



Takeout, take that!: Home-cooked meals deliver so many benefits. Better-tasting food is just the start.



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Oct. 31---- Is your family one of the 46 percent that confessed in a national survey that they eat a home-cooked dinner just two to three times a week?

What are you eating the other four or five nights?

We're guessing takeout, because survey after survey and study after study tells us so. It seems like such a time saver to stop by Boston Market or your favorite Chinese restaurant on the way home, doesn't it? Then, when you get home, you and the family can just flop on the couch and eat.

So is time the reason you choose takeout?

"Time saving is important," said Meredith Deeds of Dallas who, with co-author Carla Snyder of Cleveland, wrote "The Take-Out Menu Cookbook: How to Cook In The Foods You Love to Order Out" (Running Press, \$19.95), a roundup of recipes for takeout favorites from the 10 most popular ethnic cuisines. "But once you've got your pantry set up [to include Asian or Indian ingredients, for example], those dishes are quick and easy to cook. That's why they're popular in their original countries. And they're inexpensive. That's why so many people no longer go out with their friends -- it's gotten so expensive."

Ah, you may say: Your favorite takeout joint isn't that pricey. Heck, \$20 for dinner for four -- that's only \$5 apiece.

Think again, said Andrew Hoff, a personal banker with Chase Bank in Chicago.

"From the finance angle, if you break it down by the numbers, you go out and spend \$10 or \$20 per meal." If you're doing takeout five times a week, that's \$100 a week, Hoff said.

"That \$10 or \$20 would last you for two or three meals if you cook at home. If you have an extra \$600 in your pocket, a perfect place to put it is in a savings account. Spend \$30 a day on lunch and dinner out, that's \$12,000 a year -- and that's almost a down payment on a condo."

The 27-year-old Hoff, who's single, said another way to invest that money might be in equipment and cooking classes. "Get multiple lessons, and invest in the right tools. Especially for bachelors, a George Foreman grill is foolproof. And a grocery delivery service will save you money in two ways: It delivers, which saves you gas, and it limits your impulse buys."

Hoff also suggested forming a dinner co-op with friends. ...

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