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BAKED BEANS IN TOMATO SAUCE



Budgeting Tip: Plan meals so that you have leftovers for the next day, or to freeze for a meal another day. Beans are highly economical, taste great and can be prepared in many ways.

1 lb. dried navy beans
5 cups water
5 slices bacon
1 cup tomato juice
1/2 cup onion, chopped
1/4 cup ketchup
1/4 cup molasses
1/4 cup brown sugar
1/2 teaspoon dry mustard
1/4 teaspoon seasoning salt
1/2 teaspoon pepper

Serves 5-6

Start by precooking the beans, then the meal is cooked in a crock pot.

Soak the beans overnight in large bowl of water. Drain the water from the beans.

Wash the beans in fresh water and drain again.

Transfer the soaked beans into a large pot and measure in 5 cups of water.

Bring to a boil, then turn down and simmer with the lid on over medium low heat for one hour or until the bean are tender.

Drain the beans but reserve 2 cups of the liquid. Keep this reserved liquid set aside as you will only add as needed to the crock pot as the beans are cooking.

Transfer the beans to a slow cooker.

Chop the bacon into small pieces.

Place the bacon pieces into a skillet and cook over medium heat until it is crispy.

Use a slotted spoon to put the bacon into the crock pot. Discard the bacon fat.

Add the juice, chopped onion, ketchup, molasses, brown sugar, dry mustard, salt & pepper to the crock pot and stir into the beans and bacon to combine.

Cover and cook on low for 7 hours or on high for 4 hours.

Watch that the mixture is staying nice and juicy and add a little of the reserved liquid as necessary.



BAKED CAULIFLOWER CASSEROLE



Budgeting Tip: Avoid wasting food. Always clean your vegetables when you get them home and put into air-tight containers. The vegetables will last longer.

**2 Tablespoons vegetable oil or olive oil
1 egg, beaten
1 teaspoons salt
1/2 teaspoon black pepper
1/2 teaspoon garlic powder
4 cups cauliflower florets
1/2 cup sliced shallots
1/4 cup parmesan cheese
2 slices toasted whole wheat bread broken into chunks**

Serves 2-4

Preheat oven to 400°F.

Grease a baking dish.

In a large mixing bowl, mix the oil, egg and seasonings together.

Add the cauliflower florets, shallots, bread chunks and parmesan cheese and toss in to coat.

Transfer the mixture into the prepared baking dish.

Place into the preheated oven and bake for 30 minutes.

Serve right away.



BAKED MACARONI AND CHEESE



**Budgeting Tip: Buy cheese in blocks and grate it yourself.
You will pay more for pre-shredded cheese in fancy packaging.**

4 cups elbow macaroni
3 Tablespoons margarine or butter
3 Tablespoons all purpose flour
1 Tablespoon powdered mustard
3 cups milk
1/2 cup yellow onion, finely diced
1 bay leaf
1/2 teaspoon paprika
1 large egg
10 oz cheddar cheese, shredded
1 oz parmesan cheese
1 teaspoon salt
fresh black pepper

Serves 6-8



Preheat oven to 350°F.

To cook pasta, fill a large pot 2/3 of the way with hot tap water. Add 1 teaspoon salt to the water. Bring to a boil over high heat. Add the pasta and stir with a wooden spoon to be sure noodles don't stick to the bottom of the pot. Turn the heat down, enough to maintain a boil and stir every so often to prevent noodles sticking. Do not cover the pot. After 8-10 minutes, take a piece of pasta out of the water, allow it to cool and do a test for doneness. Bite into the pasta. If it is too hard to bite or you see a white center, it needs to cook a little longer. When it cooks all the way through it is ready and cooked el dente. Turn off the heat, put the pasta into a strainer. Shake out excess water and put the pot back onto a cool part of the stove. In the meanwhile, in a separate pot, melt the margarine. Whisk in the flour and mustard powder and keep it moving for about five minutes. Stir in the milk, onion, bay leaf, and paprika. Simmer for ten minutes and remove the bay leaf. In a small bowl, beat egg. Slowly add 1/4 cup of the hot milk mixture into the egg mixture, stirring vigorously. You need to only add a little at a time and stir to temper the egg so you do not cook it. Pour egg mixture back into the milk mixture. Stir in 8 ounces of shredded cheese. Season with salt and pepper. Fold the macaroni into the mix and pour into baking dish. Top with remaining cheese, including parmesan, cover with aluminum foil. Place into the preheated oven and bake for 30 minutes. Remove the foil and bake another few minutes to lightly brown the top. Serve hot.

BAKED SPAGHETTI SQUASH



Food Tip: Find some squash recipes you like. Squash in season is a good priced, healthy food choice that is great on its own, and in casseroles and soups.

1 (3lb.)spaghetti squash (or two smaller squash)
1/2 cup water

Butter and Herb Sauce

3 Tablespoons butter, melted,
1/4 cup vegetable or chicken broth
1 Tablespoon all purpose flour
1 Tablespoon fresh parsley, minced
1 teaspoon fresh oregano, minced
1 teaspoon summer savory
salt, to taste
cracked black pepper, to taste

Serves 2-4

Preheat the oven to 350°F

Line an oven proof baking dish with aluminum foil and grease the foil. Leave the foil long enough for it to have long sides as we will be wrapping the squash in the foil for baking. Cut the squash in half lengthwise and scoop out the seeds.

Place the squash halves cut side down in a roasting pan. Add the water. Cover with the foil. Place into the preheated oven and bake 45 -60 minutes or until tender when poked with a fork. Remove from oven, place on a cooling rack and keep covered.

Butter and Herb Sauce

In a small saucepan, combine the butter, broth and flour. Heat until hot and butter is melted, stirring occasionally.

Stir in the parsley, oregano and summer savory.

To Serve

Unwrap the squash and use a fork to pull the spaghetti squash into strands.

Transfer squash to a serving bowl.

Drizzle on the sauce.

Season with salt and pepper to taste.



BAKED ZUCCHINI AND TOMATOES



Budgeting Tip: Fresh food is seasonal. Zucchini and tomatoes are very reasonably priced when they are in their natural growing season. Do your meal planning to coincide with what fresh foods are in season.

1 teaspoon butter, for greasing
2 garlic cloves, minced
2 Tablespoons vegetable oil or olive oil, plus extra for sprinkling
salt & freshly ground black pepper
2 medium zucchini, cut into rounds
2 medium tomatoes, sliced
3-4 Tablespoons breadcrumbs
8 oz. mozzarella cheese, grated
parsley to garnish

Serves 4

Preheat the oven to 325°F.

Grease a large 10-inch cast iron pan with butter.

Wash, wipe dry and slice the zucchini and tomatoes into 1/4 inch thick rounds.

In a large mixing bowl, combine the garlic, oil, salt and pepper.

Place the zucchini rounds into the bowl and gently toss to evenly coat.

Arrange the zucchini in an even layer over the bottom of the cast iron skillet.

Arrange the tomato slices over top of the zucchini. Evenly sprinkle over the bread crumbs, then olive oil.

Season to taste with salt and pepper.

Transfer the cast iron skillet to the preheated oven and bake for 30 minutes.

Carefully remove the skillet from the oven and sprinkle over the mozzarella cheese.

Return the skillet to the oven and bake for another 10 minutes, until cheese is melted and slightly browned.

Sprinkle with parsley.

Serve immediately.



BASIC MASHED POTATOES



Budgeting Tip: If you are feeding a family, buy your potatoes in bulk when they are on sale. There are literally hundreds of recipes and ways to cook potatoes and they are good for you.

4-6 medium sized russet potatoes
1/4 cup margarine or butter, at room temperature
1/2 cup milk, or cream
1 teaspoon salt

Serves 4-6

Peel, wash and cut the potatoes into chunks. Place the potatoes into a large pot and fill the pot with enough cold water to just cover the potatoes. Bring to a boil and cook until fork tender; 20 to 25 minutes. Drain the potatoes in a large colander. Let the steam escape. Place the potatoes back into the dry pot. Mash the potatoes with an electric mixer or with a hand potato masher. Add the margarine, milk, and salt, . Do a consistency and taste test. If you want creamier add a little more milk and butter. Season with salt and pepper to taste.



CANDIED YAMS WITH MARSHMALLOWS



**Budgeting Tip: Get creative and try new recipes.
Buy ingredients you use regularly when they are a good price
and keep them in the pantry.**

2-3 large yams
1 Tablespoon brown sugar
1/4 teaspoon cinnamon
1/4 teaspoon nutmeg
small or large marshmallows, enough to place
one layer on top of the yams

Serves 2-4

Preheat oven to 425°F.
Grease a casserole dish.
Peel and cut yams into 2 inch slices, and place in
the baking dish.
Sprinkle sugar and spices over top.
Cover this dish with foil, place into the preheated
oven and bake for 35 minutes or until soft.
Check by spearing with a fork or paring knife.
When cooked, remove the foil and place
marshmallows all over top of potatoes.
Place back into the oven and bake for 5 minutes
or until melted and browned.
Watch during this process so you do not burn the
marshmallows.
Remove from the oven, let sit for a few minutes
prior to serving.



CARROT AND DILL SOUP



Budgeting Tip: Make your own homemade soups.
Soups are inexpensive to make and are great for lunches or dinners.

2 Tablespoons margarine or butter
1 medium size yellow onion, chopped
3 celery stalks, diced
2 garlic cloves, crushed
1/2 teaspoon coarse salt
1/2 teaspoon pepper
5 cups carrots, sliced into 1/2-inch slices
8 cups vegetable or chicken stock
1/4 cup fresh dill or 1 Tablespoon dried dill

Serves 4-6

In a soup pot, melt the margarine.
Add the onions and cook until soft and tender.
Add the celery, garlic, salt and pepper.
Saute for 3-4 minutes until the celery is soft.
Add the carrot slices, cover with a lid, and continue cooking for a further 5 minutes, stirring occasionally.
Pour in the stock and continue cooking 20 minutes or until the vegetables are tender.
Puree the soup with hand blender to a smooth consistency.
Stir in the dill.
Serve hot.



CORNMEAL LOAF



Shopping Tip: Be an educated shopper and learn the best prices of products you buy on a regular basis.

1 1/2 cups all purpose flour
1/3 cup yellow cornmeal
1 1/2 teaspoons baking powder
1/4 teaspoon salt
2/3 cup granulated sugar
3 Tablespoons vegetable oil
1 Tablespoon lemon juice
1 teaspoon lemon zest
1 large egg
1 large egg white
1/2 cup plain yogurt

Preheat oven to 350°F

Lightly coat a loaf pan with oil.

In a medium bowl, stir together the flour, cornmeal, baking powder, and salt, set aside.

In a large mixing bowl, using an electric mixer on low speed, mix together sugar, oil, lemon juice, lemon zest, and eggs. Make sure this is mixed well together.

Alternating between flour mixture and yogurt, mix these ingredients into sugar mixture, until well combined.

Make sure not to over mix.

Pour batter into prepared loaf pan. Dust the outside of the loaf with flour.

Place into the preheated oven and bake for 25 minutes.

Cover the loaf loosely with aluminum foil, and bake for an additional 25 -35 minutes, or until a toothpick inserted in the center comes out clean. Remove from the oven and place onto a cooling rack.

Let loaf stand for about 10 minutes, then remove from pan onto a cooling rack and let cool completely.

This loaf is extra delicious warm from the oven.



CREAMY CAULIFLOWER



Budget Shopping Tip: Check the refrigerator and the cupboards before you go shopping so you know for sure what you have in there and avoid buying things you don't need.

**1 head cauliflower (large)
2 Tablespoons margarine or butter
6 Tablespoons all purpose flour
2 cups milk
2 cups shredded white cheddar cheese, divided
1/2 teaspoon garlic powder (optional)
salt and pepper, to taste**

Serves 4-6

Preheat oven to 350°F

Grease an oven proof baking dish. Set aside.

Wash the cauliflower, cut out the core and cut into bite size pieces.

Place into a sauce pan and just cover with water. Place onto the stove top over medium high heat and bring to a boil. Cover with a lid and steam for about 5 minutes, just until tender. Strain in a colander and set aside.

While the cauliflower is cooking, melt the margarine and garlic powder in a medium size saucepan.

Whisk in flour until smooth and mixture has thickened. Stir in the milk, a little bit at a time, until smooth.

Cook, stirring constantly, over a medium heat until thick and creamy.

Add 1 cup of shredded cheese and stir until melted.

Remove from heat and salt and pepper to the sauce to taste.

Spread the cauliflower pieces into the baking dish.

Pour the cheese sauce evenly over the top and then sprinkle with an additional cup of cheese.

Place into the preheated oven and bake until the cheese is melted and lightly browned.

Serve hot.



CREAMY MUSHROOM MACARONI CASSEROLE



Shopping Tip: Grab a basket instead of a large cart whenever possible as it will encourage you to buy less. If you use a large cart make an effort not to fill it.

1 cup elbow macaroni + 1 Tablespoon oil
1 Tablespoon margarine or butter
2 cups mushrooms, sliced
1 garlic clove, minced
3 Tablespoons all purpose flour
1 1/2 cups milk
1/2 teaspoon dried parsley
1/2 teaspoon dried basil

To Serve

2 teaspoons parsley, chopped
1 large tomato, cut into slices

Serves 2-3

To cook pasta, fill a large pot 2/3 of the way with hot tap water. Add 1 teaspoon salt to the water. Bring to a boil over high heat. Add the pasta and stir with a wooden spoon to be sure noodles don't stick to the bottom of the pot.

Turn the heat down, enough to maintain a boil and stir every so often to prevent noodles sticking. Do not cover the pot. After 8-10 minutes, take a piece of pasta out of the water, allow it to cool and do a test for doneness.

Bite into the pasta. If it is too hard to bite or you see a white center, it needs to cook a little longer. When it cooks all the way through it is ready and cooked el dente. Turn off the heat, put the pasta into a strainer. Shake out excess water and put the pot back onto a cool part of the stove. Pour one tablespoon oil into the noodles to keep them from sticking together.

While the pasta is cooking, in a medium size sauce pan, melt margarine.

Add the sliced mushrooms and cook until they are tender. Add the garlic and cook one minute longer.

Stir in the flour and milk until no flour lumps remain.

Stir in dried herbs.

Bring to a boil, and stir constantly with a silicone spatula, making certain to scrape the bottom of the pan as it cooks so the sauce does not thicken and scorch on the bottom of the pot.

Reduce heat and simmer until thick.

Serve sauce over pasta.

Garnish with fresh chopped parsley and tomato slices.



EASY DAUPHINOISE POTATOES



Budgeting Tip: Did you know that the average consumer only remembers the price of milk, bread, bananas and eggs. Become familiar with the prices of items you buy regularly so know when they are priced the best.

4-5 medium sized potatoes, peeled and thinly sliced

**1 1/2 cups Gruyeres cheese, grated
salt & fresh ground black pepper**

3/4 pint whole milk or cream

2-4 garlic cloves, peeled and crushed

2 sprigs fresh dill, finely chopped

1/8 cup margarine or butter

1/2 cup grated cheese, for topping

Serves 4-6

Preheat the oven to 300°F

Grease an oven proof baking dish.

Peel and wash the potatoes and cut them into 1/4 inch slices.

Layer the sliced potatoes into the baking dish.

Have them slightly overlapping.

Lightly season with salt and pepper between the layers.

On top of each potato layer, sprinkle a layer of grated cheese.

Using a saucepan, heat the milk with the crushed garlic and dill and bring to a gently boil.

Pour the hot cream over the potatoes and sprinkle a layer of cheese on top.

Cover the dish with aluminum foil.

Place into the preheated oven and bake for 1 3/4 hours or until the potatoes are soft.

If the top has not browned, remove the aluminum foil and bake a little longer until the top is golden brown.

Serve hot.



EASY NOODLE SOUP



Budgeting Tip: Spend as little time as possible when you are shopping for groceries. The longer you linger the more unnecessary items will find their way into your shopping cart.

**1 Tablespoon margarine or butter
1/2 cup chopped onion
1/3 cup sliced celery
8 cups chicken broth
1 cup peeled and sliced carrot
2 cups uncooked egg noodles
salt and fresh ground pepper
A few sprigs flat leaf parsley**

Serves 2-4

Place the margarine into a large saucepan set over medium-high heat and melt the butter. Add the onions and cook for 5 minutes until transparent.

Add the sliced celery and cook with the onions for another 5 minutes until tender.

Pour in the chicken stock and bring to a boil.

Add the carrots and cook for 6-10 minutes, until carrots are tender.

Add the noodles and allow soup to cook for another 7 minutes, until noodles are tender.

Season to taste with salt and pepper.

Garnish with a few flat leaf parsley leaves if desired.



FRIED MASHED POTATO BALLS



Shopping Tip: Some cheeses displayed in the deli counter are also available in the dairy case and are often less money as the packaging is not as fancy.

3 cups cold mashed potatoes
1 clove garlic, minced
1 cup cheddar cheese, grated
1 egg, beaten
2 cups crushed corn flakes
1 cup vegetable oil, for frying

Serves 3-4

Place the mashed potatoes into a large mixing bowl.

Add minced garlic and cheese to potatoes, mix in well.

Roll the potato mixture into balls about 2 inches around.

Beat an egg in a small bowl.

Place the crushed corn flakes into another bowl.

Dip the potato balls into the egg then roll in the crushed cornflakes to coat.

Heat about one inch of oil in a heavy bottom deep sided skillet to 350°F.

Test the heat with a thermometer.

Gently place the potato balls into the hot oil.

Carefully turn to fry each side until browned.

Remove with a slotted spoon or tongs to a plate lined with paper towels.

Serve hot with your favorite dipping sauce.



HONEY BAKED SWEET POTATOES



Shopping Tip: The mist that is sprayed onto your vegetables makes them look fresh but also will make them rot faster and adds weight to the item. Make sure you shake off your leafy greens before putting them in a bag.

6 cups sweet potatoes, peeled and cut into 1 inch chunks
1/2 cup honey
3 Tablespoons vegetable oil or olive oil
1/2 teaspoon salt
2 Tablespoons fresh lemon juice
1/2 cup fresh parsley, chopped

Serves 4-6

Preheat oven to 400°F.

In a baking dish, toss together the sweet potatoes, honey, oil, salt, and lemon juice.

Place into the preheated oven and bake for 40 minutes, stirring occasionally to prevent sweet potatoes from sticking to the bottom of the pan.

Serve sprinkled with fresh parsley.



LEMON POTATOES



Shopping Tip: Be careful that you are putting the correct item in your basket when you pick up "sale" item. Often these items are placed between non-sale items and you end up grabbing the wrong thing.

8 medium size potatoes, washed and sliced into wedges
1 lemon, juiced
1 Tablespoon vegetable or olive oil
1 Tablespoon margarine or butter
1 teaspoon salt
1 teaspoon pepper

Serves 6-8

Preheat oven to 375°F.

Have ready a 9x13 inch glass baking dish.

Scrub the potatoes well and slice them into wedges. Cut off any blemishes. Pat dry with a paper towel.

In a large bowl mix together the juice from the lemon, oil, melted margarine, salt, and pepper. Place the potato wedges into the bowl and toss with marinade .

Spread the potatoes into the baking dish and place into the preheated oven.

Bake for 45-60 minutes until potatoes are tender and crispy.

Flip the potatoes once or twice during the baking process.

Remove from oven and serve hot.



PAN FRIED PEROGIES



Shopping Tip: Buying pre-bagged vegetables such as avocados appear to be cheaper. This is not always true. Weigh a single avocado and do a proper comparison with the 'bagged' items to be sure you get the best price.

Dough

4 1/2 cups all purpose flour

2 teaspoons salt

1 cup sour cream

1 cup water

3 eggs

Filling

8 potatoes, peeled and cubed

1 cup shredded Cheddar cheese

To Cook

2 Tablespoons margarine or butter

1 medium onion, diced

Serve With

Your choice, bacon bits, chopped green onions, sour cream

Serves 8-10

Dough

In a large bowl, stir together the flour and salt.

In a separate bowl, stir together the sour cream, water and eggs.

Stir the wet ingredients into the flour until well mixed. Form into a ball. Cover the bowl with a towel, and let stand for 15 to 20 minutes.

Filling

Place potatoes into a pot, and fill with enough cold water to cover. Bring to a boil, and cook about 15 minutes or until tender.

Drain, and mash the potatoes. Stir in the shredded cheese while still hot. Season with salt, and pepper to taste. Set aside to cool.

Assembly

Separate the dough into two balls.

Roll out one piece at a time on a well floured surface until it is about 1/8 inch in thickness.

Cut into circles using a 3-inch circle cutter, or a glass.

Brush a little water around the edges of the circles, and place a spoonful of filling into the center. Fold the circles over into half-circles, and pinch to seal the edges.

To Cook

Bring a large pot of lightly salted water to a boil. Drop the perogies in one at a time, put in about 8 at a time. Cook for a few minutes. They are done when they float to the top.

Using a large frying pan, heat margarine over medium heat and fry onions until golden.

After perogies are boiled, fry them in the butter and onions for 2-4 minutes per side.



PAN FRIED VEGGIE BURGERS



Shopping Tip: Watch those items that are on promotion and if there are for example 10 in the promo pack, be sure to see what they cost individually. Always do the math when you are buying promo-items.

1 Tablespoon canola oil, divided
1/4 cup minced onion
1/4 cup finely grated carrot
1/4 cup finely chopped celery
1/4 cup finely chopped fresh parsley
2/3 cup drained canned white kidney (cannellini) beans
1 egg, lightly beaten
1/3 cup seasoned dried bread crumbs

Serves 2-4

In a 10-inch skillet, heat 1 teaspoon of the oil. Add onion, carrot, and celery; and cook over medium heat, stirring occasionally, until veggies are soft and moisture has evaporated. Set aside to cool.

Place the drained, rinsed beans into a bowl and use a fork to mash beans.

Stir in the lightly beaten egg.

Add the bread crumbs and veggies. Mix until thoroughly combined.

Shape mixture into 4 equal patties. Set patties on a plate and refrigerate covered, 20 minutes.

To cook, use the same skillet and heat the remaining oil.

Add the veggie patties; cook over medium heat, turning once, or twice, until browned on both sides and heated through.

Serve hot.



ROASTED HONEY DIJON POTATOES



Budget Tip: Plan meals using your flyers. Look at what deals are coming up in your food store and plan around what's on sale.
This can cut your meal costs in half.

8 medium to small sized Yukon gold potatoes
1/4 cup dijon mustard
1/4 cup vegetable or olive oil
2 teapoons honey
2 garlic cloves, minced through a garlic press so it is very small
salt and pepper to taste
1/2 teaspoon sweet red pepper flakes
1 sprig of parsley, finely chopped

Serves 6-8

Preheat oven to 375°F.

Grease a baking dish.

Peel and wash the potatoes to remove some of the starch. Dry the potatoes with paper towel or clean dish cloth.

Stir together mustard, oil, honey, minced garlic, pepper flakes, salt, pepper and chopped parsley. Place the prepared potatoes into a bowl and pour the sauce over. Toss to coat potatoes well.

*Note: At this point, depending on the size of potatoes you chose, you may feel you want extra sauce. If so whip up a 2nd batch and add it to the potatoes.

Transfer the potatoes into the prepared baking dish and place into the preheated oven.

Bake for 35-40 minutes or until potatoes are tender and crispy on the outside.



ZUCCHINI AND POTATOES



Budgeting Tip: Buy frozen juices instead of juices that come in the litre packaging. By adding your own water you can save money.

2 small 6-8 inch zucchini squash
4 small to medium red potatoes
3 Tablespoons vegetable or olive oil
1/4 teaspoon
1/4 teaspoon pepper
1 cup mozzarella cheese, shredded
1/4 cup whole milk
1/3 cup freshly grated parmesan cheese

Serves 6

Preheat oven to 400°F.

Lightly grease a 2 quart baking dish.

Wash and slice the zucchini and potatoes into very thin slices. Place into two separate bowls.

Measure the oil into a small container and stir in the salt and pepper.

Drizzle the oil mixture over the sliced potatoes and toss to coat.

Arrange a layer of potato slices, topped with a layer of zucchini slices in the bottom of the baking dish.

Top with 1/3rd of the mozzarella.

Repeat layering two more times.

Drizzle the milk over the top.

Sprinkle on the parmesan cheese.

Cover with aluminum foil and place into the preheated oven.

Bake for 30-40 minutes.

Uncover and test by poking potatoes with a fork.

The dish is done if vegetables are tender.

Remove the lid and place uncovered in the oven for bake until the top is a nice golden color.



ROASTED POTATOES AND VEGETABLES



Budgeting Tip: Use up the food you have in your pantry. Did you know that about 25% of the food consumers buy is tossed out as it is not used up before it goes bad.

3-4 medium sized potatoes
1 small turnip
2 parsnips
2 carrots
1 medium size yellow onion, cut into large chunks
4 Tablespoons vegetable or olive oil
3 Tablespoons brown sugar
2 garlic cloves, minced
1 teaspoon fresh rosemary, minced
1/2 teaspoon salt
1/2 teaspoon fresh ground black pepper
sliced green onion, for garnish

Serves 2-4

Preheat the oven to 400°F.
Grease a 9 inch casserole dish.
Peel the potatoes and cut into 2 inch chunks.
Rinse the potatoes and pat dry.
Peel and chop the turnip into 2 inch chunks.
Peel the parsnips and carrots and cut into slices.
Cut the onion into large chunks.
Place all the vegetables into a large mixing bowl.
In a small bowl, stir together the
In a small bowl stir together the oil, brown sugar, cloves, rosemary, salt and pepper.
Drizzle over the vegetables and toss to coat.
Transfer the vegetables to the prepared casserole dish and place into the preheated oven.
Bake for 35-45 minutes or until the vegetables are tender and golden brown.
Remove from oven and serve hot.
Garnish with green onions.



TANGY GREEK ROASTED POTATOES



**Budgeting Tip: Do you own food preparation of fruits and vegetables.
You will pay more for those beautiful pre-cut, pre-packaged ones.**

8 (3 inch) small russet potatoes
1/4 cup vegetable or olive oil
2 Tablespoons freshly squeezed lemon juice
1 Tablespoon oregano flakes
1 Tablespoon parsley flakes
4 garlic cloves, minced
1 teaspoon sea salt
1/2 teaspoon pepper

Serves 6-8

Preheat oven to 400°F.

Line a baking sheet with parchment paper or aluminum foil and lightly grease.

Peel the potatoes and cut into wedges. Rinse and dry off with paper towels or a clean tea towel.

Put into a large bowl and set aside.

In a bowl, stir together the oil, lemon juice oregano, parsley, minced cloves, salt and pepper.

Drizzle the sauce over the potato wedges and toss to coat evenly.

Place the potatoes onto the baking sheet without stacking and place into the preheated oven.

Bake for 30 minutes.

Flip the potatoes and bake another 15 minutes.

Flip again if necessary to brown up the potatoes on all sides.

Serve hot.



POTATO LASAGNA CASSEROLE



Budgeting Tip: Cut back on meat consumption and make vegetarian meals several times a week.

12 regular lasagna noodles
5 Tablespoon margarine or butter
1 medium onion, diced
4 medium sized russet potatoes,
2 cups dry curd cottage cheese
1 egg
1 1/2 cups shredded cheddar cheese

Serves 6-8

To cook pasta, fill a large pot 2/3 of the way with hot tap water. Add 1 teaspoon salt to the water. Bring to a boil over high heat. Add the pasta and stir with a wooden spoon to be sure noodles don't stick to the bottom of the pot. Turn the heat down, enough to maintain a boil and stir every so often to prevent noodles sticking. Do not cover the pot. After 8-10 minutes, take a piece of pasta out of the water, allow it to cool and do a test for doneness. Bite into the pasta. If it is too hard to bite or you see a white center, it needs to cook a little longer. When it cooks all the way through it is ready and cooked el dente. Turn off the heat, put the pasta into a strainer. Shake out excess water and put the pot back onto a cool part of the stove. Pour one tablespoon oil into the noodles to keep them from sticking together.

In a medium size frying pan, heat the margarine and sauté the onions until they are transparent. Set aside.

While the pasta is cooking, boil the potatoes. Peel, rinse and put cut the potatoes into cubes. Put just enough water to cover the potatoes in the pot, bring to a boil and cook until potatoes are tender. Drain and mash the potatoes.

Add cottage cheese, egg, cooked onions and margarine and mix together well.

Preheat oven to 350°F.

Grease a 9 x 13 inch pan.

Layer noodles alternately with potato mixture.

Sprinkle cheese in a center layer and over the top.

Cover with foil and bake for 15 minutes.

Remove foil and bake an additional 15 minutes.

Let stand for 10 minutes before cutting into squares to serve.



VEGETABLE POT PIE



Budgeting Tip: Buy your meats in larger quantities when they are on special. As soon as you get home, open the packages and portion it out to the sizes suitable for you. Freeze these portions in freezer bags.

Crust

1 1/2 cups all purpose flour
1/4 teaspoon salt
1 teaspoon granulated sugar
1/2 cup cold shortening, margarine or butter, cut into small pieces
4 to 5 Tablespoons ice water

Filling

1 cup broccoli, washed and chopped to florets
1 cup potato, washed, peeled and cubed
1/2 cup carrot, wash and chopped diagonally
2 cups small white pearl onions, peeled and whole
1/2 cup margarine or butter
1 cup chopped celery
1/2 cup chopped onion
1 cup red bell peppers, diced
1/4 cup all purpose flour
2 vegetable bouillon cubes
3 cups milk
1 teaspoon thyme leaves
1/2 teaspoon each of salt and pepper

Crust

To make the pie crust, combine the flour, salt, and sugar in a large bowl.

Using a pastry blender, cut the butter into the dry ingredients until it's in pea-size pieces.

Drizzle in 4 tablespoons of the ice water and mix just until the dough comes together. Add the last tablespoon of ice water if necessary.

Shape the dough into two flat disks, cover each in plastic wrap, and refrigerate for at least 30 minutes. On a well floured surface, roll dough out to fit a deep sided baking dish. Set aside.

Filling

Bring 2 pots of water to a boil.

In one pot boil the potatoes and onions until just tender. Drain and dump into a large mixing bowl. In the other pot first boil the carrots, and then just before they are tender add the broccoli and boil for 2 minutes more. Remove all vegetables, drain and combine with potatoes and onions.

In a skillet melt the butter. Sauté celery, chopped onion and red bell pepper. Sprinkle in the flour to thicken and make a paste. Add the milk and vegetable bouillon. Continue to cook until thickened, then pour over cooked vegetables. Mix in thyme and season with salt and pepper to taste.

Preheat oven to 375°F.

Put filling into the pie. Roll out the crust top and place on the pie, pinching the edges together. Cut several small slices into the pie lids to let the steam escape.

Bake 30-35 minutes or until crust is golden brown. If pie top is browning too fast, tent with foil. Remove and let cool for 5-10 minutes before serving.



HIGH PROTEIN WHITE BEAN SALAD



Budgeting Tip: Avoid buying pre-packaged school size cheeses, yogurts, puddings and treats. It is much cheaper to use re-usable containers with lids and make your own lunch snacks.

1 (14.5 oz.) can of white beans, drained and rinsed
2 Tablespoons finely chopped red onion
2 Tablespoons finely chopped pickled pimento
1/2 fresh lemon, squeezed
2 teaspoons red or white wine vinegar
1 Tablespoon vegetable or olive oil
1 teaspoon of a combination of herbs of choice such as chopped parsley, rosemary, tarragon, thyme, or you can use 1/2 teaspoon dry herbs de province (crumbled)
salt and pepper to taste.
3 Tablespoons chopped parsley for garnish

Serves 3-4

Open the can of beans and dump into a colander. Drain the juices out and rinse the beans.

Place beans into a mixing bowl.

Finely chop the red onion and pimento.

and squeeze the lemon. Add all to the beans and stir in.

Let it sit while preparing the other ingredients.

In a small bowl stir together the vinegar, oil and dried herbs.

Pour over the bean salad. Stir in and add a little salt and pepper to taste.

Sprinkle with freshly chopped parsley and stir in to combine.

Cover with a plastic wrap or lid and refrigerate for a few hours to immerse the flavors.

Serve cold as a salad.



BEEF SOUP STEW



Budgeting Tip: Make your meals from scratch as prepared foods generally have higher costs. Homemade food tastes better and is better for you.

2 Tablespoons vegetable or olive oil
2 1/2 lbs. chuck roast, trimmed of fat and cut in bite-sized pieces
4 Tablespoons all purpose flour
1 large onion, chopped
2 cloves garlic, chopped
2 -3 jalapeno peppers, seeded and minced
3 cups beef stock
2 Tablespoons tomato paste
1 teaspoon chili powder
1-2 teaspoons cumin

Serves 4-6

Preheat oven to 325°F.

Use a Dutch oven.

Put the flour into a small bowl.

Place the chunks of meat into the flour and toss to coat.

Heat the oil over medium high heat.

Toss the flour coated meat chunks into the hot oil and brown quickly .

Add the onion, garlic, jalapeño, beef stock, tomato paste, chili powder and cumin and bring to a boil then turn down to a simmer and place a cover on the Dutch oven.

Place into the preheated oven and bake

2 to 2-1/2 hours, until meat is extremely tender.

Serve as is, or on rice, or folded into warm tortillas.



BEEF AND BEAN CHILI



Budgeting Tip: Shop at grocery stores that will match the price in competitor's flyers. Be sure to bring the flyers with you if you plan to cash in on this tip.

1 Tablespoon vegetable or olive oil
1 large onion, diced
2 large celery stalks, diced
2 carrots, diced
1-2 teaspoons ground cumin
1 lbs. lean ground beef
1 (28 ounce) cans crushed tomatoes
2 cups tomato sauce
2 teaspoons chipotle powder
1/2 teaspoon dried oregano
2 teaspoons adobo sauce
salt & freshly ground black pepper
1 (15 1/2 oz.) cans black beans, drained and rinsed
1 (15 1/2 oz.) cans kidney beans, drained and rinsed
1 (15 1/2 oz.) cans pinto beans, drained and rinsed

Garnish

1/2 cup cheddar cheese, grated
1/2 cup chopped green onions

Heat the oil in a large pot over medium heat.
Add the onion, celery and carrots.
Cook about 10 minutes, stirring occasionally until the vegetables are soft.
Add the cumin and cook for 1 minute.
Add the ground beef; raise the heat to medium-high and cook, breaking up the meat into a crumble texture until the meat is no longer pink.
Stir in the crushed tomatoes, tomato sauce, chipotle and adobo sauce, oregano and salt and pepper.
Cook on medium-low heat, partially covered, stirring from time to time, for 30 minutes.
Stir in the beans, bring to a boil, then turn down to simmer and continue cooking, partially covered 20 minutes longer.
Season, to taste, with salt and pepper.

Serve with grated cheese and chopped green onions.

Serves 4-6



EASY QUICHE LORRAINE



Budgeting Tip: About 80 percent of what you buy, you will buy every week, so keep those receipts and keep track of when you buy items on sale so you can take advantage of the savings.

Homemade Pie Shell (1 - 9 inch crust)

3/4 cups all purpose flour
1/2 teaspoon salt
1/3 cup shortening or margarine
3-4 Tablespoons cold water

Quiche Filling

4 eggs, lightly beaten
1 cup light cream
1/4 cup onion, diced
1/2 cup cooked ham, chopped
1 cup Swiss cheese, shredded

Serves 4-6

Preheat oven to 375°F.

Measure the flour into a mixing bowl and mix in the salt, add the shortening. Using a pastry cutter or two butter knives, cut in until you have it the consistency of coarse meal.

Sprinkle with the cold water one tablespoon at a time and mix lightly with a fork until the dough clings together and cleans easily from the bowl.

Form a flattened ball with the pastry.

Use a lightly floured surface and rolling pin to roll the flattened ball into a flat disk about 1 inch larger than the pie plate you are putting it in. Roll the pastry over your rolling pin and transfer it to the pie plate.

Unroll it and ease into place, being careful not to stretch the pastry.

Fold the edges down and pinch flute an edge around the crust.

Filling:

In a bowl, mix together eggs, cream, onion, ham and cheese.

Pour the filling into the pie shell.

Place the quiche into the preheated oven and bake for 35-40 minutes, or until a knife inserted into the middle of the quiche comes out clean.



BEEF CHILI WITH CHEESE



**Budgeting Tip: Shop with cash or your debit card.
You can save 12%-18% if you leave your credit cards at home
and spend only what you have allotted for food.**

**1 Tablespoon vegetable or olive oil
1 1/2 cups onion, diced
1 red bell pepper, chopped
1 green bell pepper, diced
2 lbs. ground beef
1 large can tomato sauce
1 large can kidney beans, drained and rinsed
1 small can pinto beans, drained and rinsed
1/8 teaspoon cayenne pepper
1/2 teaspoon dried oregano
1/2 teaspoon black pepper
1 teaspoon salt
1 1/2 teaspoons cumin
1/4 teaspoon chili powder**

Garnish

**1 cup cheese, grated
1/8 cup parsley, chopped fine**

Serves 6-8

Place oil into a large deep pot and heat over medium temperature.

Add the onion, red and green pepper and cook until tender.

Add the ground beef and cook over medium-high heat until evenly brown. Break into crumble texture while it cooks. Drain fat.

Stir in tomato sauce, beans, cayenne pepper, oregano, ground black pepper, salt, cumin and chili powder.

Bring to a boil, then reduce heat to low. Simmer for 2 hours.

Garnish with parsley and grated cheese to serve.



PASTA BAKE



Budgeting Tip: When you buy fresh bread it usually comes in a brown paper bag. The bread will go stale faster, so as soon as you get it home, transfer the bread to airtight plastic bags. Bread also keeps longer refrigerated.

4 cups spiral pasta
1 Tablespoon vegetable or olive oil, divided
1/2 large yellow onion, chopped
1 clove garlic, minced
1 lb. ground beef
1 (30 oz.) jar of your favorite spaghetti sauce
1 teaspoon salt
1/2 teaspoon pepper
3/4 cup grated parmesan cheese, divided
2 cups shredded mozzarella cheese

Serves 6

Preheat oven to 375°F.

Grease a 9x13 inch baking dish.

To cook pasta, fill a large pot 2/3 of the way with hot tap water. Add 1 teaspoon salt to the water. Bring to a boil over high heat. Add the pasta and stir with a wooden spoon to be sure noodles don't stick to the bottom of the pot.

Turn the heat down, enough to maintain a boil and stir every so often to prevent noodles sticking. Do not cover the pot. After 8-10 minutes, take a piece of pasta out of the water, allow it to cool and do a test for doneness.

Bite into the pasta. If it is too hard to bite or you see a white center, it needs to cook a little longer. When it cooks all the way through it is ready and cooked *al dente*. Turn off the heat, put the pasta into a strainer. Shake out excess water and put the pot back onto a cool part of the stove.

Pour one tablespoon oil into the noodles to keep them from sticking together.

Heat the oil in a large skillet set over medium-high heat. Add onion and sauté until tender.

Add garlic and cook one minute longer.

Add the beef and cook until browned, breaking apart to a crumble texture. Drain off any excess fat. Stir in spaghetti sauce, salt and pepper and 1/2 cup of the parmesan cheese. Allow sauce to simmer for 30 minutes. Stir sauce into the pasta and transfer to the baking dish. Top with the remaining 1/4 cup parmesan cheese and mozzarella cheese. Cover pan with aluminum foil and bake in the preheated oven for 20 minutes, until pasta is warmed through and cheese is melted and slightly browned.

Serve immediately.



PENNE PASTA CASSEROLE



**Shopping Tip: Mondays and Tuesdays are the best days to shop.
Consumers tend to buy more if stores are crowded.**

6 cups uncooked penne pasta
1 Tablespoon vegetable or olive oil
1 medium onion, chopped
1 lb. lean ground beef or 1 lb. ground chicken
1 (14 oz) can diced herb flavored tomatoes
1 (6oz) can tomato paste
1/2 cup water
salt and pepper to season
3 cups shredded mozzarella cheese, divided
1/4 cup freshly chopped parsley to garnish

Serves 6-8

Preheat oven to 350 degrees F.

Grease a 9x13 baking dish (or you can use individual portion ramekins)

To cook pasta, fill a large pot 2/3 of the way with hot tap water. Add 1 teaspoon salt to the water. Bring to a boil over high heat. Add the pasta and stir with a wooden spoon to be sure noodles don't stick to the bottom of the pot.

Turn the heat down, enough to maintain a boil and stir every so often to prevent noodles sticking. Do not cover the pot. After 8-10 minutes, take a piece of pasta out of the water, allow it to cool and do a test for doneness.

Bite into the pasta. If it is too hard to bite or you see a white center, it needs to cook a little longer. When it cooks all the way through it is ready and cooked el dente. Turn off the heat, put the pasta into a strainer. Shake out excess water and put the pot back onto a cool part of the stove.

Pour one tablespoon oil into the noodles to keep them from sticking together.

Heat the olive oil in a large skillet and add the onions. Saute until soft and translucent.

Add the beef or turkey to the skillet. Crumble the meat as it is cooking and cook until no pink is showing. Drain and fat off. Stir the diced tomatoes, tomato paste, and water into the meat mixture. Add salt and pepper to season to taste.

Add the meat sauce to the cooked pasta and 2 cups of the shredded cheese and stir to combine. Spoon into the baking dish (or individual dishes) and top with the remaining shredded cheese.

Bake uncovered for 20 to 25 minutes or until heated through and cheese is melted.

Garnish with freshly chopped parsley.



BEEF STUFFED BELL PEPPERS



**Budgeting Tip: Don't buy bottled water
if your water is perfectly good to drink.**

**1 Tablespoon vegetable or olive oil
1 small yellow onion, chopped
1 lb. ground beef
1/2 cup salsa sauce
1 (19oz.) can diced tomatoes, divided
1 (1 1/4 oz.) package taco seasoning mix
2 cups cooked white or brown rice, cooled
2 cups shredded cheddar cheese, divided
1 egg, beaten.
4-6 sweet red bell peppers**

Serves 4-6

Preheat oven to 375°F.

Line a baking dish large enough to hold the peppers with parchment paper or aluminum foil. Lightly grease with a drizzle of oil.

Heat the 1 Tablespoon of oil in a large skillet over medium heat.

Add the onions and cook a few minutes until tender.

Add the beef and cook, breaking apart to a crumble texture until browned throughout.

Spoon off any fat.

Stir in the salsa sauce, 1/2 of the canned diced tomatoes and the package of taco seasoning mix. Bring to a boil, then turn down to a simmer for 10 minutes. Shut off.

Place the cooled cooked rice into a large mixing bowl. Stir in half of the shredded cheese and the beaten egg. Add meat stuffing mixture and combine well.

Do a taste test and season with salt and pepper to taste.

Wash the peppers and cut the tops off, remove seeds and membrane.

Stuff the peppers with the meat stuffing mixture. Spread the remaining diced tomatoes onto the bottom of the baking dish.

Place the stuffed peppers into the dish.

Divide and sprinkle the remaining cheddar cheese onto the tops of the pepper.

Cover the baking dish with aluminum foil.

Place into the preheated oven and bake for 40-45 minutes or until the peppers are soft.

Delicious served with sour cream and additional salsa.



CLASSIC MEATLOAF



Budgeting Tip: Buy your fruits and vegetable in season because if they are not, they can cost twice as much.

1 pkg. stove top stuffing for chicken
OR
4 slices soft bread cubed/crumbed into small pieces and mixed with 1/2 cup milk
2 Tablespoon margarine or butter
1 medium onion – finely chopped
3 1/2 lbs. lean ground beef.
2 eggs, beaten
1 teaspoon salt
1/2 teaspoon pepper
1/4 cup soy sauce
OR 2 teaspoons HP sauce and
2 teaspoons Worcestershire sauce
1 whole garlic – break into segments and peel

Topping Sauce:

1/2 cup chili sauce with 1/2 cup ketchup
OR 1/2 cup BBQ sauce with 1/2 cup ketchup
OR a combination of all three (your choice)

Serves 8-10



Preheat oven to 350°F.

Line a baking sheet with aluminum foil.

If using stove top stuffing, using a mixing bowl, crush the pieces to make smaller and add 3/4 cup warm water to soften before adding to ground beef. Set aside.

If using 4 slices bread, use a mixing bowl to break apart into small pieces and add 1/2 cup milk to soften. Set aside.

Heat the margarine or butter in a skillet over medium heat. Add the onions and cook a few minutes until tender and golden brown. Shut off and set aside.

Place the ground beef in a large bowl and break up into smaller pieces with a fork or with clean hands. Make an indent in the center of the meat and add softened stuffing or bread, sauteed onion, eggs, salt, pepper and soy sauce, OR, HP sauce and Worcestershire sauce for flavoring. Mix together thoroughly so all ingredients are well distributed.

Turn out onto baking sheet lined with parchment paper or aluminum foil and shape into a loaf (about 3 - 3 1/2 inches thick) – this will be a fairly large loaf.

Make the Topping Sauce by stirring together the combination of sauces you like in a small bowl. Using a spoon spread sauce over the entire loaf. Take your garlic segments and if they are large, slice them in half lengthwise and arrange them on top of the loaf, push the garlic into the top of the loaf so they are just showing.

Bake uncovered or 1 to 1 1/2 hours.

Remove from oven and let sit 5 minutes then cut into 3/4 inch slices.



GROUND BEEF KETCHUP MEATLOAF



**Budgeting Tip: Never go to a food store hungry.
Hunger pangs will get the best of you and you will shop in
a totally different manner.**

Meatloaf

**1 medium size onion, diced
2 lbs. ground beef
1/4 cup barbecue sauce
1/2 cup dijon mustard
2 eggs, beaten
1 cup bread crumbs
1/2 teaspoon salt
1/4 teaspoon pepper**

Topping

1/2 cup ketchup

Serves 4-6

Preheat the oven to 350°F.

Grease a medium sized baking dish or loaf pan.

In a large mixing bowl, combine all ingredients and mix until evenly combined.

Form meatloaf into a log shape and place into the baking dish or loaf pan.

Place in the preheated oven and bake for one hour.

Half way through the cooking time, (at 30 minutes) spread ketchup over top of meatloaf, continue baking for final 30 minutes.



HAM AND CHEESE PASTA BAKE



Budgeting Tip: When bread is offered at a buy one-get one free deal, buy two and freeze one when you get home. Breads are often marked down at the end of the day.

2 cups penne pasta
1 Tablespoon oil
2 red onions, sliced
2 garlic cloves, minced
2 1/2 cups milk
1/2 cup cream cheese
2 Tablespoons all purpose flour
2 eggs
1/2 teaspoon paprika
salt and fresh ground pepper, to taste
6-8 black forest ham slices
1/2 cup basil leaves, roughly chopped
1 1/2 cups grated mozzarella cheese

Serves 4-6

Preheat oven to 350°F.

Grease a 9x13 inch baking dish.

To cook pasta, fill a large pot 2/3 of the way with hot tap water. Add 1 teaspoon salt to the water. Bring to a boil over high heat. Add the pasta and stir with a wooden spoon to be sure noodles don't stick to the bottom of the pot. Turn the heat down, enough to maintain a boil and stir every so often to prevent noodles sticking. Do not cover the pot. After 8-10 minutes, take a piece of pasta out of the water, allow it to cool and do a test for doneness. Bite into the pasta. If it is too hard to bite or you see a white center, it needs to cook a little longer. When it cooks all the way through it is ready and cooked *el dente*. Turn off the heat, put the pasta into a strainer. Shake out excess water and put the pot back onto a cool part of the stove. Pour one tablespoon oil into the noodles to keep them from sticking together. Heat the olive oil in a large skillet over medium heat and cook the onions for about 5 minutes, until tender. Add garlic and cook one minute longer. In a medium bowl, combine the milk, cream cheese, flour, eggs, paprika, salt and pepper. Whisk until well combined. Pour the milk mixture into the skillet with the onions and garlic and cook for 2-3 minutes, until sauce thickens. Pour over the pasta and stir in to combine. Add ham slices and basil and gently combine until well coated. Transfer to the baking dish. Top with the grated mozzarella cheese. Cover dish with aluminium foil. Place into preheated oven. Bake for for 15 minutes, covered. Remove foil and continue baking for another 15 minutes, uncovered, until heated through and the cheese is melted and golden. Let set 5 minutes before serving.



HAM AND SPINACH QUICHE



Budgeting Tip: Compare nutritional information and ingredient order of name brand and generic brands. Fancy packaging and big name brands can be 50% higher than generic brands.

Homemade Pie Shell (1 - 9 inch crust)

3/4 cups all purpose flour
1/2 teaspoon salt
1/3 cup shortening or margarine
3-4 Tablespoons cold water

Ham And Spinach Quiche

2 Tablespoons vegetable oil
1 onion, diced
4 slices ham, chopped in small pieces
2 cloves garlic, minced
1 cup milk
4 eggs, lightly beaten
1 cup shredded cheddar cheese
2 cups spinach, chopped into small pieces
salt and pepper

Serves 6-8

Crust

Preheat oven to 375°F.

Measure the flour into a mixing bowl and mix in the salt, add the shortening. Using a pastry cutter or two butter knives, cut in until you have it the consistency of coarse meal.

Sprinkle with the cold water one tablespoon at a time and mix lightly with a fork until the dough clings together and cleans easily from the bowl.

Form a flattened ball with the pastry.

Use a lightly floured surface and rolling pin to roll the flattened ball into a flat disk about one inch larger than the pie plate you are putting it in. Roll the pastry over your rolling pin and transfer it to the pie plate.

Unroll it and ease into place, being careful not to stretch the pastry.

Fold the edges down and pinch flute an edge around the crust.

Filling

Heat the oil over medium heat in a large frying pan, sauté onions in vegetable oil about 3-4 minutes.

Add ham and garlic and heat an additional 2 minutes.

In a large bowl, mix milk, eggs, cheese, chopped spinach, salt and pepper.

Add onion, ham, garlic and spinach to milk mixture and mix well.

Pour filling mixture into pastry and spread out evenly.

Bake for approximately 30 minutes or until cooked through with a golden brown crust.

Cool before serving.



HUNGARIAN GOULASH



**Shopping Tip: Don't buy what you and your family do not like to eat.
Don't be tempted by super low pricing on items you don't care for.**

2 Tablespoons margarine or butter
1 medium yellow onion, chopped
1 garlic clove, minced
2 lbs. beef chuck or 2 lbs. beef round steak, cut into 1 inch cubes,
1/4 cup ketchup
2 Tablespoons Worcestershire sauce
1 teaspoon granulated sugar
1 teaspoon salt
1 teaspoons Hungarian paprika
1/2 teaspoon dry mustard
1 dash red cayenne pepper
1 1/2 cups water
2 large russet potatoes cut into cubes
2 carrots sliced
1 cup of cauliflower, cut into florets
2 Tablespoons all purpose flour
1/4 cup water

3 cups hot cooked buttered noodles *Optional

Melt the margarine or butter in Dutch oven over medium to high heat.

Add the onion and cook until the onions are tender. Add the garlic and cook one minute longer.

Add the meat cubes and cook until browned. In a small bowl, stir together the ketchup, Worcestershire, sugar, salt, paprika, mustard, cayenne and 1 1/2 cups water.

Pour over the meat, bring to a boil, then turn down to low and simmer 2 hours.

When the 2 hours is almost up, prepare the potatoes and carrots and cauliflower.

Peel the potatoes, cut into large chunks, and rinse.

Peel the carrots and slice.

Wash the cauliflower and cut into florets.

At the 2 hour mark, add the potatoes, carrots and cauliflower to the goulash.

Bring to a boil, then turn down and let simmer for 30 minutes.

Once the vegetables are tender and cooked through, stir 2 tablespoons of flour into 1/4 cup water in a small bowl to make a paste.

Add a little of the hot liquid from the goulash to the flour and water mixture. Stir to combine then stir back into the goulash and heat to boiling, stirring constantly for one minute. Shut off.

You can eat as is or you can serve over broad hot cooked buttered noodles.

Serves 4-6



LIVER AND ONIONS WITH GRAVY



Shopping Tip: Avoid the temptation of purchasing items while you are waiting at the checkout.

2 Tablespoons vegetable or olive oil
1 medium sized onion, sliced
6 medium sized mushrooms, sliced *Optional
1 cup all purpose flour
4-6 slices liver
1 can onion soup
OR 1 package onion soup mix, in 1 cup water
1 Tablespoon all purpose flour
salt and pepper, to taste

Serves 4-6

Heat the olive oil in a large heavy bottom skillet over medium heat. Add the onions and cook until transparent and soft.

Add the mushrooms and cook 3-4 minutes longer. Use a slotted spoon to remove the onions and mushrooms to a plate.

Next, put the flour into a shallow plate and coat the liver pieces on both sides.

Quickly sear the liver on both sides to brown.

Add the can of onion soup to the skillet, OR the package of onion soup mix diluted in 1 cup of water.

Cook over medium heat until the liver is cooked through and tender.

Remove the liver from the skillet.

Add the tablespoon of flour to the juices, whisking in to combine and turn to high heat.

Bring to a boil for 2 minutes to thicken.

Season with salt and pepper to taste.

If the juices are not thickening enough, just add a little bit of extra flour.

Use a whisk to stir the flour into the liquid to remove any lumps. Shut off.

Transfer the cooked liver, onions and mushrooms back into the skillet to coat it all with gravy.

Turn the heat onto medium heat and heat for 2 minutes, just to make sure everything is heated through.

Delicious served with mashed potatoes.



MEATBALL SANDWICH



Budgeting Tip: Practice portion size. We tend to cook more than we need or even want to eat. If you make too much then save as leftovers. Don't throw away food.

Meatballs

**1/2 lb. ground beef
1/2 lb. ground pork
2 eggs
1/2 cup soft breadcrumbs
2 garlic cloves, minced
1/4 cup green onion, diced
1/4 cup fresh basil, diced
1/4 teaspoon salt
1/4 teaspoon pepper
2 Tablespoons vegetable or olive oil**

Sandwiches

**2 cups chunky pasta sauce
1/2 cup fresh basil, chopped
1 large, long French baguette, sliced down center and cut into 6 inch pieces
1/2 cup mozzarella cheese, thinly sliced or shredded
1/4 cup shredded parmesan cheese (optional)**

Makes about 4-6 sandwich sections

In a large bowl, combine beef, pork, eggs, breadcrumbs, garlic, green onion, basil, salt and pepper.

Mix thoroughly by hand and shape into 1 inch meatballs.

Heat the 2 tablespoons of oil in a large, deep sided skillet over medium to high heat.

Place the meatballs in and cook until browned and cooked through.

Add pasta sauce and basil and bring to boil.

Reduce heat, cover and simmer for 10 minutes.

While the sauce is simmering, preheat the oven to 325°F.

Cut the baguette in half lengthwise.

You can toast the bun lightly if you wish, by placing the halves on a baking sheet and placing in a preheated 325°F. oven for 5-8 minutes.

To assemble the meatball sandwich, scoop a little of the pasta sauce on the bottom section of the bread, spoon the meatballs onto the sauce.

Scoop a little more pasta sauce on top of the meatballs.

Sprinkle the tops with mozzarella cheese and or parmesan cheese, as desired.

Place back into the oven and heat for 5 minutes until the cheeses have melted.



MEATBALLS AND MASHED POTATOES



Budgeting Tip: Some food ingredients are more expensive than others.
Adapt to recipes that fit your budger.

Meatballs

2 Tablespoons brown sugar
2 1/2 Tablespoons apple cider vinegar
1 teaspoon ground cumin
1/4 teaspoon smoked paprika
1/8 teaspoon ground cloves
1 (14.5 oz.) can diced tomatoes
1 1/4 lbs. ground turkey
3 Tablespoons dried breadcrumbs
1 teaspoon Italian seasoning
1 Tablespoon chili powder
2 Tablespoons olive oil or vegetable oil

Mashed Potatoes

4 russet potatoes, washed, peeled and cut into chunks
1 1/2 teaspoon salt, divided
2 Tablespoons butter or margarine
1/4 cup milk
fresh ground pepper

Serves 4



Meatballs

Combine the brown sugar, apple cider vinegar, cumin, paprika, cloves, and tomatoes in the pitcher of a blender and blend until smooth. Set aside.

In a large bowl, combine the turkey, breadcrumbs, Italian seasoning and chili powder.

With clean, wet hands, shape the meat mixture into 16 meatballs.

Put a large skillet over medium-high heat and heat 2 tablespoons of olive oil.

Add meatballs, working in batches if necessary. Cook the meatballs for 2 minutes, turning until brown on all sides.

Once the meatballs are browned, add tomato mixture to the skillet and bring to a simmer. Reduce heat to a simmer and cook, covered, for 10-20 minutes, until the meatballs cooked through.

Meanwhile, prepare the potatoes.

Put potatoes peeled, washed, cut potatoes in a medium to large saucepan and fill until just covered with water.

Add 1/2 teaspoon of salt.

Boil potatoes until tender. About 10-15 minutes. Once cooked, drain.

Leave the cooked potatoes in the saucepan.

Add the butter and milk and mash the potatoes until smooth and creamy.

Season to taste with salt and fresh ground pepper. Cover with a lid to keep warm.

Once meatballs are cooked through, serve the meatballs and sauce over the mashed potatoes. If you want you can pipe the mashed potatoes onto the serving dishes.



MEATBALLS IN TOMATO SAUCE



Budgeting Tip: A Rotisserie chicken can be a cost and time saver. When you get the chicken home, strip the bones and skins off. This can be boiled for a stock and frozen. The meat can be shredded and portioned for recipes.

**1/2 lb. ground beef
1/2 lb. ground pork
1 cup breadcrumbs
1/2 cup green onions, chopped
1 large egg
4 Tablespoons grated parmesan cheese
1 Tablespoon olive oil or vegetable oil
1 medium sized onion, diced
3 garlic cloves, minced
1 small can tomato paste
1 large can diced tomatoes
2 teaspoons fresh thyme, chopped
2 teaspoons chopped fresh basil
2 teaspoons chopped fresh rosemary
salt and pepper to taste**

Serves 4-6

In large bowl, combine beef, pork, breadcrumbs, green onions, egg and parmesan cheese.

Form mixture into 1 inch balls.

Heat the oil in a large skillet add the onions and cook for a few minutes until tender.

Add the garlic and cook one minute longer.

Add the meatballs and cook until done.

In a bowl, stir together the tomato paste, can of diced tomatoes, thyme, basil, rosemary, and salt and pepper to taste.

Pour into the skillet with the meatballs and simmer for 15-20 minutes.

You can serve these delicious meatballs with potatoes, pasta or rice.



MEATLOAF AND GRAVY



**Budgeting Tip: Evaluate the “3 for the price of 2” specials.
If you only need 1, then you are not saving money buying 3.**

2 cups breadcrumbs
1 lb. lean beef, ground
1 lb. lean pork, ground
1 egg, slightly beaten
3 Tablespoons parsley, chopped
1 medium onion, chopped
3 cloves garlic, chopped or pressed
1 stalk celery, finely chopped
1/2 teaspoon thyme
1 1/2 teaspoons salt
1/2 teaspoon fresh ground pepper
Makes 1 9x5-inch loaf

Gravy

3 Tablespoons margarine or butter
1/2 cup onion, minced
3 Tablespoons all purpose flour
1 1/3 cups beef stock
1/4 cup dry red wine *optional
1 Tablespoon parsley, minced
salt & pepper to taste
(Makes 2 cups)

Meatloaf

Preheat oven to 350°F.

Lightly grease a 9x5-inch loaf pan with vegetable or olive oil. Set aside.

In a large mixing bowl, combine beef, pork, egg, parsley, onion, garlic, celery, thyme, salt and fresh pepper. Mix until well combined.

Transfer meatloaf mixture to the prepared loaf pan and pack well.

Cover with aluminium foil.

Transfer loaf pan to the oven and bake for 1 1/2 hours.

When it is close to being done, make the gravy.

Gravy

Melt the margarine in a large skillet set over medium-high heat.

Add onions and sauté until transparent, about 5 minutes. Add flour, stirring constantly.

Pour in the beef stock, continuing to stir constantly. Add red wine and parsley.

Allow gravy to simmer for 3-5 minutes, stirring constantly, until thickened.

Do a taste test and season with a little salt and pepper to taste.

Remove cooked meatloaf from the oven and place onto a cooling rack.

Let set for 5 minutes before slicing and serving with gravy.

Serves 6-8



SALISBURY STEAK AND MUSHROOM GRAVY



Budgeting Tip: Stay away from the stores unless it is a planned trip.

1 lb. ground beef
1 egg
3 Tablespoons cracker crumbs
2 Tablespoons finely chopped onion
1/2 teaspoon salt
1/2 teaspoon pepper
1/4 teaspoon poultry seasoning
2 (4 oz.) cans sliced mushrooms with juice
3 Tablespoons margarine or butter
3 Tablespoons all purpose flour
3 cups milk
3 cubes beef bouillon

Serves 6

Mix the beef, egg, crumbs, onion, salt, pepper and poultry seasoning together in a large bowl. Use your hands to shape into 6 patties about 1 inch thick.

Place the patties into a large skillet over medium high heat and cook on both sides until browned and cooked through.

Transfer the patties to a plate and cover with a lid to keep warm.

Drain the grease out of the skillet.

Melt the margarine in the skillet and add the mushrooms, cooking over medium high heat for 2 minutes.

Sprinkle the flour over the mixture and mix until blended.

Stir in the milk and beef bullion cubes.

Turn heat to medium-low and cook stirring until the mixture starts to thicken.

Return the meat patties to the gravy and cook for about 10 minutes over low heat, stirring as needed.



SAUSAGE POT PIE



Budgeting Tip: Be wary of portion sized packaged meat. Often it costs more as you are paying for the tray and cling wrap and labour to buy that way. Often meat is cheaper when you purchase directly from a butcher.

**4 medium size potatoes
1 Tablespoon margarine or butter
1/4 cup Romano cheese
1/2 cup Gruyere cheese, grated.
1/4 cup half & half or cream
salt and pepper to taste
1 package puff pastry
1 lb. mini breakfast sausages**

Serves 4-6

Preheat oven to 350°F.
Grease 4-6 individual ramekins or tartlet pans.
Peel the potatoes, rinse and cut into cubes.
Place the potatoes into a saucepan and put just enough water to cover the potatoes.
Bring to a boil and cook for 10 minutes or until potatoes are tender.
Remove from heat. Drain the water.
Add the margarine, cheeses and milk and stir well to make a creamy consistency.
Taste and season with salt and pepper to taste. If needed add a little extra milk. Set aside.
While the potatoes are boiling, unwrap the puff pastry and let thaw.
Cut each puff pastry into fourths.
Grease four to six tartlet pans or ramekins with vegetable oil.
Place one section of puff pastry into each tartlet pan and pinch under and down the edges to fit the pans.
In a medium size frying pan, cook the sausages over medium heat until fully cooked.
Drain off any grease.
Divide and spoon the mashed potato mixture into each of the puff pastry lined pans.
Divide the cooked sausages among each pie and wedge them in slightly.
Place the individual dishes onto a baking sheet then put the baking sheet into the preheated oven.
Bake for 30-35 minutes or until the pastry is cooked and golden brown.
Remove from oven and serve hot.



SPAGHETTI SQUASH AND MEAT SAUCE



Budgeting Tip: Plan to buy staples like toilet paper when they are on sale. The price difference is substantial and this is an item you will always use so is easy to plan ahead on.

1 spaghetti squash
2 Tablespoons vegetable or olive oil

Meat Sauce

1 lb. ground beef
1 small onion, chopped
1-2 garlic cloves, minced
2 stalks celery, chopped
1 cup sliced fresh mushrooms
1 (14 1/2 oz.) can tomato sauce
1 Tablespoon mixed Italian herbs
2 dried bay leaves
salt
fresh ground black pepper

1/2 cup freshly shredded parmesan cheese

Serves 4

Spaghetti Squash

Preheat oven to 350 °F.

Line a baking sheet with parchment paper and grease lightly with oil.

Cut the spaghetti squash in half lengthwise and scoop out the seeds. Place spaghetti squash with cut sides down on the prepared baking sheet. Place into the preheated oven and bake 30 minutes or until a sharp knife can be inserted with only a little resistance.

Remove squash from oven.

Set aside to cool down enough to be easily handled. Using a large spoon, scoop the stringy pulp from the squash and place in a medium bowl. Cover the bowl with aluminum foil to keep the heat in.

Meat Sauce

While the squash is baking, make the meat sauce. Place the ground beef into a Dutch oven and cook until brown and no pink is showing. Drain any fat from the pan.

Add the onion, garlic, celery, and mushrooms.

Saute about 5-7 minutes until tender.

Add the tomato sauce. Stir to combine.

Stir in herbs and bay leaves. Do a taste test.

Season to taste with salt and pepper.

Bring sauce to a boil then reduce the heat and simmer, uncovered, for 15-20 minutes, stirring occasionally. Before serving, remove bay leaves. Serve with the spaghetti squash and sprinkle on freshly grated parmesan cheese.



POT PIE BISCUIT TOPPING



Food Tip: Always, always wash fresh fruits and vegetables before you eat them. Many people touch and handle food in the grocery stores and sometimes food is even dropped onto the floor then replaced.

1 3/4 cups all purpose flour
1 Tablespoon baking powder
1/2 teaspoon salt
1 teaspoon granulated sugar
1/2 cup margarine or butter, cut into small cubes
1 cup heavy cream
2 Tablespoons margarine or butter, melted
1/2 cup cheddar cheese, grated

Pot Pie Filling:

1/4 cup margarine or butter
1 medium onion, chopped
2 stalks celery, chopped
2 breasts or 6 chicken thighs, skinned and deboned and cut into cubes
1/2 cup all purpose flour
2 1/2 cups chicken broth
4 medium potatoes, peeled and cut into small 1-inch bite size pieces
2 carrots, sliced thin
2 cups frozen peas
Serves 6-8

Topping:

In a large mixing bowl, combine flour, baking powder, salt and sugar. Stir until well combined. Cut the margarine into the flour mixture using a pastry cutter or two knives. Continue cutting until the dough forms a coarse meal consistency. Fold in the cream and mix until just combined. Do not overmix.

Form the dough into a ball and cover with plastic wrap.

Set dough aside until ready to use.

Preheat oven to 375°F.

Grease a 9x13 inch baking dish.

Pour in the pot pie filling. (see below)

Unwrap the dough and gently pat or roll it into a rectangle.

Cut the dough into long strips. You can then arrange them on top of your filling. Paint the top of the dough with the melted butter, using a pastry brush.

Place into the preheated oven. Bake until biscuits are nice and brown, about 25 minutes.

Remove from oven and sprinkle top with cheddar cheese. Transfer the pot pie back to the oven and bake for another 15 minutes.

Pot Pie Filling

In large dutch oven, heat the margarine and saute the onion and celery until tender. Add chicken; and cook until done. While still over medium high heat, whisk in flour, stir constantly for about 3 minutes to make a rue. Remove from heat, and add broth. Stir constantly with whisk. Add potatoes, carrots, and peas and stir gently to combine. Transfer to the prepared casserole dish.



STUFFED ZUCCHINI



Budgeting Tip Use the rainchecks or IOU's offered by the stores.
It is a slip of paper that grants you the sale price once the item's back in stock regardless if the promotion is still on or not.

2 medium sized zucchini, halved lengthwise
1 Tablespoon vegetable or olive oil
1 chicken breast, thinly chopped
1/2 medium onion, diced
1/2 cup red pepper, chopped
1 cup mushrooms sliced
1/2 teaspoon fresh ground pepper
3/4 cup mozzarella cheese, grated

Serves 2-4

Preheat oven to 475°F.

Line a baking sheet with aluminum foil.

Wash the zucchini. Cut in halves lengthwise and scoop out the centers to form boats.

Leave a 1/4 inch wide shell.

Roughly chop the centers and set aside.

Arrange zucchini boats on the baking sheet with the open cut side facing down and place into the preheated oven.

Bake for 15 minutes, Remove from oven.

While the zucchini boats are cooking heat oil in a medium skillet over medium-high heat.

Add onion and cook until tender. Add the chicken and cook, stirring often for 5 minutes.

Add chopped scooped zucchini, bell pepper and mushrooms and cook until vegetables are just softened.

Remove from heat and allow to cool slightly.

Stir in the cheese, and season with salt and pepper.

Turn over zucchini boats cut side up and fill with the vegetable mixture.

Place back into the oven and bake about 15 minutes until the tops are golden brown.



BAKED BUFFALO CHICKEN WINGS



Budgeting Tip: Did you know that consumer reports found that two pounds of carrots cost \$1.29, compared to \$7.16 for the same amount of precut carrot sticks!

1 lb. chicken wings
1 teaspoon cayenne pepper
1 teaspoon crushed red pepper flakes
1 Tablespoon salt
1 Tablespoon margarine or butter
1/2 cup of your favorite hot sauce

Serves 2

Preheat oven to Broil 500°F.

Fill a large saucepan half way with water and then add the chicken wings, cayenne pepper, red pepper flakes and salt.

Bring to a boil and then let cook for 15 minutes.

Line a baking sheet with aluminum foil and grease the foil.

Transfer the boiled wings to it in a single layer.

Broil the wings for 15 to 20 minutes on each side, depending on how crispy you like them.

While wings are cooking, combine the margarine and hot sauce in a small saucepan and melt over medium heat.

Once wings are baked place them into a large bowl. Drizzle on the hot sauce and toss to coat. Serve with your favorite dipping sauces.



BAKED CHICKEN DRUMSTICKS



Budgeting Tip: If you can save money by having a 'store card' then be sure to get one. They are free and offer savings.

6 chicken drumsticks
2 Tablespoons vegetable or olive oil
1 teaspoon garlic powder
1 teaspoon pepper
1 teaspoon salt

Serves 2-3

Preheat oven to 375°F.

Line a 9 x 13 inch pan with parchment paper, and spread the oil on the bottom.

Place the drumsticks onto the baking pan. Leave space between so they can brown.

Sprinkle with half of the garlic powder, salt, and pepper. Bake for 30 minutes.

Turn the drumsticks and season a little more with salt, pepper and garlic powder

Bake 30 more minutes until the meat is done.

When cooked, a meat thermometer should read 165°F. stuck into the thickest part.



BAKED CHICKEN PIECES



Budgeting Tip: Take it back if it is bad!
Return bad food items for credit or replacement.
Most stores will gladly oblige.

1 Tablespoon vegetable or olive oil for greasing
2 cups milk
1 1/2 teaspoons margarine or butter, melted
1 teaspoon garlic salt
1 teaspoon chili powder
1 teaspoon onion powder
8 -10 chicken pieces, rinsed and patted dry
3/4 cup fine bread crumbs
1 teaspoon Italian seasoning
1 teaspoon paprika

Serves 4-6

Preheat oven to 450°F.

Line a baking sheet with aluminium foil and lightly grease with oil. Set aside.

In a medium size bowl, combine milk, margarine, garlic salt, chili powder and onion powder. Mix until well combined.

Immerse the chicken pieces in the milk mixture and set aside.

In a resealable plastic bag, combine the breadcrumbs, Italian seasoning and paprika.

Shake to mix.

Working in batches, add the chicken pieces to the bag with the bread crumb coating. Shake well to coat chicken.

Place each piece of coated chicken onto the prepared baking sheet single layer and place into the preheated oven.

Bake chicken for 15 minutes. Open the oven door and flip chicken pieces over so you will brown both sides. Continue baking for another 15-20 minutes, or until chicken is cooked through and the juices run clear.

When cooked, a meat thermometer should read 165°F. stuck into the thickest part.

Transfer chicken to a serving platter and allow to sit for 5 minutes before serving.



BAKED HONEY CHICKEN WINGS



Shopping Tip: Use a scale when you are buying items that are sold by the pound or kilo. That way you will avoid surprises at the check-out and get an exact amount of what the item is going to cost when you weigh it.

1 large white onion, chopped
1/2 cup honey
1/2 cup brown sugar
1/4 cup soy sauce
1/4 cup butter
2 teaspoons mustard powder
1/2 teaspoons garlic, minced
1 Tablespoon sesame seeds
5 pounds chicken wings

Serves 6-8

Place the onion, honey, brown sugar, soy sauce, butter, mustard powder, garlic and sesame seeds into a saucepan. Stir to combine and heat over medium heat. Cook for about 5 minutes until hot. Shut off.

Line a shallow baking dish with aluminum foil and grease lightly with oil.

Rinse the wings in cold water and pat dry with paper towels.

Spread chicken wings in an even layer into a shallow baking dish and pour the sauce over the wings. Cover the dish with plastic wrap.

Marinate the wings in refrigerator for a minimum of one hour to overnight.

When you are ready to cook them, preheat oven to 350°F.

Place the wings into the preheated oven and bake for about 90 minutes, flipping occasionally, until no longer pink at the bone and the juices run clear.

When cooked, a meat thermometer should read 165°F. stuck into the thickest part.



BREADED CHICKEN THIGHS



Budgeting Tip: Buy your cold cuts from the deli instead of pre-packaged. It is generally less money and you will also be throwing less packaging into the landfill.

10 boneless skinless chicken thighs
1 egg
1/4 cup milk
3/4 cup ground oat flakes
1/4 cup parmesan cheese, grated
1/2 teaspoon paprika
1/4 teaspoon oregano
1/4 teaspoon onion powder
1/4 teaspoon thyme
1/4 teaspoon ground black pepper
1/2 teaspoon salt

Serves 6-10

Preheat oven to 350°F.

Lightly grease a baking tray or line with parchment paper.

Rinse the chicken in cold water and pat dry with paper towels.

Whisk milk and egg into a separate bowl.

In a food processor, grind the oat flakes.

Transfer the ground oats to a mixing bowl and stir in the parmesan cheese, paprika, oregano, onion powder, thyme, pepper and salt.

Dip each chicken thigh in the egg/milk mixture and then into the dry mixture.

Use your fingertips to press the dry coating down on the thighs.

Place each thigh onto baking tray leaving a little space between each and bake for 30 minutes or until chicken juices run clear.

When cooked, a meat thermometer should read 165°F. stuck into the thickest part.



CHICKEN AND LENTIL STEW



**Shopping Tip: Watch at the cash register as your items are rung through.
Errors can be made with scanning and checkers can make mistakes.
Check your receipts carefully.**

**1 cup whole lentils (green or red)
1 Tablespoon vegetable or olive oil
1 small onion, finely chopped
2 garlic cloves, minced
1 medium sized red bell pepper, chopped
1/4 teaspoon dried basil
1/4 teaspoon dried oregano
1/8 teaspoon fresh ground black pepper
1/4 teaspoon salt
1 lb. boneless, skinless chicken breast, cut into bite size cubes
1 (14 1/2 oz.) can diced tomatoes, with juices
2 Tablespoons tomato paste
3/4 cup chicken stock**

Serves 4-6



Put the lentils into a sauce pan. Rinse under running water and drain the rinsing water out. Add 2 1/2 cups of unsalted water. (Do not use salt as it toughens the lentils as they cook) Bring to a boil, and cook for 20 to 30 minutes until tender. Stir occasionally. Shut off and set aside. Heat the oil in a Dutch oven or deep side skillet set over medium heat. Add onion and sauté for a few minutes until soft and transparent. Add garlic and sauté for one minute. Add red bell pepper and cook another 2 minutes. Reduce heat to medium-low and add basil, oregano, pepper, and salt. Add chicken pieces and allow to cook for several minutes until the chicken is cooked through and no pink shows. Add the diced tomatoes and tomato paste. Stir in to combine. Cook another 5 minutes. Add cooked lentils, and chicken stock. Gently stir to combine. Increase the heat to high and get the stew to almost a boil, then turn right down to low and cook, covered, for 7 to 10 minutes. This stew goes very well served with rice.

CHICKEN AND MUSHROOM QUICHE



Budgeting Tip: Pack leftovers for your lunch and avoid restaurant lunches.

Homemade Pie Shell (1 - 9 inch crust)

3/4 cups all purpose flour
1/2 teaspoon salt
1/3 cup shortening or margarine
3-4 Tablespoons cold water

Quiche Filling

5 eggs
1 Tablespoon vegetable or olive oil
1 chicken breast, deboned and skinned, cut into small pieces
2 cups baby button mushrooms
1/4 cup white onion, finely chopped
1 cup shredded sharp white cheddar cheese, divided
1 cup milk
1/2 teaspoon salt
1/2 teaspoon pepper

Serves 6-8



Preheat oven to 375°F.

Measure flour into a mixing bowl. Add salt, and shortening. Using a pastry cutter cut in until you have a coarse meal consistency. Sprinkle with cold water one tablespoon at a time. Mix lightly with a fork until the dough clings together and cleans easily from the bowl. Form a flattened ball with the pastry. Roll out on a lightly floured flat surface to a disk one inch larger than the pie plate. Transfer to the pie plate, being careful not to stretch the pastry. Fold the edges down and pinch flute an edge around the crust. Place the pie crust to chill in freezer for 15 minutes.

In medium bowl, whisk eggs together. Remove crust from the freezer and use a pastry brush to paint a little of the egg mixture over entire crust. This will seal the crust slightly and keeps the crust flaky once the filling is added. Poke a few holes in the crust with a fork. Bake for 10 minutes or until light brown, remove to wire cooling rack. Set the remainder of the eggs aside for the moment. While crust is baking, heat oil in a large skillet over medium heat. Add the the chicken pieces and cook until no pink shows. Add mushrooms, and onion. Cook until tender. Use a slotted spoon to transfer chicken and mushrooms and onions to a plate lined with paper towels to absorb any liquid. In the bottom of the crust, sprinkle half of the cheese. Pour in the chicken mushroom filling. Add milk, salt and pepper and remaining cheese to the beaten eggs and whisk until combined. Pour milk mixture into the crust and place into the oven to bake for 35 minutes or until knife comes out clean. Remove to a cooling rack and let sit for 15 minutes to set before you cut and serve.

CHICKEN CABBAGE SOUP



Budgeting Tip: November and December are the best months to save on certain groceries. More deals are offered at this time of year so if there are things you always use and can stock up on you should do so.

1 Tablespoon margarine or butter
2 chicken breasts
8 cups chicken broth
1 bay leaf
1 small head cabbage, shredded
2 leeks, sliced thin
3 carrots, peeled and sliced
1 Tablespoon sweet chili sauce
salt and pepper to taste

Serves 6-8

Place the margarine, chicken breasts, broth and bay leaf in a soup pot or Dutch oven. Bring to a boil, then turn down and let simmer for about 20 minutes until chicken is cooked through. Remove the chicken breasts from the broth onto a plate and set aside to cool.

Add the shredded cabbage, leeks and carrots to the pot and simmer them for 20 minutes, or until tender.

Meanwhile, pull the skin off the chicken, and remove any bones, discarding both. Shred the chicken and return it back into the soup pot. Add chili sauce, salt and pepper. Bring the soup to a boil then turn down and let simmer for 30 minutes. Do a taste test and add more salt and pepper if needed.

The soup should be thick like a stew. Serve hot.



COLORFUL CHICKEN NOODLE SOUP



**Budgeting Tip: Buy frozen produce when fresh is too pricy.
Often frozen fruits and vegetables are good prices and still carry
nutritional value as opposed to canned items.**

**1 Tablespoon margarine or butter
2 teaspoons vegetable or olive oil
1 small onion, finely chopped
1 garlic clove, minced
1 stalk celery, chopped fine
1 chicken breast, cut into small pieces
1 large carrot, thinly sliced in rounds
8 cups chicken broth
a few sprigs of fresh parsley, cut into pieces
4 oz. long noodles which are very fun to eat but
you can choose a short noodle if you prefer
salt & pepper to taste**

Serves 6-8

Place the margarine and oil in a large soup pot over medium heat.
Add onion and cook until tender.
Add garlic and celery and cook 2 minutes longer.
Add chicken and cook until browned.
Add the chicken broth and parsley. Turn temperature to high and bring to a boil.
Add the noodles and cook for 20-25 minutes or until noodles are soft. Stir occasionally.
Taste and season with salt and pepper to suit.
Shut off.
Serve hot.



CHICKEN DRUMSTICKS WITH BARBECUE SAUCE



Budgeting Tip: Have a food budget and stick to it!

6 chicken drumsticks
salt and pepper
1/4 cup steak sauce
1/4 cup spicy bbq sauce
2 Tablespoons honey
1/2 teaspoon lemon juice
1/2 teaspoon cumin
1/2 teaspoon oregano
1/2 teaspoon minced garlic

Serves 3-4

Preheat oven to 375°F.

Line the bottom of a grill pan with aluminum foil and grease with a little oil.

Rinse the drumsticks in cold water and pat dry with a paper towel.

Rub the drumsticks with salt and pepper and place onto the grill pan.

In a small bowl, mix the steak sauce, BBQ sauce, honey, lemon juice, cumin, oregano and minced garlic.

Brush sauce all over chicken, place chicken in preheated oven.

For the first 30 minutes continue brushing sauce on chicken after about every 10 minutes.

Turn the drumsticks for even browning.

Bake for another 10-20 minutes, or until chicken juices run clean.

When cooked, a meat thermometer should read 165°F. stuck into the thickest part.

Serve.



CHICKEN PASTA CASSEROLE



Budgeting Tip: Add up the costs as you place items in your shopping cart. If you add up the costs as you are shopping you can make choices based on your budget amount and if necessary put some items back onto the shelves.

2 Tablespoons vegetable or olive oil
1 small onion, chopped
2 garlic cloves, minced
8 oz. fresh mushrooms, sliced
2 chicken breasts
16 oz. penne pasta
1 1/2 cups ricotta cheese
2 cups mozzarella cheese, grated, divided
1/4 cup parmesan cheese, grated
1 teaspoon seasoning
salt and pepper to taste

Serves 3-4

Preheat oven to 400°F.

Grease a 9x13 inch baking dish and set aside.

Heat the oil in a skillet over medium heat and saute the chopped onions until tender.

Add the garlic and cook one minute.

Add the mushrooms and continue to saute until mushrooms begin to soften, about 4 minutes longer.

Transfer the cooked vegetables to a bowl.

Place the chicken breasts into the frying pan and brown the outsides on medium high heat, then turn to medium low, cover with a lid and let the chicken breasts cook until no longer pink inside.

Meanwhile, put the pasta in a large pot of boiling water and cook until el dente. (still firm to the bite) Drain well and return to the pot and stir in the ricotta cheese and one cup of the mozzarella cheese.

Stir in the cooked mushrooms and onions.

Do a taste test and season with salt and pepper to your taste.

Pour all into the prepared baking dish.

Spread the remaining mozzarella and parmesan cheeses on top.

Nudge the cooked chicken breasts into the pasta.

Sprinkle a little seasoning on top.

Place in the oven and bake, uncovered for 15-20 minutes, until bubbling and browned on top.



CHICKEN WINGS



Budgeting Tip: You can wash your plastic zippered bags out, dry them on a rack and reuse them several times. This adds up to a big savings.

3 lbs. chicken wings
1 teaspoon thyme
1 teaspoon salt
1 Tablespoon onion powder
1 Tablespoon garlic powder
1 teaspoon paprika
1 teaspoon pepper
1/2 teaspoon cayenne pepper
1 teaspoon chicken bouillon powder

Serves 4-6

Preheat oven to 425°F.

Line a baking pan with aluminum foil and grease the foil lightly.

Wash chicken wings in cold water then pat dry with a paper towel.

Place the chicken in a large bowl.

Stir all the spices together in a bowl .

Rub all the chicken pieces with the spices and place on the baking sheet in a single layer.

then drizzle with vegetable oil

Arrange the chicken wings in a single layer.

Bake about 45-50 minutes until cooked through and skin is crispy.

Flip the wings half way through the cooking time so they will be crispy on both sides.

Remove and serve with your favorite chicken wing sauce.



CRISPY OVEN BAKED CHICKEN WINGS



Budgeting Tip: Determine the budget recipes that your family likes to eat and plan to have those food items either in your pantry or on your shopping list. This will help you avoid fast food or impulse buying.

8 chicken wings
1 1/2 cups crushed cornflakes
1/2 cup all purpose flour
1/2 teaspoon salt
1/2 teaspoon paprika
2 eggs
2 Tablespoons margarine or butter

(Make as many wings as you need, and just adjust the cornflakes, egg and flour portions)

Serves 4

Preheat the oven to 425°F.

Line a baking sheet with parchment paper.

Put the cornflakes into a ziploc bag and crush them with a rolling pin.

Measure the flour into a bowl and season with salt and paprika.

In a medium sized bowl, beat the eggs until foamy.

Pour half of the cornflake crumbs into a shallow dish (add more as you need to)

Rinse the chicken wings in cold water and pat dry with paper towels.

One by one, dredge the wings in the flour.

Next dip in the beaten eggs. Shake off excess.

Place each wing into the cornflake crumbs, pressing the crumbs onto the chicken on all sides, to coat well.

Gently shake off any excess.

Place the cornflake coated wings onto the prepared baking sheet in a single layer. Leave a little space between each wing. Place into the preheated oven and bake for 40-45 minutes. Flip wings half way through the baking time.

When done, turn on broiler.

Drizzle a little margarine or butter on each wing and broil for about 2 minutes each side.

Keep a close eye so you do not burn them in this final crisping process.



FRIED CHICKEN DRUMSTICKS



Cooking Tip: Hold each drumstick with the tongs just below the oil's surface before releasing it.

This seals the exterior of the drumstick and stops it from sticking to the pot.

**6 chicken drumsticks
1/2 cup milk
1 Tablespoon margarine or butter
1 teaspoon poultry seasoning
2 eggs, beaten
1 cup all purpose flour
1 teaspoon cayenne pepper
1 teaspoon paprika
1 teaspoon salt**

2-4 cups vegetable oil for deep frying

Serves 3-6

Rinse the drumsticks in cold water and dry off well with paper towels.

Put the milk, margarine and poultry seasoning into a sauce pan and over medium heat.

Choose a sauce pan that is large enough to hold the 6 chicken drumsticks.

Place the drumsticks into the pot and add just enough water to the milk mixture to cover the drumsticks. Boiling in the milk and seasonings will give the drumsticks better flavor.

Cook for about 10 minutes or until the meat is cooked through and no red shows. Shut off. Transfer the boiled drumsticks to a plate lined with paper towels. Discard the liquid you boiled the chicken in.

Beat the eggs and put them in a medium size bowl.

Combine flour, cayenne pepper, paprika and salt and put into a shallow dish.

Take each drumstick, dredge first in the flour mixture, then the beaten eggs, then once again in the flour mixture.

In a large heavy bottom saucepan or deep fryer, heat oil on medium heat until it reaches 350°F. The amount of oil you use will depend on the size of the pot. You need the oil to be at least 2 inches deep.

Using tongs, carefully place each coated drumstick into the hot oil. If the pot is large enough cook at the same time otherwise cook in batches if necessary. Don't overcrowd.

When the outside crust is golden brown remove with tongs and transfer to a plate line with paper towels to drain excess oil before serving.



GLAZED CHICKEN WINGS



**Budgeting Tip: Avoid spending money on canned sodas.
This will help you budget and is also a good
step in improving overall health.**

3 lbs. chicken wings

2 Tablespoons vegetable or olive oil

1/2 cup soy sauce

2 Tablespoons ketchup

1 cup honey

1 garlic clove, minced

1/2 teaspoon salt

1/2 teaspoon ground black pepper

Serves 4-6

Rinse the chicken in cold water and dry with paper towels.

Mix the oil, soy sauce, ketchup, honey, garlic, salt and pepper and pour over the chicken.

Let sit in fridge for an hour, or overnight if possible.

Preheat oven to 375°F.

Line a baking dish with aluminum foil and grease with a little oil.

Place the wings into the prepared dish and bake for about 30 minutes or until cooked through and the glaze is caramelized.



HEARTY TURKEY CHILI



Budgeting Tip: Make your own cleaning products. Vinegar is inexpensive and can be used for washing fruits and vegetables as well for a household cleaning product.

1 Tablespoon vegetable or olive oil
1 cup chopped onions
2 cloves garlic, minced
1 cup chopped green bell pepper
2 lbs. ground turkey
2 (14 1/2 ounce) cans tomatoes, cut into bite-size pieces
1 (12 oz.) bottle chili sauce
1 teaspoon chili powder (or more to suit)
1 teaspoon lemon pepper seasoning
1 teaspoon dried basil leaves, crushed
1/2 teaspoon dried thyme leaves, crushed
1/8 to 1/4 teaspoon hot pepper sauce
2 (15 1/2 oz.) cans kidney beans, drained

Serve with:
shredded cheddar cheese
sour cream

Serves 6-8

In a large pot, or Dutch oven, heat the oil over medium heat.

Add the onions and sauté until tender.

Add the garlic, cook one minute.

Add the green peppers and cook 2 minutes.

Add the ground turkey and cook until lightly browned and cooked through.

Add tomatoes, chili sauce, chili powder, lemon pepper, basil, thyme and hot pepper sauce.

Bring to a boil over high heat, stirring to combine.

Once it boils, turn down to low and cover.

Let simmer for 30 minutes.

Add kidney beans; simmer an additional 30 minutes.

Optional but delicious served with shredded cheddar cheese and sour cream.



HOMEMADE CHICKEN POT PIE



Budgeting Tip: Keep a list of what leftovers you have put into the freezer. It is very easy to forget what is in all those containers. Use your freezer food as part of your menu planning.

Pie Crust

2 1/2 cups all purpose flour
1 cup shortening or butter, cold & cut into 1/2 inch cubes
1 teaspoon salt
6 to 8 Tablespoons ice water

Chicken Pie Filling

2 Tablespoons margarine or butter
1 small white onion, chopped
1 garlic clove, minced
1 cup chicken stock or broth
1 large potato, peeled, washed and cubed
2 medium sized carrots, peeled and sliced
12 mushrooms, washed and quartered
2 stalks of celery, chopped
1 small stalk of broccoli, chopped
2 lbs. cooked chicken, cut into bite size pieces
salt and pepper

Gravy

1/3 cup margarine, 1/3 cup all purpose flour,
2 cups chicken stock, 1 cup cream

Pie Crust

Add flour, shortening and salt, into a mixer. Mix this slowly until crumbly. Make sure not to over-mix you should see shortening still in the mix. Adding water a tablespoon at a time, continue to mix slowly. Your dough will be ready when you can grab some dough and make a ball out of it. Taking the dough out of the bowl press and form a ball of dough, wrap up and refrigerate for an hour. Meanwhile prepare the filling and gravy.

Chicken Pie Filling

In a large pan, melt margarine on medium high heat. Add onions and cook a few minutes until tender. Add garlic and cook one minute longer. Add chicken stock, potatoes, carrots, mushrooms, celery, broccoli and chicken pieces. Bring to a boil, reduce heat, cover the pot and cook for 5 minutes. Stir occasionally. Transfer to a 9x13 inch baking dish and set aside.

Gravy

Using the same large pan on medium high heat, melt **1/3 cup margarine**, stir in **1/3 cup flour**. Stir constantly until lightly browned. Add **2 cups chicken stock** and **1 cup cream** and whisk until well combined, bring to a boil. Reduce heat and let simmer until gravy starts to thicken, about 5-10 minutes. Taste and add salt and pepper to your taste. Pour the gravy over the chicken pie filling and stir gently to combine.

Preheat oven to 400°F.

Remove dough from fridge. Roll out to make a lid big enough to cover the pan. Flute edges. Poke the top with several vent holes.

Place into the preheated oven and bake 30-35 minutes until golden brown and crispy.

Serves 6



OVEN BAKED CHICKEN THIGHS



Budgeting Tip: Don't try to make every single change in learning to eat on budget in the first week. You may become overwhelmed and frustrated. Rather implement a plan that you will carry out over the next few months.

Marinade

1/4 cups vegetable or olive oil
2 teaspoons garlic powder
1 Tablespoon lime juice
1/2 teaspoon ground ginger
1/2 teaspoon salt
1 Tablespoon paprika

5-6 chicken thighs, skin on and bone in

Serves 4-6

Stir the oil, garlic powder, lime juice, ginger, salt and paprika together and pour into a container with a lid or a zip-loc bag.

Rinse the chicken in cold water and pat dry with paper towels.

Place the chicken thighs into the marinade and toss once in awhile. You want to make sure that all sides get coated.

Place into the refrigerator for one hour or longer. When you are ready to bake the thighs, preheat the oven to 425°F.

Line a baking sheet with aluminum foil, and grease with a little oil.

Place the chicken thighs onto the baking sheet leaving at least one inch of space between them. Place into the preheated oven and bake for 35-45 minutes, or until the skin is crispy and the juices run clear. Use a sharp small knife to check to see if done.

When cooked, a meat thermometer should read 165°F. stuck into the thickest part.



RED HOT CHICKEN WINGS



Budgeting Tip: If you enjoy eating wings, buy them in bulk, cook what you need for your recipe and freeze the rest of the wings in portioned packages for another cooking occasion. Label freezer packages.

2 1/2 lbs. chicken wings
salt and pepper to season
3/4 cup red hot sauce
1/3 cup margarine or butter

Serves 2-4

Preheat the oven to 500°F.

Line a baking sheet with aluminum foil and lightly grease with vegetable or olive oil.

Rinse the wings in cold water and dry with paper towels.

Lightly season the wings with salt and pepper. Place the wings onto the prepared baking sheet, single layer and leaving a little space between each one.

Place onto the lowest rack in the oven and bake for 20 to 25 minutes, or until cooked through and crispy.

Turn the wings over at least once.

Once the wings are cooked through, if you want them to be more crispy, move the pan up to a higher rack for a couple of minutes, but watch them very carefully so you do not burn them.

Remove from the oven and transfer the wings to a bowl.

Stir together the red hot sauce and margarine in a small sauce pan and heat the sauce, stirring. Drizzle the sauce over the wings and toss to coat. Serve with extra hot sauce for dipping if desired.



ROAST CHICKEN



Cooking Tip: Use the chicken drippings to make gravy. After your meal, strip the carcass and use for soup stock.

Portion leftover meat for sandwiches or to use in other recipes.

1 (5 -6 lb.) roasting chickens
1 Tablespoon vegetable or olive oil, more if needed
2 teaspoons seasoning salt
2 teaspoons paprika
1 teaspoon garlic powder
2 teaspoons dried thyme
1 teaspoon dried Italian seasoning
1/2 teaspoon black pepper
1/2 cup margarine or butter, melted

Serves 6-8

Preheat the oven to 350°F.

Put 1/2 inch of water into a roasting pan that has a fitting rack.

Remove any innards that may be in the chicken.

If there is a large amount of fat deposits at the cavity openings, pull some of it off and discard.

Rinse chicken and cavity with cold water, pat dry with paper towels.

Rub the outside of chicken well with oil.

Sprinkle with seasoning salt inside and out.

Place on the rack in the roasting pan, breast side up.

Sprinkle rest of spices and herbs evenly on outside of chicken.

Tie legs together if desired.

Lightly tent with aluminum foil.

Roast, for about 2 hours or until done. Cook for about 20 minutes per pound and baste every 30 minutes with melted margarine or butter.

Cook the last 30 minutes uncovered to brown the top.

Once the roasting chicken produces some juices, you can also baste with the juices, but start with the butter.

Check for doneness with a meat thermometer.

When cooked, a meat thermometer should read 165°F. stuck into the thickest part.

Let chicken rest for about 15-20 minutes before carving.



SAUCY CHICKEN WINGS



Shopping Tip: just because an item is in a flyer, it does not mean it is on sale. Flyers are used to entice you into the store so be sure to read and watch what you are buying.

20 chicken wings, split and tips discarded

Sauce

1 cup margarine or butter
6 Tablespoons red hot sauce
6 Tablespoons barbecue sauce
2 Tablespoons brown sugar
2 Tablespoons olive oil
3/4 teaspoon garlic powder
3/4 teaspoon Worcestershire sauce
3/4 teaspoon chili powder
1/2 teaspoon cayenne powder
1/8 teaspoon cumin

Serves 4-6

Preheat the oven to 400°F.

Line a baking sheet with aluminum foil and grease with a little oil. Set aside.

Rinse the wings in cold water.

Place the wings into a large pot and put enough water to cover. Bring to a boil and cook for 15 minutes.

Drain the water from the wings and transfer the wings onto the prepared baking sheet.

Bake for 20 minutes or until cooked through.

While the wings are baking, make the sauce.

Place the margarine into a saucepan and melt over low heat.

Stir in the remaining sauce ingredients, bring to a boil and then turn down and simmer for 5 minutes.

Remove the wings from the oven and use tongs to transfer the cooked wings into a large metal or glass bowl. Pour the sauce over and gently stir to coat evenly.

Use the tongs to place the wings back onto the baking sheet. Spoon any remaining sauce onto the wings.

Place into the oven again and cook for another 10 minutes.

Transfer off the baking dish to a serving bowl and be sure to include any of the delicious sauce that is on the baking sheet.



CHICKEN RISOTTO



Shopping Tip: END of ISLE display items are not always on sale.
Many times they are placed there to entice or for convenience.
Know your prices and shop accordingly.

1/2 cup vegetable or olive oil, divided
2 small sweet onions, diced
10 mushrooms, sliced
1 small zucchini, cut into pieces
4 asparagus stalks, cut into 1 inch pieces
1 cup of either Madeira wine, vermouth or sherry.
9 -10 cups chicken stock
3 cups arborio rice
2 cups chopped cooked chicken
2 Tablespoons margarine or butter
salt and pepper to taste

Serves 8-10

In a large cast iron skillet or heavy saucepan, over medium, heat 1/4 cup of oil.

Add onions and cook until softened and golden.

Add mushrooms, zucchini and asparagus pieces and cook until softened.

De-glaze the pan by adding wine or substitute.

Use a spatula to scrape up the brown bits from the bottom of the pan. Over medium-high heat, cook to the liquid reduces by half.

While you wait, in another medium pot, bring the stock to simmer and keep on stove over low heat. Add 1 cup of stock to vegetable mixture and cook over medium until reduce and thickened.

Set aside.

Using a new heavy saucepan, heat remaining 1/4 cup oil over medium.

Pour in rice, and stir to coat (about 2-3 minutes) A large spoonful at a time, add the simmering stock.

Stir after each spoonful and let most of the liquid absorb into rice, but not dry out, before adding each new spoonful.

Reserve 1/4 cup of stock.

Taste rice, and if it is tender to bite, but still a tiny bit firm in the center (20 minutes or so), mix in the cooked chicken and heat for 1 minute.

Take off the heat, and add margarine, onion mixture, and the rest of the stock, stirring it all in. Taste, and season with salt and pepper to your liking.



CHEESY POTATO SHEPHERD'S PIE



Budgeting Tip: Cheaper cuts of meat can be cooked slowly or marinated to tenderize and enhance the flavor. Lower fat meats are healthier. Whether you buy medium or regular ground beef, drain off the fat.

4 large russet potatoes
1 1/2 cups shredded cheddar cheese, divided
1 Tablespoon margarine or butter
salt and pepper to taste
1 Tablespoon vegetable or olive oil
1/2 cup chopped onion
1/2 cup chopped celery
1 lb. ground beef
1 (10.5 oz.) can condensed vegetable soup
1/2 teaspoon dried thyme

Serves 4-6

Preheat oven to 350°F.

Lightly grease a 2 quart baking dish.

Peel, rinse and cut the potatoes into cubes.

Put just enough water to cover the potatoes in the pot, bring to a boil and cook until potatoes are tender. Drain and mash the potatoes. Add margarine and one cup of the cheddar cheese to the mashed potatoes and stir in. Do a taste test and add salt and pepper to taste.

Heat the oil in a large skillet over medium-high heat. Add the onions and celery and cook for a few minutes until tender.

Add the ground beef, and cook until the juices run clear and no pink shows.

Break the ground beef to a crumble texture as it cooks. Scoop off any fat.

Stir the can of soup and thyme into the mixture.

Pour the mixture into the prepared baking dish.

Spoon the mashed potato mixture on top.

Place into the preheated oven and bake for 20 minutes.

Sprinkle the remaining 1/2 cup shredded cheese on top and bake 5 minutes more, or until cheese has melted.



SWEET CHICKEN MEATBALLS



Budgeting Tip: Make a double size recipe and freeze extras in portions for a later time.

1 1/4 lbs. ground chicken
1 small onion, finely chopped
1/2 cup breadcrumbs
1/3 cup sweet chili sauce
1/2 cup freshly grated parmesan cheese
1/2 red sweet pepper, finely chopped
1/2 sweet yellow pepper, finely chopped
1 (454g) can diced tomatoes

(Makes about 30 meatballs)

Place all the ingredients into a large mixing except red and yellow peppers and canned tomatoes.

Stir together, using a wooden spoon.

Cover with plastic wrap and place into the refrigerator for an hour.

Form 2 inch balls using your hands. If the mixture is too dry, then add a bit more sweet chili sauce.

If it is too wet then add a bit more bread crumbs.

Place the meatballs onto a plate as you make them.

Lightly oil a and heat a large frying pan over medium heat. Add the meatballs and cook, turning occasionally until cooked through.

Remove meatballs into a bowl.

Add the red and yellow peppers to the frying pan and cook for a few minutes until tender. Add the diced tomatoes and simmer for 5 minutes.

Return the meatballs to the frying pan, bring to a boil then turn down and let simmer for 5 minutes.

Serve with freshly grated parmesan cheese if desired.



TURKEY SCHNITZEL



**Budgeting Tip: Avoid buying frozen dinners or prepared entrees.
Get in the habit of finding easy recipes that are economical and delicious.**

1 egg
1/2 cup milk
5 Tablespoons all purpose flour, divided
2 Tablespoons parmesan cheese, grated
1/2 teaspoon salt
1/4 teaspoon black pepper
1/8 teaspoon nutmeg
1 Tablespoon vegetable or olive oil to coat the pan
1 Tablespoon margarine or butter
1 lb. ground turkey, or turkey breast cutlets
2 Tablespoons fresh lemon juice (optional)
1/4 cup chicken or beef broth (optional)
1 Tablespoon fresh dill chopped + additional for garnish
*optional chives for garnish

Serves 2-4



Preheat oven to 200°F.

Place a heat proof serving platter into the warm oven to warm it up.

In a shallow dish beat together the egg and milk with a fork.

Add 2 tablespoons of flour, the parmesan cheese, salt, pepper and nutmeg, and mix well.

Coat a large non-stick skillet, using a pastry brush with 1 tablespoon oil add 1 teaspoon margarine. Place over medium heat until the oil and margarine sizzles.

Put remaining 3 tablespoons flour in plastic bag. Form the ground turkey into patties, or cut the turkey cutlets into rounds.

Add 2 turkey slices at a time to bag and shake to coat.

Dip into milk mixture, turning to coat and letting excess mixture drip off.

Add coated turkey to skillet and cook about 3 minutes per side or until the turkey is golden brown and no longer pink in center.

Transfer each cooked piece of turkey to the warm platter and keep warm in the preheated oven.

Repeat until all the turkey is cooked.

After all the turkey is cooked, add the lemon juice and broth to the skillet you used to cook the turkey in. Bring to a boil for 1 to 2 minutes, stirring constantly. Stir in the fresh dill.

Pour over the turkey. Garnish the serving platter with fresh dill and chives.



VEGETABLE SOUP WITH CHICKEN

Budgeting Tip: Go through your refrigerator at least once a week and use random items to make soups and crock pot meals.

2 Tablespoons vegetable or olive oil
1 medium onion, diced
1 lb. boneless chicken breasts, cut into small pieces
2 celery sticks, sliced thin
8 cups chicken broth
2 medium size potatoes, peeled, washed and cut into small cubes
2 carrots, peeled and sliced into rounds
salt and pepper

Serves 4-6

Heat the oil in a soup pot set over medium heat. Add the onion and sauté until tender, about 5 minutes.

Add the chicken pieces and sauté until browned and cooked through.

Add celery and sauté for 5 minutes, until transparent.

Pour in the chicken stock and bring to a boil.

Add the potatoes and carrots.

Return to a boil and then reduce heat to a simmer.

Allow soup to cook for 20 minutes, until potatoes are tender.

Season to taste with salt and pepper.



BREADED FISH BURGER



Budgeting Tip: If you do a lot of baking, buy your big ingredients, like flour, in bulk to increase your total savings.

Tartar Sauce

1/2 cup mayonnaise
1 teaspoon sweet pickle relish
1 teaspoon prepared yellow mustard
1 teaspoon lemon juice

Fish Burgers

4 burger buns
4 large leaves green leaf lettuce, washed and dry
1 large tomato, sliced
4 fish fillets, about 6 oz. each
salt and pepper
1/4 cup all purpose flour
1 egg, beaten
1 cup dry, crushed, bread crumbs
vegetable oil for cooking

Serves 4

Tartar Sauce

Make the tartar sauce first so it is ready to use on the fish burgers.

Stir the mayonnaise, relish, mustard, and lemon juice together in a bowl. Cover with plastic wrap and place into the refrigerator.

Fish Burgers

Have ready, the buns, lettuce and tomato slices. Cut the fish into appropriate sizes to fit into the bun. Pat the fish fillets dry of any moisture with a paper towel. Season the fish with a light sprinkle of salt and pepper.

Prepare 3 bowls for dipping.

First bowl, put the flour.

Second bowl, put the beaten egg.

Third bowl, put the bread crumbs.

Roll the fish in the flour then shake off any excess. Dip the fillet in the egg and then the bread crumbs. Turn the fish several times in the bread crumbs and use your finger tips to help the crumbs stick.

Place a large skillet over medium heat

Add enough oil to cover the bottom of the skillet and heat the oil.

Add the fish to the skillet and cook for about 2 minutes per side, or until cooked through. If you have thick fillets you'll need to cook them a little longer.

Remove the fish from the skillet and place it on some folded paper towel to absorb a little of the oil. Assemble the fish burgers, placing a lettuce leaf and tomato on each bun bottom, place the fish next, then spoon over 1-2 Tablespoons of tartar sauce onto each piece of fish and top with other half of the bun.

Serve immediately.



FISH AND CHIPS



Budgeting Tip: Use coupons if they offer you the food that you are actually looking for. Access and utilized online coupons as well.

2 medium sized russet potatoes inch chips

4 large cod fish fillets, or other white fish fillets

2 eggs

1/2 cup fresh lemon juice

1/4 cup all purpose flour

1/4 cup fine bread crumbs

1/2 teaspoon salt

2 cups oil for deep frying

Serves 2 - 4

Prepare the Chips

Peel the potatoes. Cut into wedge chip shapes. Rinse in cold water and leave to sit in the water until it is time to cook them to prevent them from browning.

Prepare the Fish

In shallow dish, beat eggs and stir in lemon juice. In a separate shallow dish, mix flour, bread crumbs and salt.

Coat fish fillets one at a time, first in egg and then in breadcrumb mixture.

Set the prepared fish onto a plate.

Cook the Chips and Fish

Heat oil in deep fryer or deep heavy bottom pan to 375°F. on a cooking thermometer.

Cook the potatoes first.

Carefully put into the hot oil and cook about 3 to 5 minutes until cooked and browned.

Use a slotted spoon to remove and place onto a plate lined with paper towels.

Cook in batches if too crowded.

Adjust oil temperature to cook the fish to a temperature of 325°F.

Gently place the fish fillets of fish one at a time into the oil and cook until crisp, about 6 to 10 minutes depending on the thickness. Cook in batches if too crowded.

Remove fish with a slotted spoon and place onto a plate lined paper towels.

Delicious served with salt, vinegar and ketchup.



TUNA PASTA BAKE



Budgeting Tip: Cooking at home is definatley cheaper than eating out.

**3 cups of medium pasta (your choice)
2 teaspoons margarine or butter
1 medium onion, chopped
425g can of chunk tuna, drained
2/3 cup of mixed frozen peas and corn
1 cup sour cream
2/3 cup mayonnaise
1 teaspoon packed Dijon mustard
1 Tablespoon lemon juice
salt and pepper (to taste)
2/3 cup of grated cheese**

Serves 4

Preheat oven to 375°F.

Grease an oven proof dish.

To cook pasta, fill a large pot 2/3 of the way with hot tap water. Add 1 teaspoon salt to the water. Bring to a boil over high heat. Add the pasta and stir with a wooden spoon to be sure noodles don't stick to the bottom of the pot. Turn the heat down, enough to maintain a boil and stir every so often to prevent noodles sticking. Do not cover the pot. After 8-10 minutes, take a piece of pasta out of the water, allow it to cool and do a test for doneness. Bite into the pasta. If it is too hard to bite or you see a white center, it needs to cook a little longer. When it cooks all the way through it is ready and cooked el dente. Turn off the heat, put the pasta into a strainer. Shake out excess water and put the pot back onto a cool part of the stove. Pour one tablespoon oil into the noodles to keep them from sticking together.

Open the can of tuna, drain the liquid and set aside.

Melt the margarine in a saucepan over medium heat, add the onions and cook until soft. Turn off and set aside.

Place the tuna, peas, corn, sour cream, mayonnaise, mustard, and lemon juice into a large mixing bowl. Stir together to combine. Add the sauteed onions and butter, stir in. Add the cooked pasta and stir together.

Do a taste test and season with salt and pepper to your taste. Transfer everything to the baking dish and sprinkle on the grated cheese.

Cover with aluminum foil and place into the preheated oven.

Bake for 30 minutes, until bubbly. Serve hot.



APPLE DUMPLINGS



Budgeting Tip : If you live in a farming community, at the end of harvest, there are many farmers who will gladly let you take the apples that have fallen to the ground.

6 medium-size apples
2 cups all purpose flour
2 1/2 teaspoons baking powder
1/2 teaspoon salt
2/3 cup margarine or butter, at room temperature
1/2 cup milk
1/4 teaspoon cinnamon or nutmeg, for the cavity of each apple

Sauce

2 cups brown sugar
2 cups water
1/4 cup margarine or butter
1 teaspoon cinnamon

Preheat oven to 375°F.

Grease a baking dish with butter.

Peel and core apples cut into halves.

To make pastry, sift flour, baking powder and salt together.

Cut in margarine or butter until it resembles coarse crumbs. Sprinkle milk over mixture adding only a little at a time and press together lightly, working dough only enough to hold together.

You may not need to use all the milk.

Roll dough as for pastry and cut into 6 squares and place an apple on each.

Fill the cavity in apple with sugar and cinnamon.

Pat dough around apple to cover it completely.

Fasten edges securely on top of apple.

Place dumplings 1 inch apart in the prepared pan
Sauce:

Combine brown sugar, water, butter and cinnamon in a saucepan.

Place the saucepan over medium heat and bring the sauce mixture to a boil.

Reduce heat and simmer for 5 minutes. Shut off
Pour the sauce around the apple dumplings.

Place into the preheated oven and bake for 35 to 40 minutes.

Delicious served warm.



APPLE STREUSEL MUFFINS



Budgeting Tip: Even expensive ingredients like sour cream are generally less if bought in a larger container sizes.

Streusel Topping

1/2 cup lightly packed brown sugar
1/3 cup all purpose flour
1/2 stick (4 tablespoons) cold margarine or butter

Muffins

2 cups washed, cored and chopped apples
2 cups all purpose flour
3/4 cup granulated sugar
1 Tablespoon baking powder
3/4 teaspoon baking soda
1 teaspoon ground cinnamon
1/4 teaspoon ground nutmeg
1/4 teaspoon ground allspice
1/4 teaspoon ground cloves
1/4 teaspoon sea salt
2 large eggs
4 Tablespoons margarine or butter, melted
1 1/2 cups sour cream

(Makes 12)

Preheat oven to 375°F.

Line 12 muffin cups with paper liners.

Streusel Topping

In a small bowl, combine the brown sugar and flour.

Cut the butter into small pieces using a pastry cutter then use your fingertips to combine with the sugar and flour mixture forming large clumpy pieces.

Muffins

Wash, peel, core and grate the apples, set aside.

In a large bowl, combine the flour, sugar, baking powder, baking soda, cinnamon, nutmeg, allspice, cloves and salt.

Melt the butter over low heat in a small saucepan. Turn off the heat and let cool down.

In another medium sized bowl combine the eggs, melted butter, and sour cream and whisk until well combined.

Mix the wet ingredients into the dry ingredients. Add the grated apple and stir until just combined. Do not over mix.

Divide the batter evenly into the prepared muffin pan. Divide and put the chunky streusel pieces over tops.

Place into the preheated oven and bake for 20 - 25 minutes until the top of the muffins are browned and a toothpick inserted into the center of the muffin comes out clean.



BAKED RICE PUDDING



Budgeting Tip: If you live in an area that has a specialty Asian grocery shop, you may find that bulk rice is the cheapest there.

1 cup short grain white rice
2 1/2 cups whole milk
1/4 cup caster sugar
1/8 cup margarine or butter
1 teaspoon vanilla extract
1/2 teaspoon ground nutmeg
1/2 teaspoon cinnamon

Preheat oven to 325°F.

Grease a small oven proof dish with butter.

In a sauce pan mix the rice with the milk and leave to soak for 5-10 minutes.

Place over medium to high heat and bring the soaked rice mixture gently to the boil. Shut off.

As soon as the milk starts to bubble pour into the baking dish.

Stir in the sugar, butter and vanilla until dissolved.

Sprinkle the nutmeg or cinnamon over the top.

Place into the preheated oven and bake for 1 to 1½ hours or until all the liquid is gone and the pudding has a golden skin on top.



BANANA VANILLA PUDDING



Food Storage Tip: Rather than letting old bananas go to waste, peel them, cut into 1-inch chunks and freeze in sealed baggies until needed in a recipe.

1 box vanilla Wafers
5 bananas, not over ripe, peeled and sliced

1/2 cup granulated sugar
1/3 cup all purpose flour
3 egg yolks, beaten
2 cups milk
1/8 teaspoon salt
1/2 teaspoon vanilla extract

Layer the vanilla wafers and the fresh sliced bananas in a medium sized bowl.

Repeat two more times with another layer of wafers and the remaining bananas. Save a few wafers and bananas for garnish on the top.

Place the sugar, flour, egg yolks and milk into a heavy bottom saucepan or the top of a double boiler.

Using medium heat, cook the mixture. Stir well with a wire whisk. Allow the pudding to cook, stirring constantly to prevent scorching. Cook for about fifteen minutes or until thickened. Stir in the salt and vanilla.

When ready, pour over the wafers and bananas. The pudding will make its way through the layers. You can use a butter knife to gently nudge the wafers and banana slices allowing the pudding to settle through. Garnish the sides and top with wafers and a few banana slices.

Let sit for about five minutes or so before serving, to allow wafers time to absorb pudding.



BIRTHDAY CAKE



Food Storage Tip: Cakes freeze very well for a month. You can enjoy 'just a piece' of cake at a time from this frozen treat. Be sure to wrap well and keep airtight to prevent freezer burn and odors being absorbed.

Cake

1 1/4 cups unsweetened cocoa powder
2 1/2 cups all purpose flour
2 1/2 cups granulated sugar
2 1/2 teaspoons baking soda
1 1/4 teaspoons baking powder
1 1/4 teaspoons salt
3 large eggs
1 1/4 cups warm water
1 1/4 cups buttermilk
1/2 cup plus 2 tablespoons vegetable oil
1 1/2 teaspoons vanilla extract

Frosting

1 1/2 cups granulated sugar
1/4 cup all purpose flour
3 Tablespoons cornstarch
1/4 teaspoon salt
1 1/2 cups milk
2 teaspoons pure vanilla extract
1 1/2 cups (3 sticks) butter, cut into about 20 small pieces, at room temperature
(Makes 4 cups)

Garnish

A nice selection of candy that you can put into each frosted section.(about 1/2 cup of each candy treat)

Cake:

Preheat the oven to 350 degrees, making sure the baking rack is in the middle of the oven.

Line (2)9 inch round cake pans with parchment paper and grease the paper. In a large bowl, sift together the cocoa powder, flour, sugar, baking soda, baking powder and salt.

Using an electric mixer on low speed, beat in the eggs, one at a time, the warm water, buttermilk, oil and vanilla. Beat the mixture for about 3 minutes, until it is nice and smooth. Pour the batter into the prepared pans and place the pans into the preheated oven. Bake for 30-35 minutes or until a toothpick inserted in the middle of the cake comes out clean. Remove and place the cake pans onto cooling racks. After 5 minutes, remove the cakes from the pans onto the cooling racks, top side up. Let cakes cool completely before frosting. Trim the cake tops off with a serrated knife to make them level before assembly.

Frosting:

In a bowl, mix the sugar, flour, cornstarch and salt together. Stir in the milk slowly. Transfer the mixture to a medium sized saucepan, put it through a strainer when you pour from the bowl to the pot so you remove any lumps.

Turn the heat to medium and bring the mixture to a boil. Whisk constantly so it does not burn and you keep a smooth consistency. Cook for up to 10 minutes. You want to create a thick smooth batter. Remove from the heat and pour the batter into a clean glass or metal bowl. Let the mixture cool to room temperature. It is very important that the mixture is room temperature. If it is warm, the next step will not work.

Using an electric mixer, on low speed, beat in the vanilla. Keep on low speed and beat in the butter, adding only one piece at a time until all the butter is incorporated. Keep the mixer on with each addition of butter and until all the butter is full incorporated.

Now, turn the speed onto medium-high and beat for a full five minutes or until you see the frosting is light and fluffy.

Let the frosting sit at room temperature and it will stiffen up and be a nice texture to frost the cake with a spatula.

Put 1/3rd of the frosting into a piping tool and place into the refrigerator for 15 minutes (more or less) until the frosting is a good piping consistency.

Assembly

Place the first layer of cake onto the cake plate.

Spread on some frosting.

Place the top layer on and spread frosting onto the tops and sides of the cake. Use a 'decorating comb' to make the lines on the sides. Pipe on frosting to garnish as the picture shows and add your candy sections.



BLUEBERRY OATMEAL SQUARES



Budgeting Tip: Whatever fruit grows in your area, it is worth spending a day outside picking your own berries and freezing them in large quantities for the winter months when fruit gets more pricey.

Crust Topping:

1 1/2 cups all purpose flour
1 1/2 cups old-fashioned oatmeal
3/4 cup brown sugar
1/2 teaspoon baking powder
1/4 teaspoon salt
1/2 teaspoon cinnamon
1 cup cold butter or margarine, cut to small pieces

Filling

3 1/2 cups blueberries
1/2 cup granulated sugar
3 Tablespoons cornstarch
1 Tablespoon fresh lemon juice

Preheat oven to 350°F.

Butter a 9x13 inch baking dish.

Line bottom with a sheet of parchment paper; set aside.

Topping:

In a food processor, put the flour, oatmeal, brown sugar, baking powder, salt and cinnamon; pulse for 20 seconds.

Add in the butter, and pulse until crumbly.

Filling:

Toss together the blueberries, sugar, cornstarch and lemon juice.

Spread half of the oatmeal mixture on the bottom of the pan.

Top evenly with the blueberry mixture then sprinkle with the remaining oatmeal mixture over blueberries and press down slightly.

Chill in the refrigerator for 30 minutes

Remove and place into the preheated oven.

Bake for 30-40 minutes, or until the fruit starts to bubble.

Remove and place onto a cooling rack.

Cool completely before cutting into squares.



CARAMEL BANANA CREAM CAKE



**Budgeting Tip: Butter is more expensive to bake with.
Baking with margarine will be the less expensive choice, but if
you wish to bake with butter, buy when it is on sale and keep refrigerated.**

Cake

**1 cup margarine or butter, at room temperature
2 cups granulated sugar
2 large eggs
4 large ripe bananas, mashed
1 cup milk
3 cups all purpose flour
2 teaspoons baking soda
1/2 teaspoon salt**

Caramel Frosting

**1/2 cup margarine, or butter
1 cup brown sugar, well packed
1/4 cup hot milk
3 1/4 cups confectioners' sugar
1 cup graham crackers, crushed**

Preheat oven to 350°F.

Grease a 10 inch springform pan and lightly coat with flour.

Cake:

Place the margarine or butter, sugar and eggs into a large mixing bowl and using an electric mixer, at medium speed, beat until fluffy.

Add the mashed bananas and milk, beating in with low speed.

In another bowl, stir together the flour, baking soda and salt.

Slowly add the dry ingredients to banana mixture and mix in thoroughly.

Pour batter into the prepared cake pan.

Place into the preheated oven and bake for 45 minutes or until done. Cake is done when a toothpick inserted into the center comes out clean.

Remove can place the cake onto a cooling rack. After 10 minutes, remove the springform sides and let continue to cool completely before frosting.

Caramel Frosting:

Place the margarine, brown sugar and milk into a heavy bottom saucepan and heat over medium heat and bring to a boil. Cook for two minutes Let the mixture cool.

Beat in confectioners' sugar until you obtain the desired consistency. It may require more or less than in the ingredients.

Pour over cake and spread.

Top with crushed graham crackers.



CARAMEL PARFAIT



Budgeting Tip: Always try to buy natural unroasted nuts when they go on sale in the bulk food area. Nut can be kept in the freezer in airtight containers for up to a year.

Caramel Sauce

3/4 cup margarine or butter
1 1/2 cups firmly packed brown sugar
2 Tablespoons water
1/4 teaspoon salt
3/4 cup evaporated milk
1 Tablespoon vanilla extract
(Makes about 2 1/2 cups)

Vanilla Pudding

4 cups milk, divided
1/4 teaspoon salt
1 cup granulated sugar
6 Tablespoons cornstarch
2 Tablespoons margarine or butter
2 teaspoon vanilla extract

Garnish

1/2 cup finely chopped almonds
(Serves 4-6)

Caramel Sauce:

Place the margarine, brown sugar, water and salt into a medium sized sauce pan.

Turn to medium heat, bring the mixture to a boil, stirring constantly.

Boil for 3 minutes.

Remove from the heat and stir in the evaporated milk and the vanilla.

Transfer to a glass container and let cool before assembling the parfaits.

Vanilla Pudding:

Using a medium sized sauce pan, heat 3 cups of the milk just until the edges start to bubble.

In a small cup, stir together the salt and sugar.

In another small cup, stir the cornstarch into the remaining 1 cup of milk.

Gradually stir the cornstarch/milk mixture into the heated milk.

Next gently whisk in the sugar mixture.

Heat the pudding and bring almost to a boil, cooking over medium heat until nice and thick.

Stir with a rubber spatula to keep it from sticking to the bottom of the pot.

Remove the pot from the stove and stir in the margarine until it has melted and is combined. Stir in the vanilla.

Spoon and divide into individual glasses. Place into the refrigerator to let cool before adding the room temperature caramel sauce.

Garnish with chopped nuts.

Refrigerate for at least 4 hours before serving.



CARAMEL SHORTBREAD SQUARES



Shopping Tip: If you go grocery shopping when you are hungry you are likely to buy more than you planned on?

Base

1 1/4 cups all purpose flour
1/4 cup granulated sugar
1/2 cup margarine, or butter, at room temperature

Filling

1/2 cup butter
1/2 cup brown sugar
2 Tablespoons corn syrup
1/2 cup condensed milk

Topping

1 cup semi-sweet milk chocolate chips
1 teaspoon margarine or butter

Preheat oven to 350°F.

Grease and 8x8 inch baking pan.

Base:

Place the flour, sugar and margarine into a mixing bowl and combine using a wooden spoon.

Transfer to the prepared baking pan.

Place into preheated oven and bake for 20 minutes or until golden.

Remove and place onto a cooling rack.

Let cool before putting the filling.

Filling:

Place the margarine, sugar, syrup and sweetened condensed milk into a sauce pan and heat over medium heat.

Bring to a boil, and let it boil for five minutes, stirring constantly, as it can burn easily.

Remove from heat.

Beat with a wooden spoon until it starts to thicken, then pour over the cooled base.

Place into the refrigerator to cool before putting the chocolate topping layer.

Topping:

Melt chocolate chips with margarine in a small saucepan over very low heat.

Once smooth and runny, pour over the cooled squares. Spread out with a spatula.

Place into the refrigerator to chill then cut into small squares.



CHOCOLATE BUTTERFLY CUPCAKES



Shopping Tip: Make shopping lists.
If you stick to your shopping list and avoid tempting items that are displayed throughout the store you will save money.

Cupcakes

1 oz. chocolate, melted
1/2 cup margarine or butter, at room temperature
1/2 cup granulated sugar
1 1/4 cups all purpose flour
2 large eggs
2 Tablespoons cocoa powder
confectioners' sugar, sifted, for dusting

Filling

1/4 cup margarine or butter, at room temperature
1 cup confectioners' sugar
1 oz. chocolate, melted

Preheat the oven to 350°F.

Line a 12 cupcake pan with paper liners.

Cupcakes:

Melt the 2 ounces of chocolate over low heat in a small pot on the stove top. This is the chocolate needed for both the cupcakes and the filling and will need to be divided in half.

Mix the butter, sugar, flour, eggs and cocoa powder in a large bowl and, using an electric mixer, beat together until just smooth.

Beat in half of the melted chocolate.

Spoon the mixture into the lined cupcake pan.

Fill them three quarters full.

Place into the preheated oven and bake for 15 minutes, or until a toothpick inserted in the center comes out clean. Remove and place onto a cooling rack. After 5 minutes, transfer the cupcakes onto the wire rack and leave to cool.

Filling:

Using an electric mixer, mix the margarine in a bowl until fluffy. Sift in the icing sugar and beat together until smooth. Add the melted chocolate and beat together until well mixed.

Assembly:

When the cupcakes are cold, use a very sharp knife to cut a circle from the top of each cake and then cut each circle in half.

Spread or pipe a little of the chocolate filling into the center of each cupcake and press 2 semi-circular halves into it at an angle to resemble butterfly wings.

Dust with sifted icing sugar before serving.



CHOCOLATE BUTTERSCOTCH CHIP COOKIES



Shopping Tip: If you stick to the perimeter of the food store where you purchase your fruit, vegetables, dairy meat and bread and avoid the packaged food in the aisles in the center of the store, you will save money.

2/3 cup margarine or butter, at room temperature
2 cups brown sugar
2 eggs
2 Tablespoons hot water
2 2/3 cups all purpose flour
1 teaspoons baking powder
1 teaspoons baking soda
1/4 teaspoons salt
1 cup chocolate chips
1 cup butterscotch chips

Preheat the oven to 375°F.

Line one or two baking sheets with parchment paper.

In large mixing bowl using an electric mixer on medium speed, beat the margarine, brown sugar, eggs and hot water together until smooth.

In medium bowl, mix together the flour, baking powder, baking soda and salt.

Slowly add to the wet mixture beating in until blended.

Stir in chocolate chips and butterscotch chips.

Spoon large round tablespoons onto cookie sheet.

Leave a one inch space between the cookies.

Place into the preheated oven and bake 10 minutes.

Remove and place onto a cooling rack.

Let cool for a couple minutes, then transfer each cookie onto the wire rack to cool completely.

Cook in batches, using only the middle rack in the oven.

Makes 4 dozen cookies.



CHOCOLATE CHIP BANANA BREAD II



Budgeting Tip: If you do alot of baking, buy your chocolate chips in bulk to increase your total savings.

2 1/2 cup all purpose flour
3 teaspoons baking powder
3 teaspoons vegetable oil
1 egg
2 to 3 medium ripe bananas
3/4 cup granulated sugar
1/2 teaspoon salt
3/4 cup milk
1 cup mini chocolate chips

Preheat oven to 350 °F.

Grease and lightly flour a loaf pan.

Measure all ingredients except the chocolate chips into large mixer bowl.

Using an electric mixer on medium speed, combine the batter, scraping the sides and bottom of bowl when needed.

Fold in the chocolate chips.

Pour into loaf pan.

Place into the preheated oven and bake for 35-45 minutes.

A toothpick inserted into the middle of the loaf will come out clean when the banana bread is ready.

Remove to a cooling rack.

Let sit for 5 minutes, then turn out onto the cooling rack.

This banana bread is fantastic when it is still slightly warm.



CHOCOLATE CHIP LOAF



Budgeting Tip: Cut out buying as much processed junk food as you can.
It is more cost effective to do your own baking than to buy little pre-packaged goodies PLUS it is a healthier life choice.

1 3/4 cups all purpose flour
1/3 cup unsweetened cocoa powder
1 1/2 teaspoons baking powder
1/2 teaspoon salt
1/4 teaspoon baking soda
1 cup granulated sugar
1/2 cup sour cream
3 large eggs
6 Tablespoons margarine or butter, melted
1 cup chocolate chips

Serves 6 - 8

Preheat oven to 350°F

Grease a loaf pan.

In a mixing bowl, mix together flour, cocoa powder, baking powder, salt, baking soda and sugar.

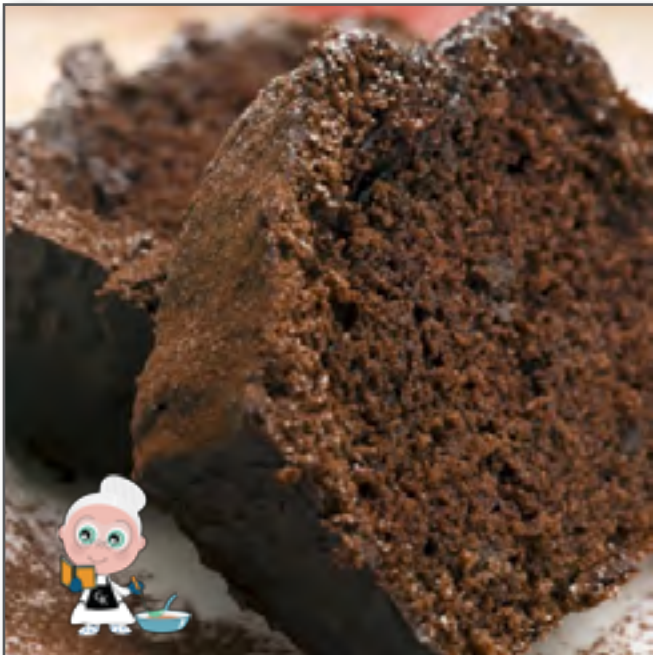
Add sour cream, eggs and melted butter, and mix in until well incorporated.

Stir in chocolate chips.

Pour batter into prepared loaf pan, and bake for about 55 minutes, or until an inserted toothpick comes out clean.

Remove from oven and place onto a cooling rack.

When the loaf pan is cool to touch remove the loaf from the pan and set to cool on a wire rack to cool completely.



CHOCOLATE MARSHMALLOW BROWNIES



Budgeting Tip: Try some of the non-brand name boxed cereals and see if you notice that much of a difference in the flavor. Non-brand name is generally always less money.

Brownies

3/4 cup cocoa powder
1 cup margarine or butter, melted
4 eggs
2 cups granulated sugar
1 teaspoon vanilla extract
1 cup all purpose flour, sifted

Filling

2 cups miniature marshmallows

Frosting

4 oz. unsweetened chocolate
1 cup margarine or butter, at room temperature
1 teaspoon vanilla extract
3 3/4 cups confectioners' sugar
2 cups crisp rice cereal

Preheat oven to 350°F.

Grease a 9 x 13 inch baking pan.

Brownie Layer:

In a large bowl, stir together cocoa powder and melted butter.

Add the eggs, sugar, and vanilla and mix well.

Add the flour and stir just until combined.

Spread the batter evenly in the prepared pan.

Place into the preheated oven and bake for 25 minutes or until a toothpick inserted in the center comes out clean.

Remove from oven and place onto a cooling rack.

Filling:

Lay marshmallows evenly over top and return to oven for 2 minutes or until marshmallows puff up. Remove from oven. Set onto the cooling rack.

Topping:

Melt the chocolate and margarine in a medium size sauce pan over low heat. Stir in the vanilla, and confectioners' sugar and mix until smooth and well incorporated

Stir in the rice cereal.

Drop the topping over marshmallows and press down with a spatula to cover evenly.

When cooled, cut into squares and store in the refrigerator.



CRUNCHY PEANUT BUTTER DROP COOKIES



Budgeting Tip: Bake 2 batches of cookies and freeze one batch in an air tight container. You won't be as tempted to buy pre-packaged expensive treats if you know you have goodies frozen for those lunch boxes.

**1/2 cup peanut butter
1/4 cup margarine or butter
1/2 brown sugar
1/2 cup caster sugar
1 egg, lightly beaten
1 1/2 cups all purpose flour
1 teaspoon salt
1 teaspoon baking soda
1 1/2 teaspoons baking powder
1 cup corn flakes, lightly crushed**

Preheat oven to 350°F.

Line a baking sheet with parchment paper.

In a large mixing bowl using an electric mixer with medium speed, mix the peanut butter and margarine and beat until creamy .

Add sugar and beat again. Add egg gradually beating well .

In another bowl, stir together the flour, salt, baking soda, baking powder.

Beat the flour mixture into the creamy mixture a little at a time until it forms a cookie dough batter. Gently stir in the crushed cornflakes.

Spoon the cookies onto the baking sheet.

Space them slightly apart.

Flatten them with your hands.

Place into the preheated oven and bake for around 10-12 minutes.

They will raise a little bit.

Remove from the oven and place baking sheet onto a cooling rack.

Let the cookies cool a few minutes, then move the cookies directly onto the cooling rack.



EASY PUDDING



Budgeting Tip: Make your own pudding for those lunch box treats. Buy small re-usable containers with lids that you can divide the pudding in to. This will save money and reduce the amount of trash going in to landfills.

1/3 cup granulated sugar
1/4 cup cornstarch
1/8 teaspoon salt
2 3/4 cups milk
2 Tablespoons margarine or butter
1 teaspoon vanilla extract

***Optional Garnish**
meringues and mint leaves.

Combine the sugar, cornstarch, and salt together in a saucepan.

Cook over medium heat, stirring constantly with a whisk to combine.

Gradually add the milk, stirring in with a rubber spatula. Keep stirring to keep the pudding from sticking to the bottom of the pan.

Bring to a boil and cook for one minute.

Shut off and stir in the margarine and vanilla.

Divide the pudding into glasses.

Cover each one with plastic wrap and place into the refrigerator to cool for at least 2 hours.

Garnish as desired.

Serves 4.



FRESH APPLE PIE



Budgeting Tip: Buy your flour in larger bags when it goes on sale.
You will be able to save money if you plan for this purchase.

Makes (2) 9" Crusts

1 1/2 cups all purpose flour
3/4 teaspoon salt
3/4 cup shortening or margarine
4-5 Tablespoons cold water

Filling

5 large apples, peeled and sliced
3/4 cup granulated sugar
1 teaspoon cinnamon
2 Tablespoons all purpose flour

Preheat oven to 400°F.

Crust:

Sift the flour into bowl and mix together with the salt. Cut in shortening with a pastry cutter or two butter knives. Continue to cut work the mixture until it resembles the texture of coarse cornmeal. Now, use a fork to mix in the cold water until it is just incorporated. Use clean hands to form the dough together to form a ball. Cut the ball into two pieces. Sprinkle your working surface with a bit of flour. Flatten your ball down into a disc. Use a rolling pin to roll out dough. Push from the center and roll evenly to the edges. Keep rolling and try to make a circle. Don't overwork the crust. Gently transfer the dough onto your pie plate being careful not to stretch it. Cover the second ball until you are ready for the crust top.

Filling:

Wash, peel, core and slice the apples into thin slices. Place apples into a large bowl and mix with sugar, cinnamon and flour.

Transfer the apple mixture into the pie shell.

Roll out the second pie crust and lay onto the pie. Pinch the top crust down to the bottom crust all the way around.

Use a pie bird or make slits in the pie crust top to allow steam out while baking.

Place a baking sheet lined with aluminum foil on the rack below where you will bake the pie to catch any possible drips.

Place into the preheated oven and bake 15 minutes then turn the oven down to 350°F and bake another 45 minutes until apples are soft and crust is golden brown.

Remove and place onto a cooling rack.

Let the pie set an hour before slicing.



GINGERSNAPS



**Baking Tip: Always measure correctly when baking as
“Baking is a Science” where as “Cooking is an Art”**

**1 cup packed brown sugar
3/4 cup vegetable oil
1/4 cup molasses
1 egg
2 cups all purpose flour
2 teaspoons baking soda
1/4 teaspoon salt
1/2 teaspoon ground cloves
1 teaspoon ground cinnamon
1 teaspoon ground ginger
1/4 cup granulated sugar to roll the
cookie balls into**

Preheat oven to 350°F.

Line a baking sheet with parchment paper.

In a large mixing bowl, use an electric mixer to combine the brown sugar, oil, molasses, and egg.

In another bowl, stir together the flour, baking soda, salt, cloves, cinnamon, and ginger.

Stir the dry ingredients into the molasses mixture to combine and make a dough.

Roll dough into 1 1/4 inch balls.

Put the sugar onto a flat plate.

Roll each cookie ball in the sugar then place them 2 inches apart on ungreased cookie sheets.

Press the balls down slightly with your fingertips.

Place into the preheated oven on the middle rack and bake for 9 to 12 minutes, or until center is firm.

Remove from the oven and place onto a cooling rack.

After 2 minutes, place each cookie onto the cooling rack.

Cookies should be stored in an airtight container.



MILK CHOCOLATE BROWNIE



Shopping Tip: Did you know that many stores stock their most expensive items at eye level and place cheaper brands on higher and lower shelves. Remember to shop wisely and look at all the prices, shelves and brands.

Brownies

1/2 cup margarine or butter
1 cup milk chocolate chips
3/4 cup light brown sugar
1 teaspoon vanilla extract
2 large eggs
3/4 cup all purpose flour
1 Tablespoon unsweetened cocoa powder
1/2 teaspoon salt
1/4 teaspoon baking powder

Milk Chocolate Ganache

1 cup milk chocolate chips
1 cup of whipping cream

Serves 6 - 8

Preheat oven to 350°F.

Grease a 9 inch baking pan with butter.

In a medium size sauce pan, melt margarine and chocolate chips, stirring until smooth.

Remove from heat and let cool.

Add sugar and vanilla into cooled chocolate.

Mix until well incorporated.

Add eggs one at a time, and beat in after each addition. Set aside.

In a separate bowl, stir together flour, cocoa powder, salt and baking powder.

Add flour mixture into chocolate mixture and mix till well incorporated.

Pour batter into prepared pan.

Place into the preheated oven and bake for 25 to 30 minutes, or until a toothpick inserted in the center comes out clean.

Remove from oven and place on a cooling rack.

Milk Chocolate Ganache

In a double boiler or a pot filled with water and a heatproof bowl set on top, melt chocolate and cream on low heat.

Stir to combine.

Spread over cooled brownies.

Garnish with edible confetti.



SIMPLE APPLE FRITTERS



Shopping Tip: Shop without the children if possible. You will be able to spend more time being selective on your purchases and avoid impulse buying and treats that the kids ask you to put in the buggy.

Apple Fritters

1 cup apple (diced)
1 cup all purpose flour
1 1/2 teaspoons baking powder
3 Tablespoons granulated sugar
1/4 teaspoon salt
1 egg (beaten)
2/3 cup milk

vegetable oil , enough to have 2 inches in your cooking pot

Glaze

3-4 Tablespoons milk
1 teaspoon vanilla extract
1 1/2 cups confectioners' sugar

Makes 12 small fritters.

Apple Fritters:

Peel, core and cut the apple into very small pieces, place into a small bowl and set aside. Stir the flour, baking powder, sugar and salt together in a bowl.

In a large mixing bowl, beat the egg and milk together.

Slowly add and mix in the dry ingredients.

Stir in the diced apples.

Place a medium size, heavy bottom, deep sided sauce pan on the stove-top.

Pour in enough cooking oil to measure 2 inches deep.

Warm the oil over medium-high heat and bring to 350°F using a thermometer.

Make about 3 or 4 fritters at a time by dropping rounded teaspoonfuls of the batter into the hot oil. Use long tongs to flip them over once or twice and cook about 3-4 minutes on each side until golden brown in color.

Work in small batches so they do not burn.

Line a plate with paper towels or brown paper and use tongs to remove the cooked fritters from oil to drain.

Glaze:

Combine milk and vanilla in a small sauce pan and place over low heat until warm.

Stir the confectioners' sugar into milk mixture. Whisk slowly, until well combined.

Dip doughnuts into the glaze, 1 at a time, and set on a cooling rack to drain.



SIMPLE DONUTS



Budgeting Tip: Bake and make desserts from scratch. You can bake wonderful desserts with the most basic of ingredients.

2/3 cup granulated sugar, for coating
4 cups vegetable oil, for frying
1 1/4 cups all purpose flour
2 teaspoons baking powder
1/4 teaspoon salt
1/4 cup milk
1/4 cup buttermilk
1/4 cup granulated sugar
3 Tablespoons melted margarine or butter

(Makes about 8 donuts)

Line a plate with a few layers of paper towel and set aside.

Pour the sugar into a shallow rimmed plate and set aside.

Combine the flour, baking powder and salt together in a small mixing bowl.

In a separate medium mixing bowl, add the milk, buttermilk, sugar and melted margarine. Mix until well combined.

Add the wet ingredients to the dry and mix until just combined.

In a large sturdy skillet set over medium high heat, preheat the oil to a temperature of 350°F.

(Be sure to keep a watchful eye on the oil)

While the oil is heating, take a donut sized ball of dough from the bowl. Working very gently so not to collapse the dough, roll it into a ball. Flatten the ball slightly and use your thumb and fingers to make a hole in the centre. Gently stretch the hole open to form the donut shape.

Set aside and continue with the remaining dough.

Once the oil has reached 350 degrees, working in batches, gently place 2 or 3 donuts into oil, stretching holes back open if necessary.

Fry for about 1 1/2-2 minutes, until golden brown on bottom.

Then flip and fry the other side for another 1 1/2 to 2 minutes, until golden brown.

Using a heat proof slotted spoon or tongs, carefully remove the donuts from the oil and set aside to drain on the paper towel lined plate.

Roll the donut in the sugar and set on a serving platter.

Repeat this process with remaining dough.

Serve donuts warm or cooled.



STRAWBERRY FILLED COOKIES



Budgeting Tip: Jars of Jam can be an expensive item. As long as the jar is sealed it will last for 6 months to a year after the expiry date. If you find a really great sale, buy 2 jars and tuck one away in the pantry.

2 cups all purpose flour
1/2 teaspoon salt
1 cup margarine or butter, at room temperature
3/4 cup confectioners sugar
1 1/2 teaspoons vanilla extract
1/2 teaspoon almond extract
6 Tablespoons strawberry jam (or more)

In a small bowl, sift together the flour and salt. Set aside.

In a large mixing bowl, combine the margarine and confectioners sugar. Beat on medium speed until smooth. Add the vanilla and almond extracts and beat on low speed until well blended.

Add the dry ingredients and beat until the dough comes together.

Press the dough together into a ball, then divide it in half. Gather each half into a ball, flatten each ball into a disk 5 inches in diameter, wrap in plastic wrap, and refrigerate until firm, about 40 minutes.

Preheat oven to 350°F.

Line 2 baking sheets with parchment paper.

Remove 1 dough disk from the refrigerator.

Lightly dust a work surface and a rolling pin with flour. Roll out the dough 1/4 inch thick. Slide a thin metal spatula under the dough to loosen it from the rolling surface.

Cut with a floured 2 1/2 inch round cookie cutter. Cut out the centers of half of the cookies with a 1 inch. round cookie cutter. Make an equal amount of bottoms and tops. Place your cookies on the prepared baking sheet, about 1-2 inches apart. Repeat with the second dough disk.

Bake the cookies, 1 sheet at a time, until the edges are light brown, 10-12 minutes. Let the cookies cool on the baking sheets for 5 minutes, then transfer them to wire racks to cool completely.

Spread with 1 teaspoon of jam on each of the cookies that has not been cut out. Place a cut out cookie on top to form a sandwich and spoon in a little more jam to fill the centers.

Cookies should be stored in an airtight container.



TAPIOCA PUDDING



Budgeting Tip: You can save up to 25% on your annual costs by stockpiling groceries when on sale and skipping at least one of the weekly shops per month.

**1/2 cup pearl tapioca
2 1/2 cups milk
1/4 teaspoon salt
2 eggs, separated
1/2 cup granulated sugar
1 teaspoon vanilla extract**

In a bowl, soak tapioca in 2 cups of room temperature water overnight.

Drain water.

In double boiler, heat milk just until no longer cold.

Add salt and tapioca.

Continue heating until small bubbles appear at sides of pan.

Cover, turn heat to very low and cook for one hour.

Make sure that milk mixture does not simmer or boil.

Separate egg whites from yolks.

Beat egg yolks and sugar together until light yellow in color. Add a little of the hot mixture to the egg yolks and blend thoroughly.

Then add the egg yolk mixture to the hot milk mixture, stirring constantly.

Place the double boiler over medium heat and cook until tapioca mixture is very thick, about 15 minutes.

In a mixing bowl, beat egg whites until stiff.

Slowly fold the hot tapioca mixture into the egg whites.

Stir in vanilla.

Serve warm or chilled.



ZUCCHINI LOAF



Shopping Tip: Shop in stores you are familiar with if you are tired or stressed. You will be able to find what you need easier and avoid impulse purchases due to frustration of not knowing your way around the store.

2 cups raw zucchini, shredded
3 eggs
1 3/4 cups granulated sugar
1 cup applesauce
2 teaspoons vanilla
1 cup whole wheat flour
1 cup all purpose flour
1/4 teaspoon baking powder
2 teaspoons baking soda
1 teaspoons cinnamon
1 teaspoon salt

(Makes 2 loaves)

Preheat the oven to 350°F.

Grease 2-5x9 inch loaf pans with butter and dust with flour. Set aside.

Using a grater, shred zucchini. Drain off any excess liquid and set aside.

In a medium size bowl, beat the eggs.

Add sugar, apple sauce and vanilla. Mix until well combined.

Add shredded zucchini and mix until combined. Set aside.

In a separate medium bowl, combine flours, baking powder, baking soda, cinnamon and salt. Mix until well combined.

Pour the wet ingredients into the dry and gently fold together until just combined.

Carefully pour the batter evenly between the 2 prepared loaf pans.

Bake for 35-45 minutes, or until a toothpick inserted into the center of the loaf comes out clean.

Remove from oven and place onto cooling racks. Allow loaves to cool for 10 minutes before removing them from the loaf pans.

Cool completely before slicing.



SWEET POTATO PIE



Budgeting Tip: Familiarize yourself with the layout of the stores you shop in. By decreasing the number of aisles you walk down, you will decrease the impulse buying.

Crust

1 1/2 cups all purpose flour
1/4 teaspoon salt
1 teaspoon granulated sugar
1/2 cup cold shortening, margarine or butter, cut into small pieces
4 to 5 Tablespoons ice water

Filling

2 cups boiled sweet potatoes, mashed
1/3 cup margarine or butter, at room temperature
1/2 cup granulated sugar
2 eggs, lightly beaten
3/4 cup evaporated milk
1 teaspoon vanilla extract
1/2 teaspoon ground cinnamon
1/2 teaspoon ground nutmeg
1/4 teaspoon salt

Serves 6-8

Crust

To make the pie crust, combine the flour, salt, and sugar in a large bowl.

Using a pastry blender, cut the butter into the dry ingredients until it's in pea-size pieces.

Drizzle in 4 tablespoons of the ice water and mix just until the dough comes together. Add the last tablespoon of ice water if necessary.

Shape the dough into a flat disk, cover it in plastic wrap, and refrigerate for at least 30 minutes.

On a well floured surface, roll dough out to fit your pie plate, flute the edges and set aside.

Preheat oven to 425°F.

Filling

Prepare the sweet potatoes, by peeling and cutting into cubes.

Place into a sauce pan and just cover with water. Bring to a boil and cook until soft when poked with a fork. Drain the water, and puree the sweet potatoes with a hand held immersion blender. Set aside.

In a mixing bowl, use an electric mixer to cream margarine and sugar. Add eggs; mix well. Add milk, pureed sweet potatoes, vanilla, cinnamon, nutmeg, and salt; mix well. Pour into prepared pie shell.

Place into the preheated oven and bake for the first 15 minutes at a 425 degrees.

Reduce heat to 350 degrees and bake 35-40 minutes longer or until a sharp paring knife inserted in the center of the pie comes out clean.

