

CONSUMER IMPACT

Vol. 10, No.3 December, 2021



Basic and
essential
goods

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BUDGET & SPEND WISELY

Photo: womenofrubies.com/

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Messages



Historically, consumers in Antigua and Barbuda have tended to engage in heavy spending at this time of year, but with the current spike in prices households are encouraged to be responsible in their spending habits.

Being a part of the global trading system, increases in prices will have an impact and implication for us, and our heavy dependence on imports has further implications on the cost of living. Already we are seeing a noticeable difference in the prices on various supermarket shelves, and the Prices and Consumer Affairs Division, within the Ministry of Trade, will increase its vigilance to ensure the supplies of basic and essential goods are equitably distributed and are available at fair prices.

As we go through this inflationary period, consumers would need to take personal responsibility and shop differently by re-prioritizing what is essential. The Division continues to play its role in consumer education, by providing primary stakeholders with information to assist in making wise purchasing decisions.

I take this opportunity to commend the staff at the Division for their continued efforts in giving guidance to consumers and traders to ensure fair trading of goods and services, thereby encouraging a more harmonious relationship between both parties.



As we observe this season of giving, we are reminded of our personally responsibility to adhere to the COVID-19 protocols that have been established by the Ministry of Health. We continue to appeal to consumers to practice hand hygiene since this is key to keeping us safe this shopping season.

May the spirit of Christmas bring you peace and hope, and may the New Year be better and happier.

Hon E. P. Chet Greene
Minister of Foreign Affairs,
Immigration and Trade

Messages



Antigua and Barbuda as a nation imports a vast majority of our basic essential goods which means any change in the global market has implications for us. As consumers, you have little power to reduce the cost of food, but you can lessen the impact of these increases by utilizing smart strategies when you spend.

At this time of year when many consumers are engaged in spending, remember to do so with CARE, CAUTION and CONTROL. In this edition, we are offering advice on budgeting and guidance to assist you during this inflationary period.

I want to take this opportunity to express gratitude to the staff for the work they have done over the past year. We are committed to offering continued excellent service with the public's interest at heart.

On behalf of the Prices and Consumers Affairs Division we hope you have a safe and happy festive season and a prosperous 2022.

"It's the most wonderful time of the year!"



**Mr. Orrin Steele
Director (Ag.)**

Buy Used Good Carefully

While looking to upgrade an item in your home or acquiring one that you do not have, you may decide to purchase used goods from traders, individuals, thrift shops and yard sales. Although these are great sources of savings, you may find yourself in a spot of a bother should something go wrong with the good. Consumer should be aware that used goods are "sold as is" so there may be some fault, imperfection or wear and tear.

Responsibility rests on the consumers to examine the item carefully.
The consumer must determine:

- If the good is fit for purpose
- If it is safe
- If the good is free from defects; or if the detects are minimal
- If it looks acceptable
- If it would last a reasonable amount of time.



Messages



*Our team of Price Control Inspectors. Front row: Sonia George-Francis, Racquel Richardson.
Second row: Kashada Harrigan, Jevetian Francis, Arah Croghan.
Back row: Jacintha James, Shyam Andrew and Ramona Bennett.*

As we celebrate another Christmas season, I would like to wish one and all season's greeting on behalf of the Prices Section.

Due to the covid-19 pandemic, our section has experienced several challenges, but we strived to conduct our duties to the best of our abilities. To carry out our mandate effectively and efficiently, our team of inspectors, price control officer, and senior price control officer worked together to ensure prices of goods (subjected to price control) were inspected, regulated and adjusted once necessary. As prices increase on the global market, we are seeing higher prices on supermarket shelves, and our team will continue its vigilance to ensure goods are not only marked with selling price, but also the correct price.

As you make purchases, we remind you to be extremely careful when shopping. Use a shopping list, check expiration dates, and avoid buying dented cans or damaged food items. We also



Ms. Ashadie Browne
Senior Price Control Officer

caution you make a budget and stick to it to avoid overspending.

Merry Christmas, and a bright and prosperous new year from the Prices Section.



Messages



Consumer Affairs Officer Cemone Williams flanked by Nezith Jack (left) and Ronette Stanford (right).

Season's greeting from the Consumer Affairs Section.

Due to the pandemic, the Consumer Affairs section continues to face numerous challenges. However, our team remains committed to providing the best service to the public, and we will strive to do better in the upcoming year.

In this trying time, the section continues to see an increase in the number of landlord and tenant related issues, failure of traders to adhere to the law, and consumers who are reluctant to make complaints due to their belief that nothing will be done.

We in the Consumer Section, reassure the public that all complaints filed with the division are given keen attention and are fully investigated. We are therefore asking you to put your trust in us. Let's develop a partnership so we can better serve you.

In this festive season, we remind consumers to shop with the three 'C's' - care, caution and control. Save the receipt in case you have questions or a problem later.

Merry Christmas and new year blessings from the Consumer Affairs Section.

***Ms. Cemone Williams
Consumer Affairs Officer (Ag.)***



Messages

Consumer education continues to be a priority for the Division. We are committed to providing consumers with the knowledge and skills necessary to be informed consumers, able to make confident choices about goods and services, while being aware of basic consumer rights and responsibilities and how to act on them.

This year, the Information Section changed its strategy and adopted a more practical approach to information sharing. We do realize consumer education is more than knowledge and skills; it encourages critical awareness and thinking, social concern, problem solving, and action. We hope, consumers are now more alert and questioning about the price and quality of goods and services.

I take this opportunity to express gratitude to the public for your overwhelming support and participation in our consumer education activities. We could not have achieved success without consumers and traders being an integral part of the process. Thank you for your questions, for sharing your concerns and ideas, for informing of instances of high prices, for 'pulling us up' at times when we fell down, but most of all, for the opportunity to serve you.

May the divine light of Christmas shine in your lives this season, and may the joy of God's abundant blessings and His peace be with you always.



Mrs. Jo-Ann Peters
Press Information Officer

Be careful when buying from seasonal vendors

Seasonal Street Vendors have already begun decking the sidewalks of the town. These seasonal vendors offer easy access to a wide range of goods in public spaces. They sell everything from clothing and crafts, electronics to household items and toys.

When making purchases from seasonal street vendors, consumers should examine the items carefully to ensure the quality is right and you are getting good value for your money. Check that the item is free from defects. If you have a problem with the item, you may have a difficult time locating the vendor to seek redress, since the vendor may have already wrapped up sales for the season. It would be a good idea to ask the vendor of his/her contact details.



Budget & Spend Wisely

Photo: www.blackenterprize.com

While it's fun and exciting to shop for Christmas, it can also be incredibly stressful. It's easy to get caught up in the spirit of giving and after Christmas realize that you have spent a little too much.

That's where your budget can help. By organizing your money, you'll know exactly how much you can spend on food and drinks, clothing, curtains, appliances and gifts for everyone on your list. Budgeting is a way of ensuring that your expenditure is in keeping with your level of income. Careful budgeting should prevent you from spending more than you can afford, thus avoiding indebtedness.

Begin your Christmas budget by taking note of your net income - the amount remaining after deductions of social security, medical benefits and education levy. This should be done on a weekly, fortnightly or monthly basis, depending on

when you get paid.

Next, make a list of the essential items for which payment is made such as the mortgage/rent, insurance premiums, utility bills, loans, nursery and school fees, household goods, transportation cost, and anything else depending on your family's circumstances. It is also important to make provision for emergencies and savings. After, allocate a specific amount for Christmas shopping.

Remember to track your spending. A budget doesn't help if you don't stick to it. This will help to remove the anxiety of "Can I really afford to buy this?" or "Can I really afford to go there?" The last thing you need during the most wonderful time of the year is more stress.

Having a budget can make your Christmas shopping more enjoyable because you know how much you can spend. No guessing. No stressing!

STRETCH YOUR CHRISTMAS FOOD DOLLAR

With fluctuation in prices, the average family either has to adjust their budget, allowing more money for food or stretch the food dollar by shopping more wisely.



01 Plan your meals in advance.

It takes a bit of time, but it will help you save money later. • Decide which recipes you will make for breakfast, lunch and dinner. Use the ingredients to compile your shopping list.

02 Make a shopping list.

Try to stick to it no matter what specials you encounter. Two of the key benefits of making a shopping list are to avoid overspending and prevent impulse buying.



03 Buy by weight:

Read label to see how much you are paying per pound, gram or litre.



04 Buy in bulk:

Bulk buying can save you a lot. Pay attention to the prices and pick up the family-size package, especially if the per-unit cost is lower.

05 Figure the cost in relation to the value:

Cheaper cuts of meat have the same value as the expensive ones.



06 Home cooked food:

Can be more economical and nutritious than the packaged ones. Our fast-paced society encourages convenience, and supermarkets has capitalized on this trend. Ready-made meals

Food is one of those purchases that you just can't avoid, but careful consumers can minimize the amount spent on this necessary purchase. All it takes is a little time, patience and effort.

07 Buy in season:

When the fruits and vegetables are plentiful they are usually less expensive. Locally grown produce is often available at a cheaper price because you don't pay for long transportation costs. The vegetable market, and local farmers around the island, are good options for tasty and fresh produce.



08 Compare prices:

Compare prices for competitor goods, to get the best value for your money. Looking at the brands and comparing prices and weight is an easy way to shave a few cents or even dollars off purchases. You can start by identifying 5-10 goods that you might be overspending on now, and look for cheaper alternatives



09 Avoid wasting:

Plan to use leftovers. If you are cooking baked chicken with rice and vegetables for Sunday dinner, then make chicken sandwiches for Monday's lunch.



10 Pay attention:

Electronic scanners make the shopping experience faster and more convenient, but scanners are not perfect. Watch as the price of each good shows on the register. Ask the cashier to check the price if you think the scanned price is incorrect. Save the receipt in case you have questions or a problem later.

11 Use Store Reward Cards:

If the supermarket you visit has a reward card, sign up. You can garner points with each purchase and redeem them when needed.

12 Try growing your own food.



Put **Basic & Essential Goods** in your Christmas basket



Price control is an economic policy implemented by the government that sets the maximum selling price of goods in order to make them more affordable for consumers.

In Antigua and Barbuda, our pricing structure is based on a fixed maximum percentage mark-up, and not a fixed price system. As a result, prices may vary between traders. Origin, quantity, method of purchasing, and freight charges are critical factors which determine the price of goods.

Presently, rising world food prices have led to significant increases in the cost of food and other everyday consumer products. To make it through an inflationary period, consumers would need to shop differently by reprioritizing what is essential. Now is the time consumers need to be tracking and paying close attention to all their food dollars.

Below is a list of basic and essential goods that are subjected to price control. Purchasing items from this 'basket of goods', is one way for consumers to fight rising food prices.

DRIED FRUITS

Cherry
Prunes
Mix Peel
Ginger
Sorrel

FLOUR

Easy Bake Flour
Purity Flour
Lotus Premium All- Purpose

PASTA

Kraft Macaroni & Cheese (Original)
Alberto mac & Cheese
Moderna Mac and Cheese (Elbow)
Anatina Elbow
Champion Elbow
Santa Elbow
Granaria Spaghetti
Caribbean Dreams Spaghetti
Marco Polo Spaghetti

MILK

Dutch Lady
Carnation
Omelia Evaporated
Nestle Condensed
Dutch Lady Condensed

MEAT

Goat Meat
Turkey
Whole Chicken
Ham
Spare Ribs
Pig Mouth
Beef Diced
Spare Ribs
Pork (diced)
Pork (sliced)
Lamb

POULTRY

Chicken Wings
Chicken Drumsticks
Chicken Legs Quarters
Ground Beef (Big Daddy)
Ground Chicken (Big Daddy)
Ground Turkey (Carollina)

BREAD CRUMBS

Essential Everyday
Progresso Bread crumbs
Badia Bread Crumbs

OIL & FATS

Sunrise Oil Soya
Mazola Corn Oil
Royal Soya Oil
Wesson Canola Oil
Soya
Salad
Liza



CONDIMENTS

Hunts Tomato Sauce
Hunts Tomato Paste
Grace Ketchup (Regular)
Hunts Ketchup
Swiss Tomato Ketchup (Bag)
Grace Tomato Ketchup (Bag)
Grace Browning
Chief Chinese Sauce
Hunts BBQ Sauce
Swiss BBQ Sauce (Bag)
Hellmann's Mayonnaise (Regular)

NUTS

Sunshine Peanuts
Sunshine Cashew Nuts
Sunshine Mixed Nuts
Exotica Fruit & Nut Fusion
Exotica Morning Medley

GRAIN AND GRAIN PREPARATION

Carib Pearl
Par Excellence
Karibee
Riceland Brown Rice
Primor
Uncle Sam Rice

BUTTER & MARGARINE

Glowsread
Mello Kreem
Anchor
Anchor (chilled)
Flora (chilled)
I Can't Believe Its Not Butter
Blue Band (chilled)
Garlic Butter

CHEESE

Tastee
Cheddar
Crest
Anchor
Anchor Vegetarian Cheese
Cheddar Cheese
Swiss Cheese
Mozzarella Cheese
Happy Cow
Hytop Cream Cheese
Philadelphia Cream Cheese
Essential Everyday Cream Cheese

VEGETABLES

Onions
Broccoli
White Potato
Pumpkin
Green Pepper
Celery
Garlic
Lettuce
Cabbage
Carrots
Butternut
Tomatoes
Cucumber

FISH

Salmon
Whole Red Snapper
Butter Fish
Banga Mary
Salt Fish
Ling fish
Pollock Salted Fish (Boneless)
Beach Island Salted Fish (Boneless)

SODA

Ginger Ale
Solo
Punch Soda
Cole Cole
Bigga
Busta
Coca Cola
Canada Dry Ginger Ale
Pink Ting
MALT (Bottles)
Vita
Hyper
Tiger
Smalta
Sunchy

FRUIT JUICES

Trinidad Orange Juice
Blue Bird Pineapple Juice
Blue Bird Grapefruit Juice
Arizona
Pine Hill Box
Fruta

CEREALS

Oats & More
Oat Bran
Fruit Ring
Trix
Nesquick
Honey Nut Chereos
Nestle Cornflakes
Alberto Cornflakes
Raisin Bran
Froasted Flakes
Mornflake Oats
Averlina oats
Kids Choice Cornflakes
Promos Cornflakes

BISCUITS

Soda Bix Rounds
Crix Regular
Crix Multigrain
Crix Wholewheat
Soda Bix
Envita
Shirley
Excellsiore Wheat Crackers
Jacob Light & Crispy Crackers
Digestive
Devon Biscuit
Crix Bran & Oats

DISINFECTANT

Disiclin
Ten
Fabuloso
Pinesol
Dettol
Sapollio
Cif
Clorox
Lysol
Beep
Mistolin
Zolflora
Black Disinfectant



Enjoy the Reduced ABST

The popular Antigua and Barbuda Sales Tax (ABST) reduction will return this Christmas season, according to the Inland Revenue Department.

Consumers will enjoy a reduction in the ABST from Friday December 10, 2021 12:00a.m. to Saturday December 11, 2021 11:59 p.m. and again from Friday December 17, 2021 12:00a.m. to Saturday December 18, 2021 11:59p.m. The reduction will apply to all types of goods that are subjected to the ABST sold during the period, but not to services.

Consumers are reminded that participation in the ABST reduction days is voluntary, meaning a store can choose whether to participate or not.

Consumers hoping to purchase items for Christmas usually anticipate this discount period. The possibility of being able to shave a few dollars off purchase prices can be a big attraction at this time. But it is the consumer's responsibility to check goods properly to ensure he/she is getting value for money. Also, ensure you keep your receipt. This will be needed in the event you have to return an item to the place of purchase.



Photo: Fabwoman.ng

The Following goods do not attract the Antigua and Barbuda Sales Tax (ABST)

Chicken – fresh, chilled or frozen

Fish – fresh, dried, salted, whether or not (in brine or smoked). Red herring and mackerel are smoked.

Milk – cream and condensed, including powdered milk

Butter – fresh and salted
Eggs – fresh

Vegetables – fresh or chilled

Fruit – fresh

Rice

Flour – wheat or meslin, durum or other

Maize (corn) meal

Cereal grains – rolled etc., including but not limited to oats, barley and wheat

Refined edible oil (including but not limited to olive oil, palm oil, corn oil, sunflower seed oil, canola oil and soya-bean oil)

Margarine

Imitation lard (shortening)

Preparation for infant use for retail sale

Sardines (canned)

Cane and beet sugar

Bread (not including other baked products such as bun)

Active yeast

Ordinary water (not containing added sweetening or flavouring)

Table salt for retail sale

Medicines in retail quantities including but not limited to Penicillin, Insulin, Aspirins, Paracetamol, cough preparations but not including vitamins)

Pharmaceutical goods (including but not limited to sterile catgut, blood grouping reagents, first aid kits and dental cements)

Sanitary towels and tampons

Napkins and napkin liners (diapers) for babies and adults

Books or printed matter (including but not limited to encyclopaedias, dictionaries, text books, novels, bibles but excluding periodicals, magazines, drawing and colouring books, exercise books)

Bed pads (for adults)

Insecticides



Photo: <https://www.cordcuttersnews.com>

Is Advertising Consuming Christmas?

Said the trader to the consumer:

"Do you hear what I hear?"

Ringin' through the land, consumer,

An ad, an ad, appealing and just right.

With discounts and bargains to delight;

With discounts and bargains to delight!

Christmas advertisements are decking the media. Ads about facilities of credit, vehicles, furniture, paint, appliances, and the list goes on. But before you rush out to buy stuff, consider the specific functions of advertising.

Advertising aims to influence what you purchase. Businesses spend considerable money to make their advertising as appealing as possible. Some advertising has a real appeal to consumers. These advertisements are considered effective in that consumers like you and your family easily identify with the product being promoted.

It is a good practice for consumers to analyze advertisements. Here are some questions that consumers should ask.

1. Do you need the item advertised?
2. Are any of the advertising statements evasive or misleading?
3. Can you wait?
4. Can you afford the item?
5. Have you put aside money to purchase this item?
6. What does the product contain and how is it made?
7. Is the product beneficial?
8. How long will the product last?
9. Would there be any service or maintenance problems?
10. Does the advertisement appeal to your intelligence or your emotions?
11. Are you buying the item so you can post it on social media?
12. Does the advertisement make you feel confident that if you buy the product you will be a satisfied consumer?





Photo: <https://www.mrdiscountfurniture.com>

PURCHASE FURNITURE AND APPLIANCES WISELY

The Christmas season is the peak period for purchasing furniture and appliances. It is therefore critical to choose carefully the type of merchandise you need.

Traders are also aware of the potential for increased sales volume at this time and consequently intensify their advertisements. The consumer will be bombarded with information and/or misinformation.

To avoid making expensive purchasing mistakes, here are some guidelines:

WHEN BUYING Furniture

Check the wood. The wood used is an indication of quality and influences the price you can expect to pay.

Examine the finish. An even, rich, and deep

paint or stain finish should not be used to camouflage flaws.

Check the cushions. Neat, well-defined corners or curves, securely attached details and buttons and unobstructive seams.

WHEN BUYING Appliances

Analyze your needs. Who will be using the appliance; how often would it be used, where in the home would it be placed? Consider the size, capacity and style.

Consider the electrical requirements. What voltage do you require?

Make sure you know who is responsible for Servicing and repairs. Don't forget to ask about a warranty.

READ HIRE PURCHASE AGREEMENTS CAREFULLY

During the Christmas season there is a noted increase in the purchasing of household items on hire purchase agreements. Many consumers find it hard to resist the no deposit deals and take comfort in the thought of making no payments until a future date.

But before you sign the agreement make sure:

- The item is a need and not a want;
- Do the math to ensure you can afford to make the monthly payments;
- If you are signing the agreement for someone else, beware of the risks involved.
- Read the entire contract including the fine print; know what you are agreeing to.



Safety First

WHEN BUYING TOYS:

No matter what occasion you're shopping for make sure the gifts for children are safe and non-toxic.

- Avoid toys with sharp points and edges that can be jabbed in your child's eyes;
- Avoid toys that are poorly constructed;
- Avoid toys that have detachable parts, such as button eyes that your child can put in his/her ears, nose or mouth;
- Buy age-appropriate toys. Read the label, and if it's not recommended for children under a certain age, then don't buy it for your baby.
- Avoid toy guns or other toys that shoot objects. Even the simplest versions that shoot plastic objects can cause eye injuries and present choking hazards.



<https://photos.hgtv.com/>

WHEN HANGING LIGHTS:

Before you start decorating, here are some important safety tips to be aware of to ensure your Christmas doesn't end in disaster.

- Indoor lights should be used indoors and outdoor lights outdoors;
- Check old Christmas lights before re-using them
- Always follow manufacturer's instructions and safety warnings.
- Avoid passing electrical leads through doorways and windows where leads might be damaged.
- Make sure the power is off when putting up your Christmas lights or changing light bulbs.
- Avoid wrapping lights around sharp metal objects which may damage the wires.
- Always turn off decorative lighting before going to bed or leaving your house.

Stress, depression and the holidays

The holiday season often brings unwelcome guests – stress and depression. But with some practical tips, you can minimize the stress that accompanies the holidays. You may even end up enjoying the holidays more than you thought you would.

When stress is at its peak, it's hard to stop and regroup. Try to prevent stress and depression in the first place, especially if the holidays have taken an emotional toll on you in the past.

1. Acknowledge your feelings. If someone close to you has recently died or you can't be with loved ones for other reasons, realize that it's normal to feel sadness and grief. It's okay to take time to cry or express your feelings. You can't force yourself to be happy just because it's the holiday season.

2. Reach out. If you feel lonely or isolated, seek out community, religious or other social events or communities. It also may help to talk to a friend or family member about your concerns. Try reaching out with a text, a call or a video chat.

3. Be realistic. The holidays don't have to be perfect or just like last year. As families change and grow, traditions and rituals often change as well. Choose a few to hold on to, and be open to creating new ones.

4. Set aside differences. Try to accept family members and friends as they are, even if they don't live up to all of your expectations. Set aside grievances until a more appropriate time for discussion. And be understanding if others get upset or distressed when something goes awry. Chances are they're feeling the effects of holiday stress and depression, too.



5. Stick to a budget. Before you do your gift and food shopping, decide how much money you can afford to spend. Then stick to your budget. Don't try to buy happiness with an avalanche of gifts.

6. Plan ahead. Set aside specific days for shopping, baking, connecting with friends and other activities. Plan your menus and then make your shopping list. That'll help prevent last-minute scrambling to buy forgotten ingredients. And make sure to line-up help for meal prep and cleanup.

7. Learn to say no. Saying yes when you should say no can leave you feeling resentful and overwhelmed. Friends and colleagues will understand if you can't participate in every project or activity.

8. Don't abandon healthy habits. Don't let the holidays become a free-for-all. Overindulgence only adds to your stress and guilt.

9. Take a breather. Make some time for yourself. Find an activity you enjoy. Take a break by yourself. Spending just 15 minutes alone, without distractions, may refresh you enough to handle everything you need to do. Find something that reduces stress by clearing your mind, slowing your breathing and restoring inner calm. (Mayo Clinic)





Christmas Meatballs

Ingredients

2 large eggs, lightly beaten
1 envelope onion soup mix
1/2 cup seasoned bread crumbs
1/4 cup chopped dried cranberries
2 tablespoons minced fresh parsley
1-1/2 pounds lean ground beef (90% lean)

sauce:

1 can (14 ounces) whole-berry cranberry sauce
3/4 cup ketchup
1/2 cup beef broth
3 tablespoons brown sugar
3 tablespoons finely chopped onion
2 teaspoons cider vinegar

Directions

In a large bowl, combine first five ingredients. Add beef; mix lightly but thoroughly. Shape into 1-in. balls. Place a third of the meatballs on a microwave-safe plate. Cover with waxed paper; microwave on high until cooked through, 2-3 minutes. Drain on paper towels. Repeat twice with remaining meatballs.

In a 2-qt. microwave-safe dish, mix sauce ingredients. Microwave, covered, on high until heated through, 3-4 minutes, stirring halfway. Gently stir in meatballs. Microwave, covered, on high until heated through, 1-2 minutes. (<https://www.tasteofhome.com/>)

Green Bean Casserole

Ingredients

8 cups cut fresh green beans (about 2 pounds)
1/2 pound sliced fresh mushrooms
2 tablespoons butter
2 tablespoons all-purpose flour
1 teaspoon dried minced onion
1/2 teaspoon pepper
1/2 cup fat-free milk
1 cup reduced-fat sour cream
1 teaspoon Worcestershire sauce
1-1/2 cups shredded reduced-fat Swiss cheese

topping:

1/3 cup slivered almonds
1/3 cup crushed cornflakes
1 tablespoon butter, melted

Directions

Place beans in a Dutch oven and cover with water; bring to a boil. Cover and cook for 3-5 minutes or until crisp-tender; drain and set aside.

Preheat oven to 400°. In a large skillet, saute mushrooms in butter until tender. Stir in flour, onion and pepper until blended. Gradually stir in milk. Bring to a boil; cook and stir 1-2 minutes or until thickened.

Remove from heat; stir in sour cream and Worcestershire sauce. Stir in beans and cheese until blended.

Transfer to an 11x7-in. baking dish coated with cooking spray (dish will be full). Combine topping ingredients; sprinkle over the top.

Bake, uncovered, 12-16 minutes or until bubbly and heated through.





Pineapple Upside-Down Cake

Ingredients

1/2 cup butter
 1 cup packed brown sugar
 1 can (20 ounces) sliced pineapple
 1/2 cup chopped pecans
 3 large eggs, separated, room temperature
 1 cup sugar
 1 teaspoon vanilla extract
 1 cup all-purpose flour
 1 teaspoon baking powder
 1/4 teaspoon salt
 Maraschino cherries

Directions

Preheat oven to 375°. Melt butter in a 9- or 10-in. ovenproof skillet. Add brown sugar; mix well until sugar is melted. Drain pineapple, reserving 1/3 cup juice. Arrange about 8 pineapple slices in a single layer over sugar (refrigerate remaining slices for another use). Sprinkle pecans over pineapple; set aside.

In a large bowl, beat egg yolks until thick and lemon-colored. Gradually add sugar, beating well. Blend in vanilla and reserved pineapple



juice. Combine the flour, baking powder and salt; gradually add to batter and mix well.

In a small bowl, beat egg whites on high speed until stiff peaks form; fold into batter. Spoon into skillet.

Bake until a toothpick inserted in the center comes out clean, 30-35 minutes (cover loosely with foil if cake browns too quickly). Let stand 10 minutes before inverting onto serving plate. Place cherries in center of pineapple slices.

(<https://www.tasteofhome.com/>)



Season's greetings from all of us at

PRICES AND CONSUMER AFFAIRS DIVISION

Redcliffe Street & Corn Alley, St. John's, Antigua

Tel: 268-462-4347 or 268-462-0834

Hotline: 464-4238  

Email: consumeraffairs@ab.gov.ag