



## Surviving a Credit Card Hangover... Further Explanation

In our last issue of "Dollar & Sense", we gave you six helpful hints to survive a credit card hangover. In point 5, we said that you shouldn't even think about paying off credit card debt with a home equity line of credit. Many of our readers wrote in questioning our logic for this. Here is some further explanation.

- 1) Your home's equity is like a savings account. For most of us it is really our only source of "savings". Do you really want to take away from that?
- 2) A majority of people that pay off credit cards with the equity in their house wind up with more credit card debt within 6 months.

When is it ok to pay off credit card debt with a home equity line of credit or loan?

First you need get your spending under control. Once you have cut back on spending, you have a better chance of living on a budget and within your means. Then and only then should you consider using the equity in your home to pay off your credit card debt.

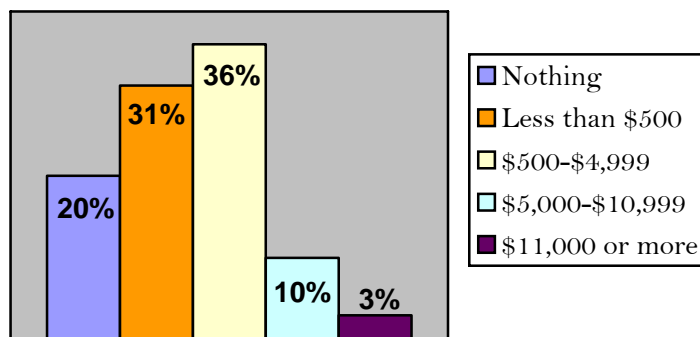
## DID YOU KNOW



- Annual health care costs this year will exceed \$1.3 trillion.
- Americans spend more than \$200 billion each year on prescription drugs.
- 1 in 4 people with household incomes of less than \$25,000 have no health insurance.
- Nearly 25% of all part-time workers have no health insurance.
- The highest rate of people without health insurance is in the South (18%) and Midwest (12%).
- The percentage of Americans with employer-sponsored health insurance is declining while the number of people covered by government health insurance programs is on the rise.

Statistics courtesy of the U.S. Census, Robert Wood Johnson Foundation.

How Much Money Do You Give Each of Your Adult Children Per Year On Average?



Poll based on 653 responses to a survey conducted in August 2005 by Consumer Reports Money Advisor. Responses are representative of subscribers to Consumer Reports Money Advisor but are not representative of the general public.

## Cook Once, Eat Twice

by Ashley Ocampo



Finding time to prepare and cook nutritious and delicious family meals can be a challenge for even the most organized mom. Between driving the kids to their various activities, household chores, and the everyday occurrences that come up, most moms find their time is at a premium. Once a month cooking is quickly becoming popular with busy moms. However, storage space can quickly become an issue if you don't have a stand alone freezer.

An alternative for the "freezer space challenged" is to \*cook once, eat twice\*. There are several ways you can implement this into your weekly meal planning, with minimal effort but with great results.

First, the key tip is to plan meals around one key food. Prepare that food in a larger amount than you would usually use the first night. Then you can use it for an entirely different recipe later in the week. This isn't the same as eating leftovers, since you are making an entirely different meal. One easy meal, and often a family favorite is to prepare a roast with your favorite vegetables in your crock-pot. Be sure to use a roast that will allow you to have some leftover meat. Use the leftover roast and vegetables, to make a Vegetable Beef Soup or a Shepherd's Pie for later in the week. (Recipes to follow).

Before you set the meal out on the table, take out and refrigerate the portion for your next meal. By promptly refrigerating the food you also help ensure the quality and keep it safe. As a general rule, perishable cooked foods, such as meat, poultry, fish, eggs and dairy products, shouldn't be at room temperature longer than two hours total, that includes both the first and second meal. Be sure to use shallow containers so it cools faster in the refrigerator. Glad and Ziplock both make inexpensive, reusable containers perfect for storage. Cover loosely and stir occasionally to help it cool. Cover tightly when cooled.

You should plan on using the extra refrigerated food within one to two days. If you need longer storage, then be sure to freeze. Remember, you should never thaw anything at room temperature, but overnight in the refrigerator to avoid food contamination. with bacteria.

### Tangy Pot Roast

- 4 lb Beef roast
- 1/4 cup Flour, all purpose
- 1 Tbsp Salt
- 1 1/4 tsp Pepper
- 2 Tbsp Oil
- 1 ea Horseradish, 5 oz jar
- 1 cup Water
- 8 ea Potatoes, small
- 8 ea Carrots, medium
- 1 ea Onion, large
- 8 ea Onion, small

Stir together flour, salt, and pepper, rub mixture on meat. Heat oil in Dutch oven and brown meat, about 15 minutes cooking time. Reduce heat, spread horseradish on both sides of roast. Line bottom of Dutch oven with slices of large onion. Return roast to oven, add water until it is 1/4 up side of roast. Cover tightly and simmer on range or in oven at 325 degrees for 4 hours. Pare and half potatoes, cut carrots in half and lengthwise. Add potatoes, carrots, and onions to oven 1 hr before end of cooking time. The juices can be strained and poured over the meat or vegetables as gravy (they may require thickening with a flour/butter mixture).

### Vegetable Beef Soup

- 1/2-1 pound leftover roast, cubed
- 1 medium onion, chopped
- 1 clove garlic, minced
- 16 ounces tomatoes, canned
- 1 cup celery, diced
- 2 medium carrot, diced
- 1 large potato, diced
- 16 ounces frozen corn kernels
- 16 ounces frozen mixed vegetables\*
- 1 cup water
- 1 teaspoon salt or to taste
- 1/2 teaspoon pepper or to taste

In a 5-quart pan, over medium heat, sauté the garlic and onion in a small amount of oil until tender. Add the beef, tomatoes, salt, pepper, water and the carrots to the pan and cook for 5-10 minutes then add the potatoes and celery. Simmer for 5-10 more minutes then add the frozen corn and vegetables and cook for about 10 more minutes or until vegetables are tender. Adjust seasonings to taste.

### Too Easy Shepherd's Pie

- 1-2 pound leftover roast, cubed
- 4-6 servings of cooked instant mashed potatoes
- 1 regular can sliced carrots, drained
- 1 medium onion, diced
- 1-2 cups cheddar cheese, shredded
- garlic powder, paprika, salt and pepper to taste

In baking dish layer from bottom to top: meat, onions, seasonings, carrots, potatoes, and cheese. Bake at 350 degrees for 45 minutes.

*Ashley Ocampo is a freelance writer and mom who publishes both The Labor of Love Recipe Box, a daily newsletter that contains quick, easy dinner ideas for your whole family, as well as Organization and Cleaning 101, a weekly ezine with tips to make your homemaking easier. To subscribe send a blank email to [tlolrecipebox-subscribe@topica.com](mailto:tlolrecipebox-subscribe@topica.com). Or for Organization 101, a blank email to [org101-subscribe@topica.com](mailto:org101-subscribe@topica.com)*