

The Penny Pincher

August 2002

A Newsletter from Garden State Consumer Credit Counseling, Inc.

Congratulations!

Debt Management Graduates

January 01, 2002 - May 31, 2002

Total # of Clients

January 2002	171
February 2002	164
March 2002	182
April 2002	154
May 2002	185
June 2002	165

Partnering with GMAC RFC

By: Diane Giarratano

We are excited to share some great news about our new partnership with GMAC RFC, Homecomings Financial! Homecomings, Garden State Consumer Credit Counseling, Auriton Solutions, and Springboard have developed a new program called Equity Wise Resource Center. Mortgage borrowers who are falling behind with their mortgage payments and who are experiencing trouble are now being referred to Equity Wise. The loan counselors at Homecomings are able to identify those clients that would benefit from talking with us and most of those clients really need someone to provide advice on how to handle their situation. Our specially trained counselors try to help these clients find the best solution to their problem. We have had a great deal of success helping these clients with workouts, so that they can get back on track with their mortgages and save their homes. Our Debt Management Program has also helped clients gain access to money that was not available before.

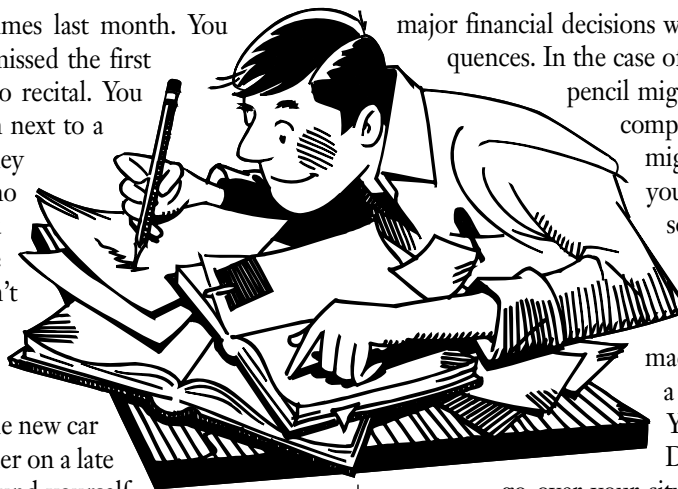


This is an exceptional program that aims at helping a different client base. Together we are all working as a team to make a difference in the amount of homes that are being foreclosed on. Borrowers that are dealing with Homecomings can contact our counselors at 1-866-472-4557. Borrowers having trouble with their mortgage payments that do not have a loan with Homecomings can also contact us at 1-800-992-4557.

Planning for Major Purchases

By: Sandy Shore

Your car broke down three times last month. You were late for work and you missed the first hour of your daughter's piano recital. You pass a car dealer. There is a big sign next to a shiny new car that says "No money down, \$199/month, bad credit, no problem". The next thing you remember is it's the first of the month and your paycheck won't stretch to pay the mortgage, your son's braces and the \$375 car payment (what happened to \$199?). Your car insurance is doubling and the new car sucks up gasoline like a vacuum cleaner on a late night infomercial. Have you ever found yourself in this situation? It doesn't have to be a car. It can be a vacation time-share, a new house, a washing machine or a baby grand piano. It doesn't matter what it is, the problem is that many people make their



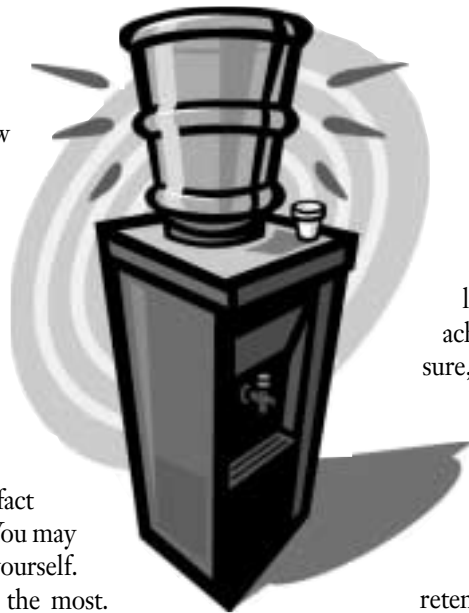
major financial decisions without figuring out the financial consequences. In the case of the car, a few minutes with a paper and pencil might show you that repairs on the old car, comparison shopping or purchasing a used car might solve the problem without putting you in the poor house. These alternate solutions may not seem as much fun as a new car, but of the hundreds of our clients I have spoken to who are in this situation, everyone wishes they had made a different decision. If you are facing a major financial decision we can help. You can call us at the Client Guidance Department (1-800-772-4557). We will go over your situation, check out the numbers and give you all the information that you need to make a better decision. We can even tell you what to look for to avoid being taken advantage of. The final decision is yours, but isn't it better to have all the facts?

Water Works

By: Kelly McGraw

Do you drink enough water? Do you know how much water your body needs? Do you know how much water your body uses everyday? Well, people lose 32 ounces of water through perspiration and breathing each day. We also lose 48 ounces daily through intestinal processing. That is a loss of 10 cups of water every single day. So how can we be sure that we're consuming enough? After researching, I have found that people need to drink 64 ounces of water per day, and will have to drink more if they are overweight. In fact you need 1 extra glass for every extra 20 pounds. You may cause serious problems if you don't take care of yourself.

When we are feeling stressed, we need water the most. Unfortunately most people do not drink extra water during these times, but instead perform activities that actually drain water from the body. People may turn to alcohol and caffeine in times of stress, and both of these deplete the amount of water that is flowing through our bodies. Every time we have a drink containing alcohol or caffeine it takes 1 whole glass of water away from our system.



What most people do not know is that rapid loss of water may cause the brain to shrink. Though the shrinkage is small, it will impair coordination, concentration, and will inhibit the thought process.

Water is a free solution to many health problems that we have. Water can help with everyday aches and pains such as allergies, high blood pressure, high cholesterol, neck and lower back pain, headaches, asthma, depression, diabetes, arthritis, and chronic fatigue. Water can also help you shed that extra, unwanted weight. Water suppresses the appetite, washes away fat deposits, helps to keep up muscle tone, reduces sodium, eliminates waste and fluid retention, and it actually helps metabolize fat.

The next time you are feeling tired or stressed, stop and think about it. You probably haven't had enough to drink. Just get yourself a refreshing glass of bottled or filtered water. In a few minutes you'll be feeling better. One last tip, be sure that the water is cold. Your body can metabolize cold water at a faster rate, because cold water is absorbed easier.

Economical Summer Ideas

By: Gina McCullough

Summer is here, which means no one wants to stay inside. Whether the kids don't have school or you are ready to use some vacation time, this article should help you find some inexpensive ideas for summer fun. Prior to writing this article, I didn't realize just how many inexpensive, FUN activities there are. For additional ideas you can search the Internet. If you don't have Internet accessibility, visit your local library where you can use the Internet for free.

Here are some of the best ideas I found:

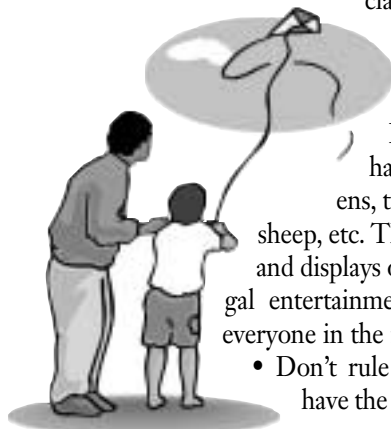
- Check with your Chamber of Commerce or local newspaper for events such as free entertainment at the local parks -music and plays in the open air where you bring your own chair or blanket and just enjoy.

- Remember the County Fair? Many counties still have them, especially in the less populated areas. If you live in a big city, look around outside of town. Fairs may well be worth the drive. Besides County Fairs normally have animals of all kinds-chickens, turkeys, cattle, horses, goats, and sheep, etc. The day should include live bands and displays of all kinds. There's enough frugal entertainment at a County Fair to keep everyone in the family happy.

- Don't rule out other fairs, either. If you have the least bit of interest in things like

crafts, agriculture or food, you'll enjoy strolling through these types of fairs. Many are even open to the public for free. If you have an interest like old cars or certain technologies, quilts, airplanes or animals among other things, keep a sharp watch out for shows. Some are free, some charge at the door, but usually not much, and you can stay as long as you like.

- Even if you don't go to church, watch the paper for church news. Often a church will have open picnics, plays and musical programs.
- Art galleries are open to the public and make a cool summer afternoon experience. If there isn't an Art Gallery near you, look around for art shows in craft stores or artist supply stores can usually point you in the right direction.
- If you like to go dancing or hear live music, check if the lounge has free admission. Normally it won't cost anything to get in until a certain time
- Review the newspaper for free local sporting events. Look for a park nearby!
- Check out the local zoos in your area. Most of them charge a minimal ticket price or only ask for a donation. You can pack a lunch and spend the entire day.
- Take in a little fun, and probably some free snacks and drinks, at grand openings of new stores. Some even have live entertainment and prizes.

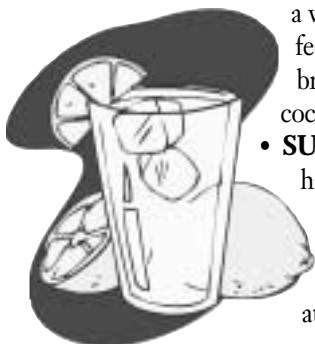


Inexpensive and Interesting Summer Beverages

By: Kelly Wall

FLAVORED ICED COFFEE: When you make a pot of hot coffee, make some extra and pour it off into a jar for the refrigerator (either leave out the very bottom or run it through a strainer). Though it will get some oil on top, coffee will actually keep a very long time in the fridge—and nothing feels better on a really hot day. As you brew the coffee, add some cinnamon, cocoa powder, dried orange peel, or mint.

- **SUN TEA:** Put one or two teabags in a half-gallon juice jar. Fill with water, cover and let it sit for an hour on a sunny windowsill. Then chill. (Alternately, steep the teabags right in the refrigerator and let it sit overnight.) You can be



very creative here, for instance homemade chai: use one bag of Bengal Spice or other cinnamon-cardamom flavored herbal tea, and one bag of ordinary black tea.

- **BANANA SMOOTHIES:** Milk, juice, a banana, ice, and flavoring combined in the blender.

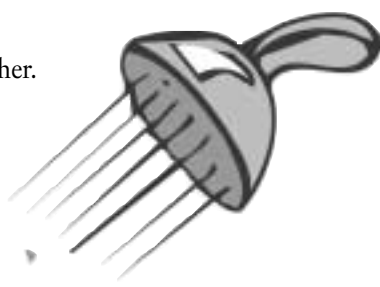
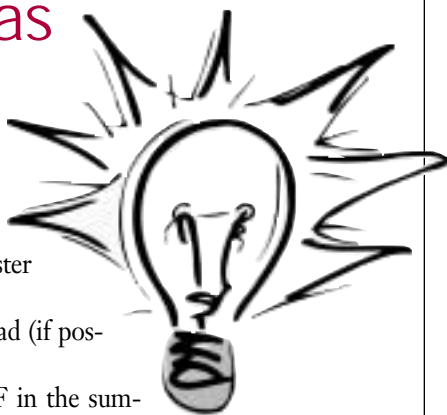
- **HERBAL TEA CONCENTRATE:** Combine loose herbs in a tea strainer and make a cup. Add honey if desired, let it sit for at least an hour, and then add it to cold water. Some good combinations: *Ginger root (chopped), one or two petals of star anise (not an entire cluster), and some peppermint. *Hibiscus and orange peel. *Cinnamon sticks (broken in pieces) and ginger. *Chamomile with almond extract.



Energy Saving Ideas

Source: www.leeric.lsu.edu

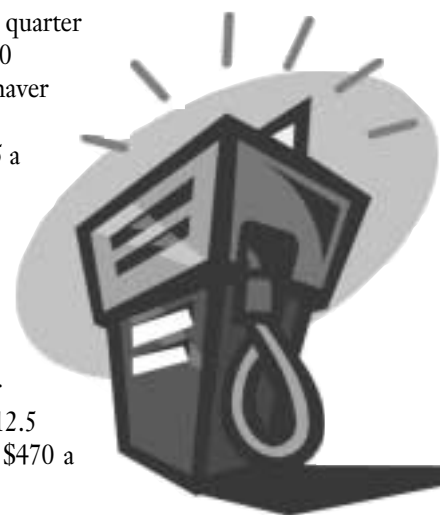
- Shut off lights, computers and other electronic appliances when you're not using them.
- Use a microwave or toaster oven for smaller items.
- Install a low-flow showerhead (if possible).
- Raise the thermostat to 78F in the summer and lower to 68F in the winter.
- During the spring, summer and fall months, use fans and open windows instead of running the air conditioner. Dress light in loose fitting clothing. Try to keep humidity out of the house.
- Use less hot water. Wash clothes and run the garbage disposal with cold water.
- Take showers instead of baths.
- Use short cycle on the dishwasher.
- Repair water leaks and drips.
- Use bulbs of lower wattage.
- Use natural daylight when possible.
- Use pots closest to the burner's size.
- Keep pots covered when cooking.
- During summer months, do more cooking outside.
- Hang clothes out on the line, if possible.
- Dry several loads one after the other. This way the dryer only has to heat up once.
- Dry clothes on cooler cycles whenever possible.
- Use water from the dehumidifier to water household plants.
- Close fireplace damper
- Avoid putting hot food in the refrigerator



Interesting Facts

Source: www.seav.vic.gov.au

- Three 60-watt lamps, 5 hrs/day, cost \$11.20 a quarter
- Ceiling fan, 4hrs/day, cost \$3.75 a quarter
- Heated aquarium cost \$15 a quarter
- Color TV, 8 hrs/day, cost \$21.70 a quarter
- Gas cooker cost \$19.60 a quarter
- Dishwasher with hot water connection cost \$11.65 a quarter
- Fan and light in range hood cost \$3.50 a quarter
- Electric kettle, 5 times/day, cost \$7.80 a quarter
- Automatic toaster cost \$1.90 a quarter
- Three 75-watt lights for 3 hrs/day, cost \$8.50 a quarter
- Each sink of hot water cost about 4-cents. Regular washing up costs \$10.80 a quarter
- One light, 1 hr/day, cost 95-cents a quarter
- Three, 3-minute showers a day costs \$20.25 a quarter
- One bath costs \$10.25 a quarter
- Iron daily use costs \$4.40
- Hair dryer, electric shaver costs \$4.85 a quarter
- Cassette radio cost \$1.55 a quarter
- Home computer used 10 hrs/week, costs \$17.05 a quarter
- 1 can of beer a day, costs \$105 a quarter
- Car fuel for a 6 cylinder family car, 3800kms at 12.5 litres/100km, costs about \$470 a quarter
- Power tools cost \$1.45 a quarter



Crossword Puzzle

Source: www.puzzlemesilly.com



Just Desserts

E J C R E A M P I E B V K E
 K P D C T T Q P P L V R D I
 A E U C R R A S A X R P X P
 C Y C D O E I L U S M W J E
 E X R I D O A C O N T Y V L
 S B E D N I K M E C D R C P
 E R K O L A N I P C O A Y P
 E O A O D N I G E U R H E A
 H W C F K E E L Y S F E C K
 C N T L F S K V A F D F A K
 N I R E X S A M B T V E R M
 Z E O G M U C M J J I M I R
 K S H N V O R I A L C E G P
 T R S A X M T E B R O S H G

angelfood
ice cream
apple pie
italian ice
brownies
mousse

cake
pastry
cheesecake
pie
chocolate
pudding

cookies
shortcake
cream pie
sorbet
cream puff
sundae

Inexpensive Family Summer Fun

By: Kelly Wall

- Have a movie night, go to your local library, it's free!!
- Get a bird identification book out of the library, and take a walk through a local park or forest
- Have a picnic in a local park

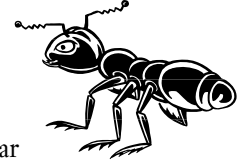


- Go to a museum, zoo, or aquarium. Most have free days or afternoon specials
- Listen to live music or a lecture at a book store. Most big book stores have live music and lecturers at various times.
- Have a car picnic. On a rainy day, pack up the car and park at scenic overlook, or perhaps where you can watch planes taking off
- Go to an open field or beach and fly a home-made kite or toss a frisbee.



Pest Control

Source: www.apgea.army.mil



■ ANTS

- Vinegar around entrance areas
- Mixing baking soda with powdered sugar and applying to infested areas
- Pour a line of any of the following where the ants are entering the house: cinnamon, cream of tartar, red chili pepper, salt, dried mint or sage, or cucumber peelings
- Apply perfume to the entry point
- Pour boiling water over the nest

■ ROACHES

- Mixing baking soda with powdered sugar and applying to infested areas
- Place bay leaves around cracks in room
- Roach repellent- equal parts of baking soda and powdered sugar
- Slices of fruit from Osage orange trees for repelling roaches

■ HOUSEFLIES

- Sprinkle dry soap into garbage cans after they have been washed and allow to dry; it acts as a repellent
- Place tansy near your kitchen door or where flies tend to cluster. Other repellents include oil of cloves and mint springs
- Set a sponge in a saucer and soak it with oil of lavender to repel flies
- A pot of basil set on a window sill or table will help reduce the number of flies in the room



■ INSECT BITES

- Bees - Pain can be soothed by a thick paste of baking soda and water
- Bees - Half an onion applied to a bee sting helps to stop the pain and swelling
- Chiggers - To ease the pain and itching of chigger bites, rub with a moist aspirin tablet
- General Bites - Rub on apple cider vinegar to relieve the itching.
- To avoid insect bites, avoid wearing perfume, bright colors and flowery print clothes or bright jewelry
- Mosquitoes - Soak bites in salt water or apply a paste of salt mixed into lard or cold cream.

Cleaning Tips

Source: www.homestead.com



Here are some household natural ways to clean around the house.

- Tar spots on cars: make a paste of baking soda and water, scrub on gently with a soft cloth or sponge
- Use dishwashing soap to clean windows
- Use dryer sheets to pick up pet fur, & to remove lint
- Use toothpaste to bleach tiles and white porcelain
- Toothpaste can also be used to polish fine wood and glass scratches
- Shaving cream to get stains out of carpet and clothing
- You can use white vinegar to clean chrome fixtures

If you have any helpful hints or tips that you would like to share with our readers, please write to: GSCCC Newsletter, 225 Willowbrook Road, Freehold, NJ 07728 or e-mail us Newsletter@GardenStateCCC.org

When reading these tips, remember that though someone has once tried all of these, they have not all been tested for safety, etc. Follow the suggestions at your own discretion and your own risk -the authors of this section, as well as any contributors, cannot be held responsible for any damage or injury resulting from these suggestions.

Money Management for Children

By: Sharon Hussain

When our son, Ronnie, was five years old, my husband and I began giving him a weekly allowance. We did it to teach him financial responsibility and accountability. We started at five, because that was when we felt he was ready. The cues were there. He could count and had a basic understanding of simple addition. He also had an interest in shopping and had been on many excursions to the bank and ATM machine. Just like with other child development milestones, though, like walking, talking or potty training, each child is different. Be alert to the cues in your own young child. Many financial experts agree that it is important to begin teaching

children about money at a very young age. It is yet another part of the process of moving them toward independence. The allowance rules we follow are fairly straight-forward; One dollar for every year of life. 25% goes to charity, 50% to long-term savings and 25% to use as he wishes (with prior approval from a parent, of course). So, at six

years old, he now receives six

dollars a week. We give allowance on Sunday. We feel it is important to have a regular allowance day, just as we have a regular payday. Every Sunday, Ronnie puts \$1.50 into his charity jar; \$3.00 into his long-term savings jar, and \$1.50 into his spending bank. Once he has over \$20.00 in his savings jar, we head to the bank, where he has a Junior Saver Account. His allowance is not tied to household chores. He has to do his chores because he is a member of the family and is expected to contribute to the maintenance of the household to the level of his ability. We don't withhold his allowance for misbehavior. We handle that in other ways. Every 12 months he gets a dollar raise. Simple. Giving our son a regular allowance has virtually eliminated store power struggles. We supply his needs and he knows that if he wants something beyond the basics, he is expected to purchase it himself or at least contribute. Now that we have been doing this for almost two years, it's amazing how little he asks for. He knows his own money is involved and is rarely willing to part with even a dime. When pressed, our standard refrain is: "Ronnie, if you are not willing to spend your money for something that is supposedly very important to you, why should we spend ours?" Guess what? It works! Limiting his exposure to television and avoiding unnecessary trips to toy stores has also helped. We have a cable-less, computer game-less, Nintendo-less, Game Boy-less household. I can tell you firsthand, that not only is it possible, but Ronnie has thrived as a result of it. What does our son do, you may ask? Ronnie

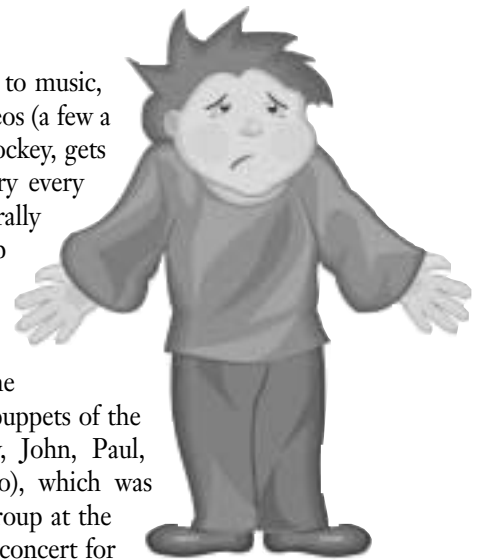
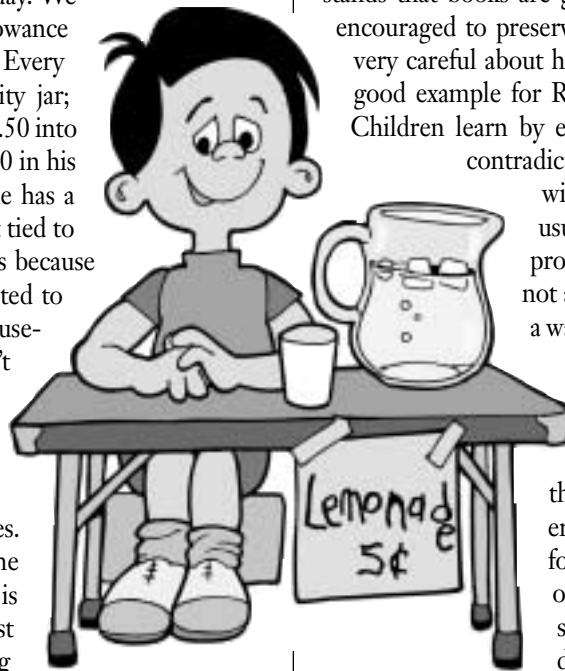
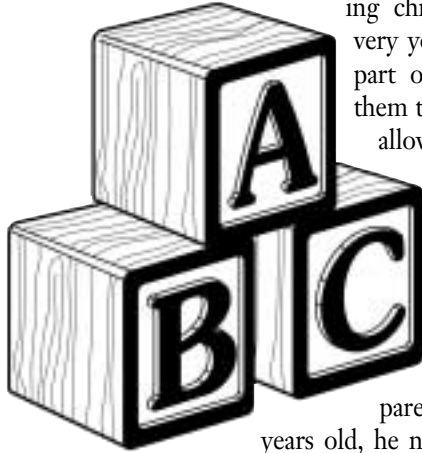
reads, plays, listens to music, writes, watches videos (a few a week) plays Nok hockey, gets taken to the Library every few days, and generally finds ways to keep himself and his mom and dad amused. One

rainy afternoon, he and I made paper puppets of the Beatles (you know, John, Paul, George, and Ringo), which was Ronnie's favorite group at the time, and put on a concert for my husband. Free for all of us.

I strongly disagree with those who say it takes a tremendous amount of money to raise children. Certainly money is involved, but I think we use currency as an easy substitute for creativity, planning and saying "NO" and meaning it. It also helps to start young, like we did with Ronnie. In addition to managing his own money, Ronnie is being raised to be thrifty. His clothes are hand-me downs, yard sale purchases and thrift store finds, which are then passed on to others. His books are from the library, not the bookstore so that he understands that books are gifts meant to be shared by everyone. He is encouraged to preserve valuable resources. My husband and I are very careful about how we spend our own money, trying to set a good example for Ronnie, for the present as well as the future. Children learn by example. Our words are meaningless if they contradict our actions. We discuss household finances with our son and when things are tighter than usual, he is expected to understand. We have no problem whatsoever, in telling him that we cannot afford something or refuse to spend money in a way that is not consistent with our frugal values.

I have seen firsthand, the results of giving children everything they want; and it isn't pretty. Children who are pampered and overindulged (whether by rich parents or those who struggle with paying bills but, nevertheless give their children everything they ask for), are ill-prepared to cope with the realities of the world. We are doing our children a disservice when we say 'YES' to their unrealistic demands. As I mentioned earlier, part of Ronnie's allowance is for charity. The past two

years he has chosen to sponsor a boy in Ethiopia. Because of Ronnie's support, Zamena gets lunch (usually his only meal of the day) six days a week. Ronnie chose the charity himself from the kid-related options we gave him. Zamen's picture, on our refrigerator, has served as a reminder to us all to be grateful for what we have and of our moral responsibility to do something to help those who have so little. Remember even if you are reading this article and have an older child, or perhaps a teenager perhaps, it is not too late to start!



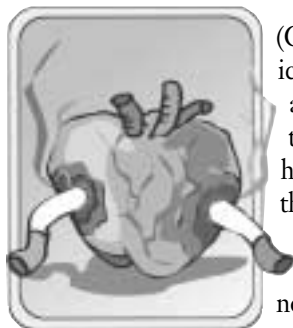
The Irreversible Health Effects of Cigarette Smoking

By: Brian Tedesco (Source :www.asch.org/publications)

RESPIRATORY SYSTEM

Smoking directly irritates and damages the respiratory tract. Each year a one-pack-a-day smoker smears the equivalent of a cup of tar over his or her respiratory tract. This irritation and damage cause a variety of symptoms, including bad breath, cough, sputum production, wheezing, and respiratory infections such as bronchitis and pneumonia. These effects can be reduced, but not entirely reversed, by quitting.

HEART AND CIRCULATION



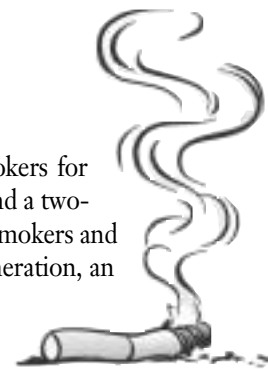
Premature coronary heart disease (CHD) is one of the most important medical consequences of smoking. Smoking acts both independently of and synergistically with other major risk factors for heart disease. Sadly, sudden death may be the first sign of CHD-and sudden death is four times more likely to occur in young male cigarette smokers than in nonsmokers. Women who use both cigarettes and oral contraceptives increase

their risk of developing CHD tenfold. The excess risk of coronary heart disease is halved in quitters (as compared to continuing smokers).

EYES AND VISION

Two recent studies published in the Journal of the American

Medical Association tracked 50,000 smokers for approximately 12 years. The studies found a two- to threefold increased rate among both smokers and ex-smokers of developing macular degeneration, an irreversible form of blindness.



MOUTH AND THROAT

Cigarette smoke irritates the eyes, nose, throat, and gums. These tissues respond by thickening and by undergoing cellular changes that can eventually lead to mouth, throat, or esophageal cancer. Gum disease and tooth loss are also common among smokers. Quitting halves the risk for cancers of the oral cavity and esophagus during the first five years after cessation.

DIGESTIVE ORGANS

Smoking decreases esophageal sphincter pressure. The decrease in pressure allows acid to reflux from the stomach into the esophagus. This can lead to esophagitis and to permanent esophageal stricture (or narrowing).

REPRODUCTION

Infertility is more common among smokers, but is not irreversible. The damage done to smokers' babies during pregnancy often is irreversible, however. Smoking during pregnancy is associated with dire consequences for the baby as a fetus, as a newborn, and even as a child. Recognition of the evidence of this damage has prompted researchers to designate it as "fetal tobacco syndrome."

The Recipe Corner

(inexpensive delicious recipes)



KELLY'S EASY TROPICAL CHICKEN

You will need:

- 1/2 cup of lemon juice
- 2 tablespoons chopped jalapenos
- 1/4 cup of lime juice (more, if desired)
- 1/4 cup of light soy sauce
- 2 lbs. Chicken cutlets
- 1/4 cup minced shallots
- 1 gallon-size plastic storage bag

Combine liquid ingredients & spices in bag to create marinade. Place chicken in bag & seal. Marinate in refrigerator for 2 hours. Drain chicken & discard marinade. Grill, broil, bake or saute chicken as desired until fully cooked. Serve with white rice & fresh veggie. Serves 4 generously.



If you have an inexpensive and delicious recipe that you would like to share, please write to us at:

GSCCC Newsletter,

225 Willowbrook Road, Freehold, NJ 07728

or e-mail us at:

Newsletter@GardenStateCCC.org

The Best Ways to Quit Smoking

By: Source: www.surgeongeneral.gov/tobacco

The best ways to quit.

Use a combination of these three:

1. Use the nicotine patch or gum. The patch or the gum helps slow down the urge to smoke. This reduces the craving for nicotine when you stop smoking. Follow the package directions when you use the patch or gum. Ask your doctor for advice.
2. Get support and encouragement. You may want to join a quit smoking program. Seek advice from a health care provider.
3. Learn how to handle stress and urges to smoke. Be aware of the things that may cause you to want to smoke.

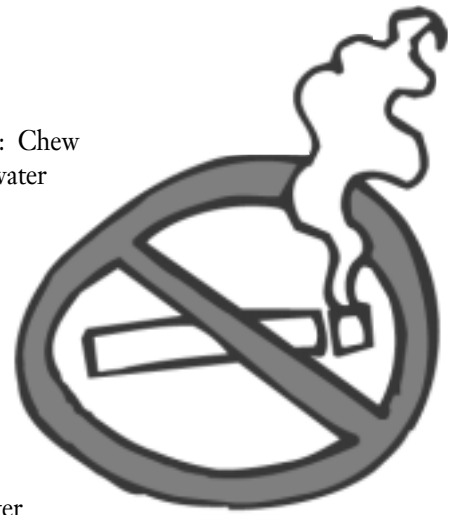


Dodge the urge.

Try these healthier substitutes for smoking:

- To keep your hands busy: Draw, write, read the paper, knit, work crossword puzzles, polish your nails.
- Frustrated? Angry? Stressed out? Upset?: Relax, take a deep breath, walk away. Talk with someone close to you, walk outside, exercise, listen to music.
- When you first get up in the morning: Brush your teeth, use mouthwash, change your routine.

- While on the phone: Chew sugarless gum or drink water through a straw.
- After meals: Brush your teeth; call a friend; or sip a cup of hot tea.
- Going to a party or restaurant?: Do not order alcohol or fatty foods. Do chew gum; drink lots of water; after dinner try flavored tea instead of coffee.



Make a plan to stay off cigarettes:

- Stay away from other tobacco products, such as cigars, pipes, and chewing tobacco.
- At first, avoid places that make you want to smoke. Instead, plan to spend time where smoking is not allowed, like the library, movie theaters, church, department stores, or a museum.
 - Review your past attempts to quit. Think about what worked and what did not.
- Reward yourself. Quitting can be hard work. Don't think of quitting as giving something up. Rather, think of it as gaining good health. Treat yourself to something special with the money you will be saving.
- Get other smokers in your household to join you in quitting.

KELLY'S CLASSIC COLESLAW:

You will need:

- 1 small head green cabbage, cored and sliced thinly
- 1 small head red cabbage, cored and sliced thinly
- 4 celery stalks, finely chopped
- 4 scallions, green & white parts, finely chopped
- 4 carrots, shredded
- 1 cup mayonnaise
- 3 Tbsp. Fresh lemon juice
- Salt and freshly ground pepper to taste

Place the cabbage in a large bowl and cover with ice water. Refrigerate for at least 1 hour and drain thoroughly. Combine the cabbage, celery, scallions, and carrots in a large bowl. Mix together the remaining ingredients in a separate bowl and pour over the cabbage mixture. Toss to combine well and refrigerate for at least 1 hour before serving.

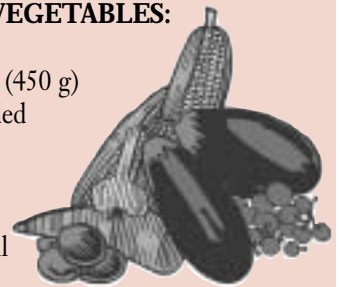
Serves 6 to 8



KELLY'S GRILLED SUMMER VEGETABLES:

You will need:

- 1 eggplant (aubergine), about 1 lb. (450 g)
- 2 red bell peppers (capsicum), seeded
- 2 green bell peppers, seeded
- 2 tomatoes
- 1 onion, peeled
- 1/4 cup (60 ml) extra virgin olive oil
- 2 Tbs. (30 ml) lemon juice
- Salt and freshly ground pepper to taste



Prick the eggplant several times with the tines of a fork. Place the vegetables on a baking sheet and grill under a preheated broiler, turning frequently. Remove the tomatoes once the skins have split, but grill the remaining vegetables until fairly charred on all sides. Remove and cover with a cloth until cool, reserving the accumulated liquid. Remove and discard the skins of the eggplant, pepper, and tomatoes. Tear the eggplant and peppers into strips, and cut the tomatoes and onion into wedges. Combine the vegetables and the reserved liquid in a bowl. Add the olive oil, lemon juice, salt, and pepper, and toss gently. Serve immediately or allow the vegetables to marinate for several hours. Serves 4 to 6. Serve with a grilled chicken dish.

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