

# SUPERMARKET SURVIVAL

Ruthlessly Slashing  
Your Grocery Bills In Half



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## A word about the grocery prices listed in this report

All grocery prices listed in this report are actual prices in the Mid-Atlantic and southeastern U.S. in spring of 2011. Prices will change over time, and your region of the country may be different.

*The philosopher Diogenes was eating bread and lentils for supper. He was seen by the philosopher Aristippus, who lived comfortably by flattering the king. Said Aristippus, "If you would learn to be subservient to the king, you would not have to live on lentils."*

*Said Diogenes, "Learn to live on lentils, and you will not have to be subservient to the king."*

*The Song of the Bird  
by Anthony de Mello*

## There's A Better Way

More Americans than ever before are having trouble just putting food on the table. Worldwide food shortages and higher gas prices continue to drive food prices up, up, up. And yet, there are still massive savings to be had that most people aren't even aware of. How would you like to slash your grocery bills in half? Think it can't be done? If you're like the vast majority of Americans, there's plenty of savings to be had in your grocery budget. There are no gimmicks involved here, just time-tested strategies and habits that ensure you'll get the absolute best value for your time and money.

This special report details proven, effective principles for slashing your food bill *without* sacrificing taste and nutrition. Once you're beyond your initial learning curve, you won't have to spend much time to save lots of money either. And if you're a typical American, you will probably eat far more healthfully using these principles.

These principles work for people in all seasons of life and at all income levels. Some require just a little time to reap big savings. Others take more time and don't save quite as much money, but still yield enormous quality of life improvements. What's the fastest way to start seeing those grocery bills go down? Start with Secret #1.

## Grocery Bill Secret #1: Keep A Price Book

If you've ever wondered where the best grocery values are, it would be easy to conclude that warehouse clubs or grocery stores with "everyday low prices" are the way to go. But in reality, that's not the case.

It's no secret that grocery stores have sales. What you may not have realized is that the sales are cyclical. Chances are if you miss a sale on any particular item, it will go on sale again within six to twelve weeks. And that's important to know, because price by price, "everyday low prices" are actually higher (by as much as 25%) than regular, predictable sale prices. The regular sale prices, which offer the best value, range between 10 and 50% off the full retail shelf price. This is what I call the "target" price. That's the price you're aiming to get when you shop.

The chart below shows the prices for common items in the Mid-Atlantic region sold at two grocery chains that advertise "everyday low prices." The column on the far right shows the target price (which we'll talk about more shortly). All items are well known brand names. You'll see that target prices consistently beat everyday low prices. There are exceptions, but they are rare. You'll find these target prices at major grocery chain stores everywhere.

Brand-Name Item	Everyday Low	Everyday Low	Target
	Price, Store A	Price, Store B	Price
mayonnaise, 32 oz.	\$2.99	\$2.49	\$1.99
grape jelly, 32 oz.	\$2.29	\$2.19	\$1.49
spaghetti sauce, 28 oz.	\$2.49	\$2.49	\$1.99
spaghetti, 1 lb.	\$1.09	\$0.98	\$0.49
ground beef, 1 lb.	\$2.89	\$2.79	\$2.49
boxed cake mix	\$1.79	\$1.49	\$1.29
vanilla ice cream	\$4.99	\$4.79	\$3.50
cream cheese, 8 oz.	\$1.98	\$2.19	\$1.29

The trick to knowing the best prices is to keep track of them in a price book or on a spreadsheet. This idea was first popularized in the early 1990s by Amy Dacyczyn, author of *The Tightwad Gazette* newsletter and books.

Shoppers who have used this system faithfully over the years have saved thousands of dollars year after year on their grocery bill.

To make a price book, get a small loose leaf notebook or create a spreadsheet file. Designate one page per item, and put your listings in alphabetical order. Using grocery store sale flyers and any itemized receipts you have lying around, include the following information for each item you buy: the store name, the brand of the item, the size, the price, the unit price, and the date of the sale. The date is crucial to finding out how often that item goes on sale. Chances are it will fall into a predictable pattern. A spreadsheet page for boneless skinless chicken breasts, for example, might look like this as you gather data over a two or three-month period.

## BBQ Sauce (any brand)

Date:	Sale Price	Store:
3/30/11	\$1.29	Food Lion
4/30/11	\$0.97	Lowes Foods
5/15/11	\$0.89	Food Lion
6/1/11	\$0.79	Aldi

## Boneless Skinless Chicken Breasts

Date:	Sale Price	Store:
5/17/11	\$1.99 lb	Aldi
5/24/11	\$2.29 lb	Food Lion
5/31/11	\$1.99 lb	Lowes Foods
6/7/11	\$2.19 lb	Lowes Foods

Record the price every time it shows up in a sale flyer in the next several months. After you have recorded sale prices for eight to twelve weeks, you'll have no trouble spotting what the target price is and how often it occurs. In the examples above, now that you know that boneless skinless chicken breasts go on sale often for \$1.99/lb, you can set that as the target price, stock up accordingly, and never have to pay more for them again.

For the BBQ sauce, you might decide than anything under a dollar is good enough.

Important note: The target prices listed here are for the purposes of example only.

They are actual prices, but every region is different, and prices change over time. Don't assume that a target price listed in this report is the appropriate target price for your locality. To get the best prices in your area, creating your own target price records is crucial.

When an item you're low on hits the target price, stock up with a six to twelve week supply, which should get you to the next sale for most items. You may spend a little more in the beginning while you're stocking up, but once expenditures even out, a family of four can easily slash its monthly grocery bill by \$300 or more this way.

Don't feel like you have to do this all at once. It's not hard, but it is detail-intensive and tedious at first. Spend a half an hour this week and next, then twenty minutes the following week. You'll need to spend less time each week until you'll only have to make slight periodic adjustments to your records as inflation nudges prices upwards.

Caution: Many people resist the idea of keeping a price book because they believe they know from memory what a good price is. But studies show that shoppers can really only remember about five sale prices at any given time.

One of the best advantages to shopping by target price is that your grocery trips will take less time. When you go to a grocery store, you'll only spend 20 minutes, if that, getting your milk, produce, and other perishables.

Then you'll just go to a few selected locations in the store for the sale items and buy multiples of each item -- spaghetti at 49¢ a pound, ground beef at \$2.49 a pound, spaghetti sauce at \$1.99 each. If you buy enough for twelve spaghetti dinners, you will save about \$15.60 over everyday low prices and \$33.60 over regular retail prices. Apply this to everything you buy, and the savings will add up rapidly.

### **What About Food Inflation And Target Prices?**

Food inflation has run rampant the past few years, as every grocery shopper can attest. You will need to adjust your target price upward as this occurs. But here's something interesting about target sale prices. They lag behind higher retail prices by months or even years. \$1.99 for boneless skinless chicken breasts has been my target price for literally years, even as the full retail price in my region has crept up from \$2.99 to \$4.99 a pound.

## What About Coupons?

For years, women's magazines have featured stories about shoppers who are expert coupon users. As this report goes to press, one cable channel even has a program called "Extreme Couponing." Coupon queens (or kings) are people who are so skilled at using coupons that they can leave a grocery store with hundreds of dollars worth of groceries that they ended up paying just a few dollars for.

Many people are surprised when I tell them I'm not crazy about coupons. Here's why. Coupons do exactly what the manufacturers intend them to – they stimulate us to buy things we wouldn't ordinarily buy. When it comes to food purchasing decisions, who do you want driving the bus? Shouldn't it be you?

Most coupons are for foods that are highly processed and laden with chemicals. The nutritional value of most of these foods is poor. Very seldom do you see coupons for the most healthful foods, like fresh fruits and veggies. Coupon queens have assured me that yes, there are coupons for whole foods, but just flip through the coupons in your glossy Sunday paper insert. How many coupons do you see for a whole chicken, or whole wheat flour, or a bag of fresh apples? Probably none. But what will you see? Coupons for frozen chicken nuggets, cake mixes, and apple toaster pastries.

For many coupon users, the ultimate goal is to get food at the lowest possible price. But should that really be our goal? I believe that we should aim to get the best value for our food dollar. Food is meant to nourish and sustain us, and that's where its true value is. I would rather spend a dollar on ingredients to whisk together a fresh, homemade vinaigrette salad dressing than pay 89¢ for a bottle of brand-name salad dressing with its many unpronounceable ingredients. I consider the dollar to be an investment, and the 89¢ a complete waste of money.

If you choose to use coupons, here are some guidelines for using them wisely.



Coupons are not necessarily a good way to save money on groceries, since they entice you to buy items you wouldn't ordinarily buy out of gas.

- \* Use coupons only for items you would buy anyway.
- \* Wait until the item hits the target sale price that you have identified with your price book.
- \* Combine store and manufacturer coupons whenever possible.
- \* If possible, shop at stores that double coupons.
- \* Before making a purchase, compare the after-coupon price with store brands, warehouse club prices, and making the item from scratch.

### A Word About Shopping Trips

With gas prices as high as they are (and even if they weren't), the intention of keeping a price book isn't to drive all over town to save a few pennies. You shouldn't be going far out of your way to stock up on anything unless the deals are truly extraordinary.

Your time is as valuable as your money. Stop only at stores that are along your normal driving routes. Make sure it's worth your time to stop in. Nowadays, you don't even have to buy the newspaper to get the grocery flyers. Most major grocery chains post their weekly sale flyers online. Once a week, you can go online, scan the flyers, and see if there's anything worth stopping in for at any stores along your normal driving routes. These days, unless I'm buying the weekly perishables, I don't even bother to stop into a store unless it has at least three or four items that I need on sale at my target price.

### Buying Food From Places Other Than Stores

What if you don't buy much of your food from the grocery store? What if, instead, you get your produce from a farmer's market or food coop? Perhaps you even go straight to your local farmer for eggs, or you buy your meat by the animal. Maybe you only buy 100% organic foods.

No matter what your shopping style or food source, record prices in a price book. You never know when you'll need a point of comparison. A new organic market might open up in town. You might decide to try eggs or meat from a different farmer one time, or happen upon a roadside farm stand. By keeping a price book, you'll have the data you need to make an informed purchasing decision.



### Your Local CSA: An Alternative to “Whole Paycheck”

Whole Foods has earned the nickname “Whole Paycheck” because its organic foods carry a premium price tag. If organic foods are important to you, but you’re looking for a price break, consider joining a CSA.

CSA stands for Community Supported Agriculture, and it is a food purchasing model that originated in Switzerland in the 1960s. When you become a member of a CSA, you are purchasing shares in the CSA’s harvest. Share prices range widely, but expect to pay several hundred dollars for several months’ worth of produce. Approximately once each week, you will receive a box of fresh, locally grown produce. Many CSAs are certified organic, while others are not certified but still practice organic farming techniques. Most CSA farms grow a variety of crops so that you get a mix with your weekly share. Some even include flowers, pastured eggs, or meats. You’ll get the most out of your CSA if you are willing to eat or preserve everything that comes with your share; no throwing away the broccoli rabe or beets just because nobody in the family likes them. To find a CSA near you, go to [www.localharvest.org](http://www.localharvest.org).



CSAs are growing in popularity, because they make buying local and organic produce more affordable than ever.

### Food Coops: Another Alternative to “Whole Paycheck”

Many food coops focus only on organic foods. Food coops are community-based buying organizations that provide their members access to affordable food and produce. According to the Coop Directory Service, there are over 250 food coops all over America with all 50 states represented.<sup>1</sup> Members can expect to save anywhere from 30 to 50% on groceries by purchasing food this way. In its most basic sense, a food coop is like a shopping club. You sign up, and then pay a membership fee or volunteer your time (or both, as every coop is different). In exchange you can purchase various food items at a greatly discounted cost.

Coops have been around since 18th century Britain, where a few forward-thinking dockworkers banded together to create the first industrial coop. These men, by putting their time and money together, were able to bypass the middleman and buy their goods at wholesale prices. Here in America, food coops have been on the rise since the 1970's.

Lower prices are just one of many advantages of joining a food coop. Because coops are directly connected to their purchasing source, they're run with more fiscal responsibility than their corporate cousins. Relationships are formed between the supplier and consumer, a step that is missing in traditional retail shopping. If a coop member has a problem with food quality, they can have the coop go directly to the source.

Food coops often include social responsibility and community involvement as part of their mission. For instance, part of a coop's operating budget may be used to give coop food vouchers to senior citizens or others who couldn't afford to join their group in the first place. Some coops use their buying power to feed the homeless and donate their resources to local shelters. One of the greatest perks of a food coop is access to ecologically responsible organic produce. For instance, Deep Roots Grocery Coop in Greensboro, North Carolina offers free fruit and vegetables to members who have children under the age of 12 in the household.<sup>2</sup>

The very nature of food cooperatives means that members should expect to be involved in the work of running the coop. Different food coops will have different member requirements. For instance, your local food coop may ask that you volunteer a few hours of your time each year to help with pickups and deliveries. Or they may also ask you to attend an annual members-only board meeting so that buying policies and practices can be discussed.

If you're interested in finding a food cooperative in your area, go to [www.coopdirectory.org](http://www.coopdirectory.org) to search for the closest coop in your state.

### **The S.H.A.R.E. Program**

FS.H.A.R.E. stands for "Self Help and Resource Exchange" and is one of the longest running coop programs in the country (since 1983). Anyone can join; local affiliates are located throughout the country. Members are asked to volunteer for two hours of community service each month in exchange for membership. S.H.A.R.E. enables members to buy food packages (typically, one to two bags of groceries) at about half of supermarket cost. Packages include meat, produce, and staple items; the food is often (but not always) certified organic. To find your local S.H.A.R.E. affiliate, go online and search for "SHARE program" and your state.

You'll also find a wealth of information on how to start your own buying club or food coop.

## More Reasons To Join A CSA Or Food Coop

CSAs and food coops have more to offer besides cost savings. You'll get to know other people from your local community with similar interests. You can support local farmers and eat fresh, in-season produce.

As a member, you are directly connected with your food source, helping you be more aware of what you're eating and how much you're paying for it. You'll learn more about food, nutrition and cooking. CSAs and food coops are great volunteer opportunities. Your involvement helps keep these models of food distribution alive and well. That means you and your neighbors get access to high quality natural foods and products that might not otherwise be available.

Whether you buy your food at a grocery store, warehouse club, coop, farmer's market, or anywhere else, the price book principle doesn't work in isolation. It's most effective when you use it right alongside Secret #2.

### Typical Food Coop Costs

#### Membership fee:

\$50 a year per household (that's \$4.17 a month, a very modest fee no more than the price of one gallon of milk)

#### Discounts & Pricing:

Cost + 45% for non-members

Cost + 35% for members

Cost + 15% for working members (volunteer 4 hours a month)

**Case discounts:** Order a case of your favorite items at cost plus 10%.

## **Grocery Bill Secret #2: Stock Your Pantry (And Freezer)**

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In our just-in-time economy, we're used to just-in-time dinners from the grocery store, grabbing a fully roasted rotisserie chicken, greens from the salad bar, and microwavable stuffed baked potatoes from the deli. Many busy families eat this way most nights of the week.

A far cry from how our grandmothers lived! Remember *Little House on the Prairie*? No quick trips to the local Piggly Wiggly for them. Instead, Pa Ingalls hitched up that wagon twice a year, spring and fall, and went into Mancato for sacks of flour, sugar, and coffee, and barrels of molasses and vinegar. Before they left the Big Woods for greener prairies, their attic was filled with cheeses, squashes, pumpkins, and a variety of dried foods.

Barely a hundred years later, the picture looks vastly different. In the 1990's and early 2000's, "home meal replacements" were one of the fastest growing grocery store categories. When compared to buying a take-out meal from a restaurant, the cost of fully prepared foods from the grocery store can seem like a savings. But when you do the math, you'll soon realize they're no bargain at all.

We can take a page from history by using the pantry principle to slash our grocery bill, save time, and simplify our lives. The pantry principle is the practice of stockpiling your pantry and freezer with food purchased at the lowest possible prices. The purpose of shopping is to replenish your pantry. It is not to buy specific ingredients for a particular meal. When you find an item at your target price (Grocery Bill Secret #1), your objective is to buy and store enough until the next sale comes around.

*"The pantry principle is the practice of stockpiling your pantry and freezer with food purchased at the lowest possible prices."*

This requires you to become more aware of the meals you and your family enjoy, and stockpile the components. Write down your typical menus and break down the components into a perpetual shopping list. Once you know what you're looking for, you'll want to get the best possible prices. That's why your price book is so essential; it will help you spot the best prices. Watch for sale prices on items on your perpetual shopping list and buy them as they become available, stocking up on multiples as your budget allows.

Having meal ingredients on hand will head off the impulse to dial for dinner. It will prevent last minute trips to the store. Over half of all grocery store purchases are impulse buys, so if you can stay out of the store, your spending will go down. You'll also save on gas. The ideal pantry system (including your freezer) will contain a wide variety of meal components for many different meals. Plan on just one weekly trip to the grocery store for perishables and stock-up items.

When it's time to fix a meal, you just go to your pantry or freezer where everything is waiting for you in your own little store. The beauty of this system is that you don't have to decide days ahead what you're going to eat. You can change your plans at the last minute without running to the store for key ingredients. You'll be able to invite friends over spontaneously and not worry about what you've got on hand to feed them. And best of all, you'll never have to run to the store when a snowstorm is forecast.

### **Pantry Basics: Getting Started**

Identify a location in your home where you can store non-perishables. In or near the kitchen is ideal, but not necessary. Basements, hall closets, or extra closets in other areas of your home -- all are possibilities. Garages are not the best choice, since the temperature swings throughout the year can degrade the quality of the food.

Group foods by categories such as baking supplies, grains, condiments, canned fruits and vegetables, pasta, beverages, paper products, personal care items, and so on. If space is limited, relegate bathroom and cleaning products to linen closets or other areas of your home.

Safety tip: when using open shelves, put heavy and breakable items on lower shelves, and lighter items (e.g., cereal boxes, pasta) on higher shelves.

### **How Much To Buy?**

For beginners, the best rule of thumb to go by is a six-week supply of any particular item. The tendency for beginners is to overbuy, not underbuy, so when in doubt, buy a little bit less. As you become more familiar with your family's needs and sale cycles, you can tinker with the buying timetable.

If you don't have a clue as to how much to buy, make your best, educated guess. It's all part of the learning curve, and it may in fact take a few months to get the hang of it. Don't give up. Once your pantry is organized, you will be able to tell at a glance how much of a particular item you have, and can restock as needed.

### Rotating Your Stock

Mark the month and year on each item with a permanent marker kept in the pantry. (Tie a string on it and affix it permanently to the shelves if wandering pens are a problem in your household.) Mark each item on an easy-to-spot location on the package so you don't have to pick it up to see the date. Since many items have only lot numbers and not expiration dates, this will make it clear to you how old an item really is.

Put newer duplicate items behind older ones as you restock. When you grab your supplies, you'll be using up the oldest first. Take just five minutes a month to tidy up your shelves and check your dates, moving items around if necessary. If you find items that really should be used soon, incorporate them into your upcoming meal plans. This will prevent wasted food and wasted dollars.

### Your Freezer: The Coldest Part Of Your Pantry

Is an extra freezer worth the investment? If you follow the strategies in this report, the answer is a resounding yes. Here's why. A typical 16.5 cubic foot chest freezer manufactured between 1993 and 2000 costs approximately \$4.67 per month in electricity to operate. A chest freezer manufactured 2001 or later costs about \$3.75 a month in electricity.<sup>3</sup> With all that you'll save on meats and frozen goods using the target price system, you'll recoup each month's operating costs easily.

And if you go out and buy one? You'll still come out ahead. A new, energy-efficient chest freezer costs somewhere in the neighborhood of \$200 to \$600.<sup>4</sup> While this may sound like an expensive purchase, the truth is that when used appropriately, your freezer will pay for itself quickly.

### Making The Most Of Your Freezer Space

Whether you have a dedicated extra freezer, or just the one attached to your refrigerator, you'll want to use that space most efficiently. Here are a few tips.

- \* **Choose your containers carefully.** Round containers waste space. Square and rectangular containers are much more space efficient and they also stack better. Consider using freezer containers that are all from the same brand so that they will fit together and stack nicely. Make sure you can see through your containers if possible; it's easier to quickly glance at what you've got in stock if you've been careless about labeling.
- \* **Rotate your supply.** The contents of your freezer should change about four times a year. This means that you are regularly using the food you buy. A common pitfall is to pack the freezer full, but neglect to use what's inside. Always use the oldest food first, and don't forget to mark your container items with a "use by" date.
- \* **Remove excess packaging.** Boxes and bags waste precious space because they have extra volume from air in the packaging process. Bags slip and don't stack as well, and they don't offer long-term protection from freezer burn. Whenever possible, store items in right-sized freezer containers.
- \* **Be choosy about what you freeze.** Think of your freezer primarily as your meat storehouse. Don't use it to store bulky items like loaves of bread, or to store things you'll regularly find on sale. Instead, use it primarily to stock your sale meats. If you use your freezer space to store mainly your meats purchased at maximum savings, you'll get more bang for your buck in the long run.
- \* **Precook what you can.** This works well for ground beef and certain items, like chicken for fajitas or soups. Why? Meat typically shrinks when it's cooked. Precooking not only saves you space, it also saves you prep time later on.
- \* **A full freezer runs more economically than an empty one.** Keep your freezer stocked with your "best buys" and rotate often.

## An Important Note

If your extra freezer is an upright model, and you have children in your home, consider security measures. In our household, our child named “Not Me” has left the freezer door slightly ajar on several occasions. By the time we realized it, the contents of the freezer had thawed and we were up all night cooking meats in order to be able to refreeze them. You can buy upright freezers with locks, or purchase a simple alarm that will sound when the door is opened and shut off when it closes.

## Freezer Storage Guideline

<b>Beef</b>		<b>Dairy</b>	
ground	4 months	Butter	6 months
stew meat	4 months	Margarine	18 months
steaks	12 months	Milk	1 month
roasts	12 months	Cheddar cheese	6 months
frozen dinners	3 months	Ice cream	
cooked casseroles	3 months		
cooked beef	3 months	<b>Vegetables</b>	12 months
gravy/broth	3 months	Juice concentrate	12 months
<b>Poultry</b>		Ground coffee	6 months
Whole chicken	12 months		
Whole turnkey	12 months	<b>Breads, Desserts, Snacks</b>	
Whole duck/goose	6 months	Sliced bread	1 month
Parts (breast, etc.)	9 months	Un sliced bread	3 months
Giblets/livers	3 months	Unfrosted cake	4 months
Cooked casseroles	3 months	Cookies	9 months
Frozen dinners	3 months	Cookie dough	6 months
Gravy/broth	3 months	Brownies	6 months
<b>Pork, Lamb, Veal</b>		Fruit pies	6 months
Ground	4 months	Pie shells	6 months
Chops/ribs	4 months	Waffles/pancakes	4 months
Roast	6 months	Flour	12 months
Stew meat	4 months	Nuts, candy	12 months
Sausage	2 months	Shredded coconut	12 months
Cooked ham	2 months	Marshmallows	12 months
Bacon	1 month		
Hot dogs	1 month		
<b>Fish</b>			
White varieties	4 months		
Salmon, perch,			
trout, bass	3 months		

These recommendations are to ensure optimum quality. Most frozen foods can almost always be safely eaten beyond the times listed, although quality may suffer. Never eat anything that smells bad, even if it has been in the freezer following the guidelines listed here.



## What Should A Well Stocked Pantry Include?

This list of pantry items is not a definitive checklist, but rather a springboard for you to develop your own. If your pantry is in a humid environment, such as a damp basement, some items (such as flour) should be stored in their packaging in larger sealed plastic tubs to keep the moisture out.

**BAKING SUPPLIES:** baking powder, baking soda, salt, cocoa, yeast, flours\*, cornstarch, vinegar, food coloring, colored sprinkles.

**CONVENIENCE FOODS:** cold cereal, crackers, boxed macaroni & cheese, canned soups, baking mixes, canned icing

**CONDIMENTS:** ketchup, mayonnaise, mustard, relish, pickles, jams/jelly.

**FATS:** olive oil, coconut oil, canola oil, vegetable oil, shortening, non-stick spray

**FRUITS:** canned fruits, dried fruits, raisins

**GRAINS:** flour\*, oatmeal, cornmeal, rice, popcorn

**LEGUMES:** peanut butter, dried beans

**MEATS:** canned tuna, canned ham, canned chicken, canned salmon

**BEVERAGES:** tea, coffee, bottled juice, dry milk, ultra-high pasteurized shelf-stable milk

**PASTA:** spaghetti, macaroni, other pastas

**SEASONINGS:** spices and herbs, bouillon, soy sauce, worcestershire sauce, vanilla extract

**SWEETENERS:** white sugar, brown sugar, molasses, corn syrup, honey, confectioners sugar, pancake or maple syrup

**VEGETABLES:** canned goods

**OTHER:** nuts

**NON-FOOD GROCERY ITEMS:** paper towels, toilet paper, tissues, personal care items, cleaning supplies

## **Grocery Bill Secret #3: Prepare Your Own Food**

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*"The big savings come from a habit of organizing meals that don't include pricey processed additions."*

*Barbara Kingsolver  
Animal, Vegetable, Miracle*

Preparing your own meals at home will save you literally thousands of dollars every year. It should be obvious, but to many people, it's not. Despite all the cooking shows on television and all the gourmet kitchens in new homes, the trend has steadily been away from home-cooked meals in the past few decades. In 1965 the typical home cook spent about 13 hours each week, or about an hour and 45 minutes per day, cooking. Today the typical home cook spends just 30 minutes a day preparing food at home, or 3 ½ hours per week.<sup>5</sup>

These days, it's entirely possible to make it well into adulthood, not to mention parenthood, and still not know how to cook. Our 21st century culture has made it very easy for us to avoid learning even basic cooking skills. Fortunately, that same culture provides plenty of tools for learning – not just cookbooks, but cooking shows on television, YouTube videos, and hands-on classes. If you aren't confident in your cooking abilities, avail yourself of them. One of the best ways to learn to cook, though, is to ask a friend who loves to cook. He or she is usually more than happy to coach you.

A word to the wise: there's cooking, and then there's what we jokingly call "assembling" in our house. Cooking involves using whole food ingredients, not just opening up jars and packages, dumping them into a casserole dish, and heating them in the oven. Cooking involves chopping, mixing, and sautéing, not just spooning a can of condensed soup over a few chicken breasts and microwaving "steam in a bag" pre-seasoned veggies. While it's no crime to use an occasional can of soup to make a sauce, the true savings – and the true pleasure – in cooking your own meals comes from using fresh, wholesome ingredients.

Even a basic repertoire of cooking skills will enable you to prepare nourishing, delicious, filling meals. And when it comes to saving money, cooking skills enable you to adapt recipes to use up what you have, rather than running to the store right before dinner to buy a missing ingredient or two.

When you have a fully stocked pantry and freezer, that's not usually a problem. With your ample supplies, you'll have the makings of any number of meals. And if, like most Americans, you own a microwave, thawing the meat won't be a problem if you forget to do it the night before.

### The Convenience Trap

We Americans love convenience, especially when it comes to food. Today, we spend half of all our food dollars – a whopping 49% – on meals prepared outside of our homes. That's double what our grandparents spent; in 1955, Americans spent just 25% on foods prepared outside the home.<sup>6</sup>

This includes restaurants, fast food places, Chinese carry-out, and home meal replacements from the supermarket (such as pre-roasted chickens and items from the salad bar). A constant barrage of influential advertising has us convinced that we don't have time to cook meals at home because we are too busy ... and the marketplace, of course, has a convenient solution for us. Let someone else do the cooking.

When you're tired after a long day at home with the children or at work, the last thing you want to do is think about what to cook for dinner and cook it. Delivered pizza or something quick and reheatable from the gourmet deli are very enticing and seem very easy ... but at what a price!

Convenience costs you. A two-pizza dinner delivered to your home costs at least \$30 these days, plus the tip. Fully cooked meatloaf with gravy (just reheat in your microwave) costs about \$8 for four small portions. Add a pre-cooked side dish of macaroni and cheese and greens from the salad bar, and you've got a dinner that costs close to \$20. A trip through the drive-through burger joint for a family with several small children costs at least \$25, more if you're feeding hungry teenagers.

It may amaze you to learn that you really don't save much, if any, time procuring meals for your family this way. It's become too easy, because we don't have to think very hard about it. But if you invest just a few minutes planning ahead, you'll find that you aren't spending any more time preparing convenient, inexpensive meals at home.

### Making Your Own Convenience Foods

To cash in on the popularity of the rotisserie chicken carry-out restaurants, a few years ago grocery stores began offering their own versions of this delicious dinner. A common price is \$6.99 for a 3-pound chicken. It seems to be a bargain after comparing it to the carryout chains offering a similar product ... and so convenient, too!

But does it really save you time? No. In fact, grabbing dinner on the way home from carpool or soccer practice or work can actually add *more* stress to your life. By the time you park, go in the store, stand in line behind twelve other last-minute dinner shoppers, get back in the car, and get home, you've spent at least twenty minutes procuring dinner. I don't know about you, but I'd much prefer to be at home with a *homemade* pre-cooked dinner reheating in my microwave at 5:00pm rather than wrestling toddlers in and out of their car seats or keeping hungry lacrosse players from grabbing impulse items from the store shelves. In a moment, I'll show you how to take those twenty minutes and invest them for a much better return on your time (and money).

Home cooks with hungry families or busy schedules know the secret of "front-loaded" cooking. This is the practice of cooking multiple meals ahead of time, freezing them, and reheating at a later date. There are numerous websites online dedicated to this practice. Some people even cook an entire month's worth of dinners in a single day. It's hard work, but worth it for busy households. When you know there's a nourishing meal just waiting to be reheated, the temptation to dial for dinner vanishes.

You don't have to cook an entire month's worth of meals all at once, of course. Just get into the habit of thinking ahead. The next time you make a casserole, double the recipe and put one in the freezer. When you're grilling chicken breasts, put twice as many on the grill and package the extras for the freezer. Then you'll have chicken later for salads, soups, and other entrees.

Don't be fooled by the up-front time you need to invest. It is truly an investment. The few minutes you take to organize your thinking, and the hour or two you invest to cook ahead, will pay you back in many hours saved as well as many dollars saved. Once you see how easy it really is, you'll be hooked. You'll find yourself far less tempted to pull up to the drive-through window or call the pizza man because you know you can rely on the goodies that you've got on hand in your freezer, for far less money.

Let's take a typical family meal staple, ground beef. The next time it's on sale, buy 15 pounds of it and be prepared to spend two hours in the kitchen.

Here's how that 15 pounds of ground beef will break down:

- 4 pounds for meatloaf mix (4 dinners)
- 4 pounds for meatballs (6 meals)
- 4 pounds for hamburger patties (3 meals)
- 1.5 pounds browned, no seasoning
- 1.5 pounds browned, taco seasoning

Make your favorite meatloaf recipe using 4 pounds of the beef. Package the meatloaf mix raw, squashed flat in a gallon-sized freezer bag. Freeze.

Make your favorite meatballs using 4 pounds of the ground beef. Cook the meatballs completely and package in freezer bags in quantities that are equal to what your family eats in one dinner. Freeze.

Freeze the hamburger patties (raw) individually on a cookie sheet and then place in a freezer container together. You'll be able to take from the freezer exactly how many you need each time.

The browned ground beef (seasoned and unseasoned) is used for casseroles, tacos, and tortillas. Package one dinner's worth in a freezer bag and pull it from the freezer as needed.

While it may seem like a big job to do all this, the time saving benefits become clear when you do the math. You can do each job singly, or you can do the job Henry Ford assembly line style, and save hours. When you are working with the beef, you don't measure each ingredient out four times; you multiply it in your head and measure accordingly, only once.

When stirring the mix to blend the ingredients, you don't need to stir it four times as long to combine the ingredients thoroughly; perhaps just twice as long will do. You don't wash the bowl four times, you do it only once. You can see where the savings begin to accrue. Each of these 15 meals, individually prepared, might take 45 minutes to prepare, for a total preparation time of over 11 hours. But if you do it all at once? About 2 hours total.

You can even cook foods completely, freeze, and then reheat them later in the microwave. The next time broilers are on sale, buy four of them, along with a bottle of rotisserie chicken seasoning. Season the broilers, bake them in your oven, cool, and wrap individually for the freezer. They'll reheat in the microwave directly from the freezer, at about 20 minutes on "high." Individual chicken pieces will reheat even faster. Isn't that a whole lot easier than standing in line at the store at 5:15?

### Those Pesky Leftovers

Let's face it. Very few people are thrilled at the sight of leftovers. But eliminating food waste is a huge part of slashing your grocery bill. Here are ideas for handling leftovers.

- \* Keep a "leftover box" in the refrigerator and go there first when preparing meals. What can you use from that box?
- \* Brown bag lunches.
- \* Designate one evening out of every three or four as "smorgasbord" nights and use up all the odds and ends.
- \* Use divided freezer containers to create individual TV dinners.
- \* Freeze the remnants to incorporate into another meal. Keep separate plastic containers in the freezer and add leftover vegetables to one and leftover meats to another. Incorporate them into soups, casseroles, and meatpies.
- \* Search online recipe databases to find recipes that use up the ingredients you have on hand.



Online recipe databases make it easy to find ways to use up leftover ingredients.

## **Grocery Bill Secret #4: Grow Your Own Food**

How many times have you left the grocery store totally discouraged at what you find in the average produce aisle? Overpriced, under-ripe, pesticide-laden, bruised or rotting fruits and vegetables ... often shipped from a different continent. Yet it's not until prices skyrocket that many of us finally decide to grow our own vegetables.

During World War II, over 20 million Americans planted Victory Gardens. Victory Gardens provided about 50 percent of all fruits and vegetables produced during those years.<sup>7</sup> Gardeners without a plot of land to call their own commandeered vacant lots, building rooftops, and public spaces. Today, determined gardeners do the same, often planting container gardeners on apartment balconies or signing up to use city-owned garden allotments.

As food prices go up, so does the value of a home garden. But beyond the financial incentives, a garden offers even more rewards. You have the luxury of walking just a few steps to pick some of the best tasting, freshest produce available. Your fruits and vegetables go directly from the garden to the table, retaining more of their vitamins and minerals than their grocery store counterparts. And you know exactly what chemicals are – or aren't – used during the growing season.



Online recipe databases make it easy to find ways to use up leftover ingredients.

### **How much is your home garden worth?**

That's a great question – and more money than you probably realize.

The National Gardening Association (NGA) estimates that the average garden plot of 600 square feet produces an average of \$600 worth of produce.<sup>8</sup> But that's a very conservative figure. Some garden experts think the figure is closer to \$2000 per 600 feet, especially if the produce is grown organically.<sup>9</sup> Using those numbers, a single acre could potentially produce over \$50,000 worth of organic produce per season.

In 2006, author Barbara Kingsolver and her family tried an experiment. For the entire year, they would only eat food that they sourced locally. A large part of their strategy was to raise their own poultry and grow their own food. Kingsolver describes the bounty, and its worth in dollars, in this passage:

*Between April and November, the full cash value of the vegetables, chickens, and turkeys we'd raised and harvested was \$4,410. ... The value-added products, our several hundred jars of tomato sauce and other preserved foods, plus Lily's full-year egg contribution, would add more than 50 percent to the cash value of our garden's production. That's retail value, of course, much more than we would have earned from selling our goods wholesale (as most farmers do), but it's the actual monetary value to us, saved from our annual food budget by means of our own animal and vegetable production and processing. We also had saved by eating mostly at home, doing our own cooking, but that isn't figured into the tally. Our costs, beyond seeds, chicken feed, and our own labor, had been minimal. Our second job in the backyard, as we had come to think of it, was earning us the equivalent of some \$7,500 of annual income.<sup>10</sup>*

If you have never gardened before, you'll soon discover why gardening is America's number one pastime. You can learn to garden by taking classes or workshops, by joining your local garden club, or by asking a friend to help you. There are literally hundreds of gardening books and methods out there, but one of my favorites is Mel Bartholomew's *The Square Foot Gardener*. So don't be afraid to play in the dirt, dig in, and grow.



## **Tips for successful home gardening:**

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- ☑ **Invest in heirloom seeds.** Heirloom seeds may cost a little more, but the flavor and nutrient profiles are far superior to common hybrids. Plus, with heirloom seeds, you can save the seeds and replant from year to year. Seeds saved from hybrids are either sterile, or won't breed true from one generation to the next.
- ☑ **Choose the easiest veggies to grow.** Tomatoes, radishes, squash, zucchini, carrots, peas, peppers and lettuce will help make your first attempt at vegetable gardening successful. As you learn more about gardening, you can widen your horizons and plant something new each season.
- ☑ **Choose the sunniest spot.** Most fruits and vegetables need up to eight hours of direct sunlight.
- ☑ **Dirt makes the difference.** Always use rich, well-drained soil. It may take a few years to get your soil "just perfect" but with a little effort, you can make almost any soil into the perfect gardening environment.
- ☑ **Plant at the right time.** Your local county extension service can help guide you on what to plant and when. Most extension services offer regional planting guides. The staff are usually very excited to help first-time gardeners. You just have to ask.
- ☑ **Don't over water, or under water.** Stick your finger in the soil. If it's dry, then water. One inch of water is usually a good rule of thumb when watering your garden. If you're short on time, a simple garden sprinkler can help you keep plants watered in the hot growing season.
- ☑ **Mulch and maintain.** Mulch is a gardener's friend. It helps keep the weeds out of your garden, while at the same time decomposing and feeding your plants. Mulch will also help keep your soil loose and cool. Over time, the simple practice of applying mulch will only make your soil richer and better.

## **An antidote for high food prices: grow your own nutrient-dense foods with heirloom seeds!**

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Fresh heirloom seeds with extraordinary germination rates let you grow a lush, productive garden. Non-hybrid, non-GMO seeds let you save seed from each year's harvest so that you never have to buy seeds again.

Learn more at: [www.heirloomsolutions.com](http://www.heirloomsolutions.com)

## Grocery Bill Secret #5: Preserve the Harvest

*After the farmer's market and our garden both closed for the season, I took an inventory of our pantry. During our industrious summer we'd canned over forty jars of tomatoes, tomato-based sauces, and salsa. We'd also put up that many jars of pickles, jams, and fruit juice, and another fifty or so quarts of dried vegetables, mostly tomatoes but also soup beans, peppers, okra, squash, root vegetables, and herbs. In pint-sized freezer boxes we'd frozen broccoli, beans, squash, corn, pesto, peas roasted tomatoes, smoked eggplants, fire-roasted peppers, cherries, peaches, strawberries, and blueberries. In large ziplock bags we froze quantities of our favorite snack food, whole edamame, which Lily knows how to thaw in the microwave, salt, and pop for the pod straight down the hatch. ... Our onions and garlic hung like Rapunzel's braids from the mantel behind the kitchen woodstove. In the mudroom and root cellar, we had three bushels of potatoes, another two of winter squash, plus beets, carrots, melons, and cabbages. A pyramid of blue-green and orange pumpkins was stacked near the back door. One shelf in the pantry held small, alphabetized jars of seeds, saved for starting over – assuming spring found us able-bodied and inclined to do this again.<sup>11</sup>*

*Barbara Kingsolver  
Animal, Vegetable, Miracle*

If you're even an average gardener, chances are you'll have produce that you simply can't use up fast enough. Once you've shared with friends and neighbors, what do you do with the rest? There are three ways that gardeners typically preserve the harvest. The easiest of these is freezing, if you have the freezer space.

### Freezing

Almost any fruit or vegetable can be preserved by freezing. Some, like berries, won't retain their texture perfectly, but they'll still be delicious and nutritious. Many items can go straight from the garden to the freezer (with a quick wash in between); others will need blanching.

Blanching is a technique that helps to preserve vegetables by stopping the enzyme actions that hasten spoiling. Blanching involves boiling or steaming the vegetable briefly, and then plunging it into icy cold water to halt the cooking process.

Detailed information on blanching is readily available online. Here are blanching times for some common vegetables:

Asparagus	3 minutes
Beans (snap, green, wax)	3 minutes
Lima beans	4 minutes
Broccoli	3-5 minutes
Diced carrots	2 minutes
Squash	3 minutes
Corn	7-11 minutes,
	depending on size of ears

## Should You Buy Produce for Preserving?

It usually doesn't make economic sense to buy produce at the store for canning, freezing, or dehydrating. But if you're able to buy in bulk from a local farmer, or pick your own at a "u-pick'em" farm, the savings can be considerable. According to *Mother Earth News*,\* you can save up to 75% on produce purchased this way.

To locate a pick-your-own farm near you, go online to:

<http://pickyourown.org>

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\*<http://www.motherearthnews.com/home-canning-versus-store-cost.aspx#ixzz1PA70HkoY>

Rigid plastic containers and plastic freezer storage bags work best for freezing produce. You can use glass jars, but they break much more easily at freezer temperatures. No matter what kind of container you use, leave a little extra space to allow for expansion during freezing.

## Canning

Canning is almost as American as baseball and apple pie. Home gardeners have been canning for generations, and with good reason. Beyond the grocery savings, canning has numerous benefits. Not only is canning economical, it's ecological. In an era when the average food travels at least 1500 miles from its point of origin to your plate, canning food from your own backyard makes a big difference in reducing your carbon footprint. Local food requires far less chemical intervention, because it doesn't need to be sprayed with preservatives to keep it from spoiling as it's trucked across the country. And when you practice home canning, your food doesn't contain all the chemical additives that store-bought processed fruits and vegetables often do.

Canning enables you minimize waste in ways you never thought of. (For instance, my sister-in-law is famous for her pickled watermelon rinds, which most people normally throw away.)

Although canning requires an initial expense for equipment, it almost always pays for itself in the first season of canning. Jars can be reused from year to year, and in some areas they're readily available at yard sales and thrift shops.

### Dehydrating

Don't want to invest in canning equipment? Don't have much freezer space? Still want to preserve your harvest? Then dehydrating may be for you. It's a great alternative, because you don't have to worry about food spoiling during extended power outages, as you would if you froze the food. Nor do you need any special equipment, unless you choose to buy a dehydrator.

A food dehydrator is a handy tool, but it isn't essential. Food also can be dehydrated in your home oven and even in the sun. Once properly dehydrated and packaged, it will last six months to a year or longer. Different fruits and vegetables require different drying times and techniques, but none of them are time-consuming or difficult.



## Conclusion

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Cutting your grocery bills in half means more than just saving money. When you aren't overspending on food, you have more control over other aspects of your life, too. The money you save on groceries can be directed towards paying off debt, or invested in tools for becoming more self-reliant.

When you have a full pantry, and when you know how to grow and preserve your own food, you aren't nearly as vulnerable to external events. Being more self-reliant means you can easily weather all kinds of problems, whether it's a natural disaster, a job loss, an economic depression, or civil unrest. It means you can help out your less fortunate neighbors in times of trouble. And with a full pantry, you can spontaneously offer hospitality to others without worrying about what you have on hand to feed them.

Most Americans are living paycheck to paycheck, and are dependent on a fragile food supply chain. You won't be among them, though, when you put the strategies in this report into practice.

### **Step-By-Step DVDs Make Canning Easy, Even For Beginners**

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Save hundreds of dollars a year. Be prepared for all kinds of emergencies. Eat more healthfully. Home canning brings with it many benefits. Now you can learn to preserve all kinds of foods safely and easily with **Food Storage Secrets**. Each set of DVDs comes with a free 63-page companion e-book canning guide.

Learn more at: [www.foodshortageusa.com](http://www.foodshortageusa.com)

## (Endnotes)

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