



COCONUT CHUTNEY



INGREDIENTS

- ◆ Grated Coconut - 1/2 cup
- ◆ Green Chillies - 3 to 4 (as per your taste)
- ◆ Garlic - 1 pod
- ◆ Ginger - 1/2 inch piece
- ◆ Tamarind paste - 1/2 tsp (add more if you like extra sour)
- ◆ Chopped Cilantro - 1/4 cup (optional) gives a nice green color to the chutney and great smell
- ◆ Salt according to taste

FOR SEASONING

- ◆ 1/4 tsp mustard seeds
- ◆ 4 to 5 curry leaves
- ◆ Pinch of hing

METHOD

1. Grind all the ingredients together into a smooth paste. Add a little water if necessary.
2. Heat a little oil in a pan and pop mustard seeds, curry leaves and hing.
3. Fry for a few seconds and pour over the

chutney.

Delicious coconut chutney it ready to serve. This chutney goes very well with idly, dosai, pongal, vadai , tamrind rice and other dishes.

To submit your recipe along with original picture, write to info@citymasala.com..



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- **Pool** Two things that make a huge difference are how long you run your pool motor (30% of your electric bill) and your monthly pool cleaning service. The recommended time to run your motor is 8 - 10 hrs. but 4- 6 hrs. in the winter will not harm your pool in any way. The pool service can now be done by you (takes about 1-2 hrs every month). Savings of about \$50 – \$80 a month.
- **Lawn service** Lawn care is needed every 10 days on average in the summer months and about every 30 days in the winter. Get a pay per use service as compared to a monthly service which can cost you around \$60 a month. Saving of about \$40 a month.
- **Memberships** AAA, Netflix, Health clubs, YMCA - make sure you are using what you are paying for – or paying for what you are actually using. Savings of about \$40 – \$100 a month.
- **Subscriptions** Magazines and newspapers get delivered and you don't even get the chance to read them. Look into free subscriptions like CityMasala! Savings of about \$10- \$60 a month.
- **Automatic withdrawals** These can put you in a jam if you use them to pay your bills. You may never know how much different companies are taking out or if they are making mistakes. The only automatic withdrawal you should have is for automatic savings.
- **Tolls** If you use toll roads on a regular basis, get the Sun Pass. It has built in savings of about 25% on tolls plus you will save on time as well!
- **Property tax** As the housing market hits bottom, make sure that your house is appraised with the county at a fair market price. In Florida, use the homestead exemption.
- **Gas consumption** This can be reduced by better driving habits, correct tire air pressure, clean air filters and carrying a lighter load in your car. Group errands and runs together. Savings of about \$20 to \$150 a month.
- **Heating and cooling** This constitutes about 50% of your electric bill. Use a programmable thermostat and keep your house a little warmer (2 deg can save you about 10 % off your bill) in the summer and a

little cooler in the winter. Keep your filters clean. Shut off or lower the thermostat when you leave the house. Open windows and turn off your unit during pleasant days and nice spring evenings. Check windows and doors for leaks. TECO offers a free service where they come in and inspect your house to give you a detailed report on the insulation efficiency (how well the doors and windows are sealed, how well the AC unit works) and they also check out the ducts for any leaks.

- **Good debt vs. bad debt** No debt is good but if you have to have debt, it should be in the form of a mortgage or a Line of Credit LOC which are at lower rates of interest. You get to write off the interest on your taxes as compared to credit card debt or even car loans which is a loan on a depreciating asset. Consolidate and get your debt paid off or get into better debt. Savings can be as much as \$500 depending on the amount of your debt.

Hope this article helps you in saving anywhere from \$500 to \$2K a month, which can be used for other needs. Happy Savings!