

Charging Your Grocery Bill?

Supermarket checkouts are just another place to hand over your credit card. Supermarket chains accept credit cards as a convenience to their shoppers in the hopes of winning sales from the added service.

Now that you can charge your weekly groceries, be cautious. Consumers do spend more when they begin to use credit. If you are used to going to the grocery store with a list of items, continue to shop by sticking to your list. Also, have a certain dollar amount that you plan to spend, and don't exceed it. It's too easy to go through each aisle and fill your cart with more than you need, knowing you're going to charge it.

Now that credit card acceptance in grocery store check-out lines is the norm, remain a smart shopper with the following tips:

- Log your credit card purchase just like checks or share drafts. Keep a register for your charges so that you can keep track of each charge amount you make.
- Clip coupons and shop with them. Most grocery stores offer "double coupons." If yours does not, find one that does. You'll be surprised how much money you can save.
- But don't buy an item just because you have a coupon for it, and don't assume an item is a bargain just because it's on sale.
- Compare brands for the lowest price offered for the same item. Items are easy to compare, just check the list of ingredients if you're not sure.
- Consider trying generic paper products, toiletries, canned goods, etc. If you don't like them, you can always go back to your regular brand.

• Seek out a food warehouse in your area. No-frills warehouses are usually located on the outskirts of larger towns and are open to members who pay a yearly membership fee. Warehouse-sized supermarkets are usually operations with minimum service and maximum discounts for food, clothing, appliances, toys, etc.

• Make sure the credit card you carry is the best one for you. If you pay off your balance each billing cycle, look for a card with a grace period and no annual fee. If you do not pay off your balance each month, make sure to use a card with a low annual percentage rate. It's worth noting that the Consumer Federation of America says that credit unions are the best thing since sliced bread.

• When charging items, watch your card after giving it to a clerk. Take your card back promptly after the clerk is finished with the transaction and make sure it is your card.

• Never sign a blank receipt. Draw a line through any blank spaces above the total when you sign receipts.

• Check your credit card bills when they arrive and compare them with your receipts to make sure that are no unauthorized charges or billing errors.

Charging groceries may be a great convenience, but also an expensive way to finance food purchases if you don't keep a handle on your credit card use. It pays to use credit wisely.

Cook's Question

(Continued from Page B8)

2 tablespoons water
 1/2 teaspoon salt
 1/2 teaspoon baking powder
 Add flour enough to make a stiff dough. Roll on floured board. Roll thin and cut into squares.

Karen allows the squares to dry at room temperature for about a day. Turn the squares over every now and then to assure they dry on both sides.

ANSWER — A reader wanted a recipe for chocolate chip cookies with a fudge-like filling. Thanks to Michele Schwerin, Peach Bottom, for sending a recipe she received from her aunt several years ago.

Filled Chocolate Chip Cookies

Cookie recipe:

3 cups flour
 1 cup butter
 1 cup brown sugar
 2 teaspoons vanilla
 1 egg
 1/2 cup mini-chocolate chips
 Cream butter, sugar, and vanilla. Add egg, beat until creamy. Add flour, mix well. Stir in chocolate chips.

Roll a teaspoon full-size of dough into a ball. Place on a greased cookie sheet. Make a thumbprint dent in center. Bake at 375 degrees for 5-7 minutes. Press down center and bake until slightly brown (another 5 minutes).

Cool, then roll cookie in powdered sugar. Prepare filling

Filling:

1 cup semi-sweet chocolate chips
 1 tablespoon butter
 2 tablespoons light corn syrup
 1 tablespoon water
 1 teaspoon vanilla
 In a small saucepan over low heat, melt chocolate chips and butter. Stir in remaining ingredients and stir until smooth. Fill cookies and let cool until filling hardens.

ANSWER — N. Kring, Somerset County, wanted a recipe for kettle corn, which is a sweetened, salted popcorn sold at county fairs and festivals. Thanks to Stanley Owens, Beech Creek, who writes that this recipe tastes like kettle corn.

Sugary Popcorn

1/4 cup vegetable oil
 1/2 cup unpopped popcorn
 3 tablespoons sugar
 Heat oil in 3-quart saucepan over medium-high heat. Add popcorn and sugar. Cover and shake over heat until the popcorn stops popping. Add a little salt. Yields: 11 cups.

ANSWER — G. Sweitzer, Airville, wanted to know where she can buy "A Complete Guide to Home Meat Curing," published by Morton Salt. Also, did the Enterprise Meat Grinder Company publish detailed instructions or a recipe book? Thanks to C. Martin writing that they have the book. Write to them at 504 Grist Mill Rd., Ephrata, PA 17522.

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