



DOLLARS & SENSE

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dinner on a dime

by BEV BENNETT

Stale Bread, the Start of Something Big



When it comes to bread, stale is a virtue.

Keep a loaf for a day or two and it loses its resilience. It's firm and sturdy, transformed into a gutsy ingredient with many uses.

For example, bring a crunchy finish to macaroni and cheese by topping it with a sprinkling of coarse breadcrumbs mixed with a little Parmesan cheese. Coat chick-

en breasts with sourdough breadcrumbs and grill them to a toasted finish. Press shredded sharp cheddar cheese on thin slices of old bread and run them under the broiler to melt. Float the homemade cheese crackers on a serving of tomato soup.

Take inspiration from Italians who turned stale bread into a delicacy.

Panzanella, a specialty in Tuscany, is an entrée salad of stale bread softened with water and tossed with tomato, cucumber, onion, garlic, oil and vinegar. Traditionally the salad calls for crusty, artisan bread, two to three days old.

The combination of bread and vegetables can be as decadent as your imagination allows. Add meat, cheese or fish. Toss in canned salmon or anchovies, diced salami, chunks of Asiago cheese or shredded Parmesan cheese.

Once you start improvising, you'll discover no end of mouthwatering possibilities.

Shortcut to Stale Bread

If you're impatient, start with fresh bread. Cut 1-inch thick bread slices and arrange on a baking sheet. Place in a preheated 300-degree oven for 10 - 15 minutes, turning over halfway through. The bread should be firm, not browned. Follow with grilling as directed.



Grilled Garlic Bread and Salami Salad

ingredients

- 4 (1-inch) thick slices two-day-old rustic country bread
- 1 large garlic clove, crushed
- 1 cup halved cherry or grape tomatoes
- 4 ounces Italian dry salami, cut into 1/2-inch pieces
- 4 scallions, trimmed and chopped
- 4 cups Romaine lettuce, cut or torn into bite-size pieces
- 1 tablespoon olive oil
- 1 small green bell pepper, cored, seeded and diced
- 1/4 cup shredded Parmesan cheese
- Mustard vinaigrette dressing (follows)

directions

Rub both sides of bread with garlic. Lightly brush one side of each bread slice with oil. Place bread, oil-side up, on grate of preheated grill. Grill for 30 seconds or until bread is golden brown on bottom. Turn over and grill top side. Bread may also be broiled 3 inches from heat, allowing about 20 to 30 seconds per side. Watch carefully to avoid burning. Remove bread from heat. Cool and tear into bite-size pieces. Lightly sprinkle with water; don't let it become soggy. Set aside.

Combine tomatoes, salami, scallions, lettuce and bell pepper in a large salad bowl. Add bread. Toss well. Sprinkle on cheese. Toss again. Add dressing just before serving and toss well. Makes 4 entrée servings.

Note: For a vegetarian version of this salad, omit the salami and increase the cheese to 1/2 cup.

Mustard vinaigrette dressing ingredients

- 2 tablespoons white wine vinegar
- 11/2 teaspoons Dijon-style mustard
- 1/4 cup olive oil
- 1 teaspoon extra-virgin olive oil
- Salt and pepper to taste

directions

Stir together vinegar and mustard in a small bowl. Gradually stir in olive oil and extra virgin olive oil. Season with salt and pepper to taste.

Interview Clothing: Where Not to Scrimp



By DAWN KLINGENSMITH
CTW FEATURES

Clothing is considered a basic necessity, along with food and shelter. Not so much in America. Clothes are more of a status symbol and not at all in short supply. Heck, even dogs have their own little sweaters.

In a recession, though, shoppers scale back on couture, along with beauty aids and other commodities buttressed by vanity. But certain items ought not to be bought on the cheap, especially for people interviewing for jobs, say image advisers Robin Walker and Ginger Burr.

"The last thing you want is to look broke and desperate," says Walker. My Wardrobe Companion, Chicago.

Certain things cost less in the long run if you spend more money up front, she

adds. Image enhancers that are worth the investment:

- A good pair of shoes This actually applies more to men. "Fair or not, a man is sized up by the quality of his shoes," Walker says. Stick with classics: Oxfords or wingtips. And keep them polished. Scuffed shoes signal to employers that you don't pay attention to details.

- A professionally fitted bra Uh, this one's for the ladies. A bra that offers good support improves your posture and makes you look slimmer because your upper anatomy "isn't hanging down by your belly button," Walker says. You'll stand taller and look more confident in a well-structured bra. Your initial purchase should be flesh-colored with smooth, seamless cups because lace will show under form-fitting shirts.

- Stylish eyeglasses "They're obviously very prominent and perceived as a facial feature," says Burr,

Total Image Consultants, Boston. "Get a pair that projects the kind of fashion statement you want to make."

- Salon hair-coloring "DIY very rarely works out,"

Walker says. "You end up with some ungodly color." Women aren't the only perpetrators. She has seen unfortunate results on men, too, who try to cover their gray with drugstore dye. Unintended outcomes need to be fixed by a professional stylist anyway.

- A flawless belt Frayed edges, cracked leather or an ill fit cheapens your outfit.

Perfectly pressed dress shirts: Cotton and other wrinkle-prone fabrics need to look crisp. A rumpled shirt suggests you're not just sloppy in appearance but also in your work habits. "If you're good you can iron them yourself," Burr says. If not, take them to a dry cleaner to be laundered and pressed.

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money back



Cash-Back Cool Down

Summer's coming! Thinking about getting central air? New tax credits could make it a really cool idea.

- Get back up to 30 percent of the cost, installation included
- Limit of \$1,500
- Building a home? You could get back up to \$2,000 for your energy-efficient heating and cooling systems
- All systems must meet energy efficiency ratio (EER and SEER) guidelines to qualify

- Many indoor and outdoor systems at your local home retailer qualify

To see what energy efficiency ratings and central air systems qualify and for more details on HVAC benefits under the new stimulus plan, click the Tax Credits for Energy Efficiency link at www.energystar.gov.

— Morgan McMillan | CTW Features

the coupon queen

by JILL CATALDO

Reader Mail: E-coupons and Confused Cashiers



Jill Cataldo saves hundreds on groceries by making the most of the common coupon. You can, too. Here's how.

IT'S TIME TO ANSWER some questions from readers like you who are learning to Super-Coupon:

Dear Jill,
I never knew that I could stack a store coupon and a manufacturer coupon that I clipped from the newspaper. After picking up this tip I learned from you, I am already saving a lot! Here's my question. One local grocery store I like publishes its store coupons in the weekly flyer. Another store puts them on its Web site, which somehow transfers them to your store card. How does this work? Is it worth trying?

Many grocery stores offer store coupons that can be electronically loaded to your store's shopper loyalty card. Here's how it works.

If your store offers electronic coupons, visit the store's Web site and look for the coupon area. You'll be prompted to input the number of your shopper loyalty card. If it's your first time visiting the site, you may also be asked to register for a free account. Once you sign in, a list of current coupons will appear.

At some grocery chains, the coupons that appear on your screen are tailored to you, based on your purchase history collected through use of your loyalty card. If you've purchased diapers in the past you might receive discounts on other baby items. If you've purchased pet food you may see coupons for pet treats and supplies. You may also receive discounts for a brand that competes directly with a product that you purchase regularly. At other grocery chains, all Web site visitors are offered the same selection of electronic coupons.

Regardless of how a store determines the assortment of

coupons available to you, loading them onto your shopper's card is quite simple. Typically, the store's Web site either loads all of the available coupons to your card automatically or it will prompt you to click the specific offers you'd like to add. Once they're added, you're ready to shop! You don't even need to print the page from the Web site; the discounts will register automatically when your card is scanned at the register.

Ready for the best part of electronic coupons? Because they're tied to your shopper's card they function as store coupons, so you can "stack" manufacturer coupons on top of them for even bigger savings. If you have a \$1 electronic coupon for apple juice and add a manufacturer's 50-cent coupon you'll save a total of \$1.50.

Dear Jill,
Do you ever have problems with cashiers? I went to the store yesterday with some coupons I printed from the Internet and the cashier told me they didn't take Internet coupons. But I printed the coupons right from the store's own Web site. Is there anything I can do?

I've heard this question from other shoppers. I, too, have gone to the store with

a fistful of Internet coupons, ready to slash my grocery bill dramatically, only to hear "We don't take Internet coupons." This can be frustrating to a shopper who knows that the store has always taken them in the past and, as you said, the store offers the printable coupons on its own Web site.

What's a shopper to do? Look to the store's own coupon policy. Many stores publish their coupon policies online so that shoppers can read them before coming to the store. If your store doesn't have its policy online e-mail them and ask for a copy or ask for one at the customer service counter when you visit the store.

Coupon policies are a shopper's best friend. They outline almost everything you could ever want to know about coupons. Does the store double coupons? Does it accept Internet coupons? Are there limits on how many coupons a shopper can use? Armed with these answers, you'll be better prepared to shop at your favorite store. In many cases, you'll also learn what I suspect is true in your case - that the store does accept Internet coupons (especially if the store offers them on its own site!). It appears that your cashier was simply confused about the store's policy.

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