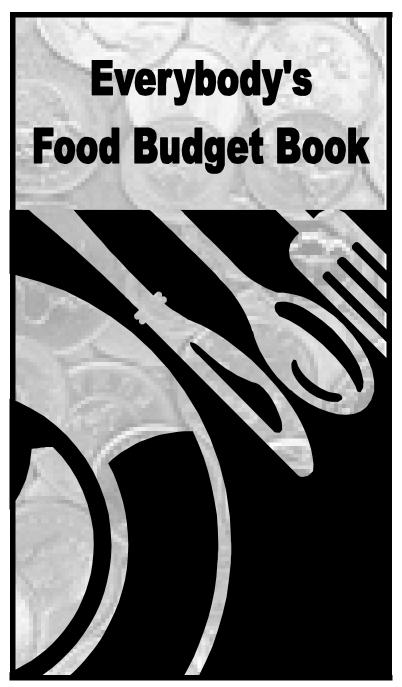
By telephone: 613-725-3769 and ask for the Health Resources Centre On line: <u>www.cpha.ca</u> and click on "publications", then "online ordering" By email: hrc@cpha.ca

Developed by Dietitians at Ottawa Public Health. Adapted by KFL&A Health Unit. **Distributed by:** Renfrew County and District Health Unit 7 International Drive Pembroke, ON K8A 6W5 (613) 735-8651 or 1-800-267-1097 www.rcdhu.com Reprinted with permission from City of Ottawa.

April 2004



Renfrew County & District Health Unit





Renfrew County and District Health Unit

Are you...

...managing on a limited income?

...a person just starting out on your own?

...a senior adult living alone?

...the caretaker of a family-style group home?

If you are, then this booklet may be just what you were looking for to help you learn the basics of food selection, purchase, storage and preparation.

> By following the six steps outlined in this booklet you should be able to get the best value from your food dollar. You will know that the food you choose contributes to good health.

Pudding Mix

cornstarch	400 mL
sugar	500 mL
salt (optional)	5 mL
skim milk powder	2000 mL
	sugar salt (optional)

Vanilla Pudding (6 servings)

2 cups	pudding mix	500 mL
3 cups	water	750 mL
2 tbsp	margarine	30 mL
1 tsp	vanilla	5 mL

Add water to pudding mix in saucepan over low heat. Stir and cook until thickened (10-15 minutes). Stir in margarine. Cool slightly and add vanilla.

Chocolate Pudding:

Make same as vanilla but add 1/4 cup (50 mL) cocoa and 1/4 cup (50 mL) sugar to pudding mix before adding water. (Makes 6 servings).

Fruit Pudding:

Make same as vanilla pudding but add 1 can (284 mL) of chopped and drained peach halves or other canned fruit to cooled pudding. (Makes 6 servings).

Pudding recipes from Eating Better...A Basic Shelf Cookbook.

Surprise Tuna Casserole (Yield: 4 servings)

•	•	• •
1	7 oz can tuna packed in water	196 g
2 cups	rice, cooked	500 mL
1	10 oz can peas, drained	280 g
2 tsp	margarine	10 mL
1/2 cup	onion, chopped	125 mL
5 tsp	flour	25 mL
1 сир	milk	250 mL
1/2 tsp	Worcestershire Sauce	2 mL
1/8 tsp	pepper	1/2 mL
1/2 cup	cheddar cheese, grated	125 mL

Drain and flake tuna.

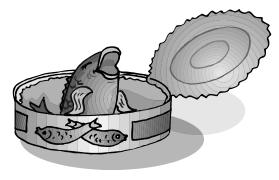
Place cooked rice in bottom of a well-greased baking dish.

Add peas and tuna.

Fry onion in margarine until soft; add flour.

Add seasonings to milk and add to flour mixture. Stir until thick. Pour over ingredients in baking dish.

Top with cheese. Bake in 375°F (190°C) oven for 25 minutes.



from Eating Better...A Basic Shelf Cookbook.

Follow these six steps to get the best value from your food dollar

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Follow Canada's Food Guide to Healthy Eating

Canada's Food Guide to Healthy Eating helps you choose the types of food that you need each day for good health. The Guide is for healthy people, over four years of age.

What does the Food Guide tell you?

- Enjoy a variety of foods from each group every day.
- □ Choose lower-fat foods more often.
- Choose whole grain and enriched products more often.
- Choose dark green and orange vegetables and orange fruit more often.
- Choose lower-fat milk products more often.
- Choose leaner meats, poultry and fish, as well as dried peas and lentils more often.

Quick Macaroni and Cheese (Yield: 4 servings)

1 cup	dry macaroni	250 mL
4 cups	boiling water	1000 mL
1/8 † <i>s</i> p	salt	1/2 mL
2 tbsp	flour	30 mL
1/4 †sp	dry mustard	1 mL
1/8 † <i>s</i> p	pepper	1/2 mL
1 cup	milk	250 mL
1 tbsp	onion, finely chopped	15 mL
1 cup	cheddar cheese, grated	250 mL

- 1. Cook macaroni in boiling salted water until tender. Drain.
- 2. Mix flour, mustard, pepper, onion and cheese with 1/2 cup (125 mL) of the milk. Stir into macaroni.
- Cook over low heat. Stir to prevent sticking until sauce thickens, which will take about 10 minutes.



from Eating Better...A Basic Shelf Cookbook.

Meatloaf in a Skillet (Yield: 6 servings)

1 lb	ground beef	454 g
1/2 cup	rolled oats	125 mL
8 tbsp	ketchup	125 mL
4 tbsp	onion, finely chopped	60 mL
1	egg, beaten	
1/2 † <i>s</i> p	salt	2 mL
1/4 tsp	pepper	1 mL
1/2 сир	water	125 mL
1/4 tsp	dry mustard	1 mL

Combine ground beef, rolled oats, 2 tbsp (30 mL) ketchup, onion, egg, salt, and pepper. Form into two loaves. In a non-stick fry pan brown loaves lightly on all sides. Lower heat, cover and cook for 25 minutes. (Check occasionally to prevent over browning). Drain off excess fat. Combine remaining 6 tbsp (90 mL) of ketchup with water and mustard. Heat them in a separate pan. Pour over loaves. Cover and cook another 10 minutes.



from Eating Better...A Basic Shelf Cookbook.

Grain Products

5—12 servings

Some examples of one serving:		
1	slice whole wheat bread	
175 mL	cooked cereal	(3/4 cup)
30 g	unsweetened ready-to-eat cereals	(1/2-3/4 cup)
125 mL	cooked converted rice, enriched macaroni, spaghetti or noodles	(1/2 cup)
	(try whole wheat pasta)	
1/2	hamburger or wiener bun	

A Best Buy: Day-old bread, bulk rice, pasta, oatmeal

Vegetables & Fruit

5—10 servings

Some examples of one serving:

125 mL	vegetables or fruits—fresh,	
	frozen or canned	(1/2 cup)
125 mL	juice—fresh, frozen or canned	(1/2 cup)
1	medium-sized apple, potato,	
	carrot, orange, banana	

A Best Buy: Fresh fruits & vegetables in season or frozen when not in season.

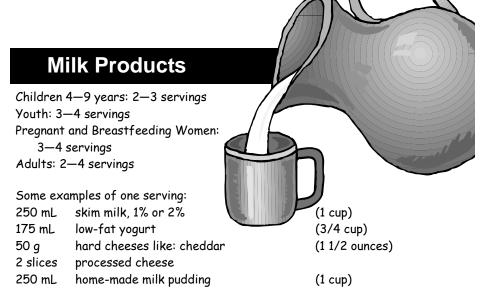
Meat & Alternatives

2-3 servings

Some examples of one serving:

50-100 g	cooked lean meat, fish, poultry	
-	or liver	(2-3 ounces)
125-250 mL	cooked dried beans, peas or	
	lentils	(1/2-1 cup)
1 or 2	eggs	
30 mL	peanut butter	(2 tbsp.)

A Best Buy: Dried beans, peas or lentils.



A Best Buy: Skim milk powder to add to casseroles, meat loaves, cream soups and stews and milk in the bag to drink.

When planning your menus, be sure to include at least the suggested minimum number of servings from each food group every day, for each person. Increase the number of servings depending on your needs. Your needs depend on your age, body size, activity level, whether you are male or female. If you are pregnant or breastfeeding your needs may be higher.

Other Foods

Taste and enjoyment can also come from other foods and beverages that are not part of the four food groups. Some of these foods are higher in fat, calories, sugar or salt, so use these foods in moderation. Here are some examples:

- butter, margarine
- alcoholic beverages
- Chocolate, candy, soft drinks, fruit drinks
- salad dressing, oil
- chips and other salty snack foods

Baked Beans (Yield: 8 servings)

2 cups	dried white beans	500 mL
3/4 cup	chopped onion (1 large)	175 mL
8 cups	cold water (for soaking)	2000 mL
1 tsp	vegetable oil	5 mL
6—8	slices bacon or thinly sliced	100 g
	salt port (cut in pieces)	
2 cups	hot water (for baking)	500 mL
1/3 cup	molasses	75 mL
1/2 †sp	salt	2 mL
1 tsp	dry mustard	5 mL
1/4 cup	ketchup	50 mL

Rinse beans. For each cup (250 mL) beans, add 2 1/2 cups (625 mL) water. Let stand overnight. Drain.* OR for quick soak, add water as above, bring to a boil gently for 2 minutes. Remove from heat and let stand 1 hour. Drain. *

Combine 500 mL of hot water with molasses, salt and mustard. In 3 L bean pot or casserole, pour in cooked beans in alternate layers with onion and pork. Pour molasses mixture over beans. Cover. Bake beans at 250° $F(120^{\circ}C)$ for 4 hours. (Add more water during cooking, if needed.) Carefully stir in tomato ketchup and cook an additional 30 minutes. Remove cover for last 30 minutes if sauce is thinner than desired.



*Discarding this liquid helps to reduce the problem of flatulence (gas) from beans also known as legumes. from Anyone Can Cook, Ministry of Agriculture and Food, ON.

Cole Slaw (Yield: 6 servings)

1	medium cabbage, shredded	
1 cup	grated carrot	250 mL
1	small onion, finely chopped	
1 cup	vinegar	250 mL
3/4 cup	sugar	175 mL
1/2 cup	salad oil	125 mL
1 tsp	celery seed	5 mL
1/2 tsp	salt	2 mL

Prepare vegetables and mix together in large bowl. In saucepan, combine vinegar, sugar, salad oil, celery seed and salt. Heat to boiling point, reduce heat and simmer

3 minutes. Pour hot dressing over vegetables, stir well, cover and chill in refrigerator.

from Anyone Can Cook, Ministry of Agriculture and Food, ON.

Apple Crisp (Yield: 6 servings)

sliced, peeled apples	1000 mL
quick-cooking rolled oats	175 mL
cinnamon	2 mL
water	30 mL
all-purpose flour	50 mL
soft butter or margarine	50 mL
brown sugar	50-75 mL
	cinnamon water all-purpose flour soft butter or margarine

Place apples in a 1.5 L greased baking pan or casserole. Sprinkle with cinnamon. Add water. Combine flour, sugar, rolled oats and salt in another bowl. Add butter or margarine and mix in until crumbly. Sprinkle evenly over fruit. Bake uncovered at 375°F (190°C) for approximately 30 minutes or until fruit is tender and topping is golden brown.

2

Plan a Menu

Menu planning, using Canada's Food Guide to Healthy Eating, is a very important step to help you stick to your budget. Menu planning will relieve you from always wondering "What can I make today?"

Making a menu is easy. Try these hints:

- Check supplies at home to see what needs to be used up.
- □ If you have a newspaper, check for items that are on special, particularly foods in the Meat and Alternatives Group. Choosing these specials can save a lot of money. Store specials are also posted at the entry of the store.
- Plan the meat or meat alternatives for the main meals first. Choose meat alternatives like beans, peas and lentils more often.
- Add foods from the other three food groups to complete main meals.
- Plan breakfasts and noon meals.
- Plan to use leftovers.
- Remember that snacks should be nutritious: low in fat, sugar and salt.
- Plan treats such as birthdays, or an occasional "take-out" or restaurant meal if budget permits. If you plan for it, you will stay within your budget.

Pages 12 and 13 contain a sample one week menu.

3

Make a Shopping List

A shopping list will make sure that you remember to purchase all the items that you need. Keep a list in the kitchen, jotting down items as they are used up.

- Use your menu and "Things To Have on Hand" list to see what you need.
- Check your cupboards and fridge to see what you do not have.
- Determine the amounts you need by checking for serving sizes and considering the number of people you are shopping for.

Things to Have on Hand

All Purpose Flour	Canned Tuna	Worchestershire
Whole Wheat Flour	Canned Salmon	Sauce
Natural Bran	Canned Fruit	Dry Mustard
Rice	Tomato Paste	Ketchup
Macaroni/Pasta	Raisins	Soy Sauce
Rolled Oats	Tea	Salt, Pepper
Peanut Butter	Coffee	Vinegar
Onions	Brown Sugar	Chicken Bouillon
Potatoes	White Sugar	Chili Powder
Carrots	Soft Margarine	Garlic Powder
Dried Peas, Beans	Cooking Oil	Oregano
Lentils	Cocoa	Vanilla
Frozen Beans, Peas	Baking Powder	Cinnamon
Canned Corn	Skim Milk Powder	Salad Dressing
Canned Tomatoes	Cornstarch	Mayonnaise

Cooking from scratch can save money, and is not difficult. Try it when you are relaxed and want something new to do. These recipes are featured in the sample one week menu on pages 12 and 13.

Split Pea Soup (Yield: 6 servings)

1/2 lb	dried split peas	250 g
4 cups	boiling water	1000 mL
1	onion, sliced	
1	stalk celery, sliced	
2 1/2 cups	tomato juice	625 mL
1 tsp	salt	5 mL
1/8 †sp	pepper	1/2 mL
1 tbsp	flour	15 mL
1 tbsp	margarine	15 mL

- Wash split peas; add water and boil 2 minutes. Let stand for 30 minutes. Do not drain.
- 2. Add the onion and celery and cook covered until peas are tender and break up (about 1 hour).
- 3. Mash peas with a fork.
- 4. Heat pea mixture with tomato juice, salt and pepper until boiling and cook gently for 5 minutes.
- Combine flour with margarine.
 Stir into hot mixture and cook, stirring until thickened. Add more salt and pepper if desired.

from Eating Better...A Basic Shelf Cookbook.

Stir Fried Veggies

1 1/2 cups	small pieces of broccoli	375 mL
1 † <i>s</i> p	vegetable oil	5 mL
1 cup	thinly sliced onion	250 mL
1 cup	thinly sliced carrot	250 mL
1 cup	thinly sliced celery	250 mL
2 tsp	corn starch	10 mL
3 Tbsp	cold water	45 mL
1 to 2 Tbsp	soy sauce	15 to 30 mL
	ground pepper	
		1 • 4.

Optional: Leftover cooked meat or chicken.

- Turn on stove to high heat. Half fill a medium saucepan with water and heat to boiling. Cook broccoli in boiling water for 3 minutes. Drain. Put broccoli in cold water and drain again.
- 2. Turn on stove to medium-high heat. Heat oil in a large fry pan. Add broccoli, onion, carrots and celery. Stir-fry until vegetables are crisp-tender, about 6 to 8 minutes.
- 3. Mix corn starch, water and soy sauce in a small bowl. Stir into vegetables. Cook and stir until sauce boils and thickens. Add leftover cooked meat or chicken. Add pepper to taste. Serve right away.

Adapted from; The Basic Shelf Cookbook, City of York Health Unit © 1994

Sample Shopping List

This shopping list has been planned using the sample menu pages 12 and 13.

Milk Products 1% or 2% Milk Cheddar Cheese Low-Fat Yogurt Frozen Yogurt

> **Grain Products** Whole Wheat Bread Whole Grain Cereal Rolled Oats Macaroni Spaghetti Rice Oatmeal Cookies Whole Grain Crackers

Meat & Alternatives Eggs Ground Beef Chicken for Roasting Chuck Roast Canned Tuna Canned Salmon Dried Beans Split Dried Peas Peanut Butter Sunflower Seeds

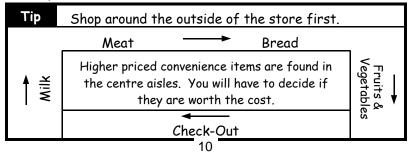
Vegetables & Fruit Applesauce 100% Fruit Juice "On Special" Fresh Fruit in Season Canned Pineapple Canned Pears Canned Peaches Bananas Apples Oranges Grapefruit Onions Carrots Potatoes Fresh Tomatoes Cucumbers Green Pepper Mushrooms Lettuce Cabbage Green Beans Tomato Sauce Vegetable Soup Tomato Soup Spaghetti Sauce with Meat

> Other Foods Molasses

Shop Wisely

Supermarkets are designed to tempt you to spend more. Shop wisely so that you can stay within your budget.

- Use your shopping list!
- Shop at supermarkets and fresh produce markets. Corner convenience stores are much more expensive.
- Try to shop alone and eat before you shop.
 Hungry shoppers buy more than they need.
 Children may pressure you to buy unnecessary items.
- Beware of "featured" items, which are often at the end of the aisle. They are usually not offered at a lower price.
- Use the STOOP-AND-RISE method. Bargains may be found on the top and bottom shelves.
- Compare prices on store brands and "no names".
 They often cost less.
- □ If you have extra money and storage space, buy items that you use often when you see them on "special".



How To Make A "Catch-All" Casserole From Leftovers

- 1. To chunks of cooked meat, fish or poultry add an equal amount of cooked vegetables. Cooked rice, macaroni or potato may be added if desired. Mix well.
- 2. Moisten the ingredients by adding one or more of the following: condensed cream soup, milk, vegetable broth, meat stock, tomato sauce or gravy.
- 3. Add a topping: bread crumbs, grated cheese, pastry.
- 4. Heat thoroughly at 375°F (190°C) for about 30 minutes.

How To Fry An Omelet

- 1. In a bowl, beat 2 eggs and 2 tbsp. (30 mL) of milk. Add a dash of salt and pepper.
- 2. Heat 1 tsp. (5 mL) of oil in a frying pan.
- 3. Pour in egg mixture. Cook at low heat.
- During cooking, lift edges and tip pan so that uncooked mixture flows underneath. Do not stir. Cook until omelet is set.
- 5. Sprinkle half of omelet with leftover cooked vegetables, tomato slices, pieces of onion or green pepper. Fold over half of omelet and serve.

Cook Your Own

Here are some ways to prepare meals that will be less expensive than those made from convenience items.

How To Make A Pot Roast

- 1. Brown meat on all sides in a little hot oil in a big heavy pot.
- Season with salt and pepper and add a small amount of liquid (water or soup stock). Cover tightly and simmer in a 325°F (160°C) oven or on the stove-top, until tender (about 1 hour/lb. or 2 hours/kg). Vegetables should be added for the last half hour.

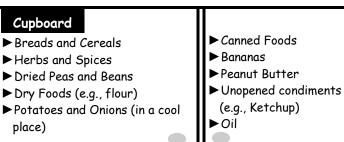
How To Roast Or Bake A Chicken

- 1. Remove neck and giblets from inside.
- 2. Bake at 325°F (160°C) for about 30 minutes per pound (1 hour per kilogram).
- 3. Baste occasionally; chicken is done when leg moves freely in the joint. Baking in a covered casserole makes it moister, but it will not brown.

(Baste means to spoon some of the cooking liquid over the chicken).

5

Store It Right To Prevent Waste



Freezer

- ► All foods purchased frozen
- All fresh meat, fish or poultry to be kept more than three days. Wrap in individual portion sizes before freezing.
- ► All cooked meat, poultry, casseroles to be kept more than three days
- Bread (optional—freezing keeps it fresh)

Refrigerator

- ► Milk and milk products
- Fresh meat, fish and poultry (up to three days)
- Processed meats (on the bottom shelf, the coldest part of the fridge)
- Cooked meat, poultry, casseroles to be used in a day or two
- ►Nuts
- $\blacktriangleright \operatorname{Most}$ fresh fruits and vegetables
 - -
- ►Coffee ►Eggs

- Opened condiments
 Butter, margarine
 - ► Whole wheat flour

Tip

Buy economy size and save.

Separate economy size packages into family size packages, before freezing. Thaw only what you need.

Sample One Week Menu

This menu has been included in this booklet to show you how easy menu planning is.

Of course your menu would be different from this one as it would be planned according to your family's tastes and needs.

		SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	. BREAKFAST	Fresh fruit in season Scrambled egg Wholegrain toast Milk	Apple juice Cold whole grain cereal, with milk Toast	1/2 grapefruit Wholegrain toast Cheddar cheese	Orange juice Hot oatmeal made with milk Wholegrain toast	Fresh fruit in season Peanut butter on wholegrain toast Milk	Orange Boiled egg Wholegrain toast Milk	Orange juice Cold whole grain cereal with milk Peanut butter on toast
	NOON MEAL	Vegetable soup Salmon sandwich Orange Milk	Beef sandwich Coleslaw Fresh fruit in season Milk	Tomato soup Peanut butter and banana on toast Milk	Split pea soup Whole grain bread Carrot sticks Milk	Quick macaroni & cheese Lettuce and tomato Apple juice	Surprise tuna casserole Carrot sticks Banana Milk	Vegetable omelet Wholegrain bread Canned peaches Milk
FVFNTNG	MEAL	Chuck pot roast Roast potatoes Carrots Wholegrain bread Chocolate pudding	Baked beans Tomato slices Whole wheat bread Pears with vanilla pudding	Meat loaf Cabbage Mashed potatoes Wholegrain bread Apple crisp	Roast chicken Baked potatoes Green beans Whole wheat bread Yogurt	Stir fried chicken & vegetables Rice Oatmeal cookies Fresh fruit in season	Spaghetti with meat & tomato sauce Whole wheat bread Tossed salad Canned pineapple	Take-out pizza Tossed salad Frozen yogurt
	SNACK	Toast Apple	Whole grain crackers Apple	Cereal and milk	Crackers Applesauce	Cereal and milk	Cheese and crackers	Apple Sunflower seeds

Menu Planning Hints Used

- □ Leftovers from Sunday's Chuck Pot Roast are used to make sandwiches for Monday noon.
- □ Baked beans, pea soup, eggs and peanut butter are used to keep meat costs down.
- Chicken left over from Wednesday evening makes a delicious stir-fried dish on Thursday.

- □ Some seasonal fresh fruits and vegetables are a bargain at certain times of the year. At other times, frozen or canned are cheaper.
- This menu would be good for a week when the newspaper advertises roasting chickens and ground beef "on sale".