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In the weeks leading up to Apr. 15, San Diego tax adviser Tina Huston simply doesn't have time to cook. "It's difficult enough working 40 hours a week and preparing dinner each night. It is impossible working 60 hours a week during tax season," she says.

Still, Huston is committed to giving her diabetic husband, Jeff, and their two young daughters healthful, low-carb meals. So last year she hired personal chef Beckette Williams to come to her house once a month to prepare and stock the freezer with entrées such as tequila-and-lime chicken and beef Stroganoff. Each meal is labeled with heating instructions and nutritional information so Jeff can adjust his insulin pump accordingly. Huston quickly got hooked: "We kept the service even after tax season. Instead of spending time in the kitchen cooking and cleaning, we have free time in the evenings with our kids."

For most of us, the words "personal chef" conjure images of a celebrity entourage. But families like the Hustons are typical clients. According to the American Personal Chef Institute & Assn., there are about 9,000 personal chefs in the U.S. serving 72,000 clients -- families with two working parents, busy single professionals, people with restricted diets, and, increasingly, senior citizen who no longer can cook for themselves.

Over the next five years, some 300,000 clients of 20,000 chefs are expected to pay \$1.2 billion for in-home meals. "Most clients are middle-class folks who are too busy to cook and are tired of eating take-out or in restaurants where the food is loaded with fat and preservatives," says Candy Wallace, executive director of the American Personal Chef Institute & Assn. "Our message is that you don't have to be Oprah to have a personal chef."

Begin by finding a personal chef in your local telephone listings or by visiting the chef association's Web site, personalchef.com, which offers a state-by-state directory. Set up a meeting to discuss your food likes and dislikes, allergies, and any special dietary requirements.

Be as fussy as you like. In San Diego, Chef Williams leaves out garlic, onions, and mushrooms for one client and provides a special brand of low-fat sour cream for another. Anne Hayward, who runs Premier Concierge of Columbus, Ohio, adds three times the number of vegetables to her beef stew for 36-year-old mother Felicia Hinrichs. An ex-ballet dancer, Hinrichs is determined that her sons, 8 and 2, learn to resist the persistent call of fatty, packaged foods in favor of fresh fish and fresh vegetables. "Whatever works for them works for me," says Hayward. "That's what a personal chef service is about."

PACKAGE DEALS

The next step is deciding how many meals you need. Although prices and packages vary, most chefs offer what's known as a "five by four" -- four portions of five entrées and side dishes. This will provide 20 dinner-size servings. Personal chefs also offer a "five by two" -- two portions of five entrées. But this is usually not cost-effective. A typical five-by-four costs between \$350 and \$400, including groceries. That's \$17.50 to \$20 per person, more than a family-style eatery but less than an upscale restaurant. A five-by-two -- half as much food -- costs only about 20% less, \$285 to \$325, or around \$30 a person.

To get more bang for the buck, some families request six entrées in lieu of vegetable side dishes. After all, it's not hard to open a bag of prewashed salad or steam some broccoli. Clients who want all organic meat and vegetables can expect to pay a surcharge. Hinrichs claims to save money with a personal chef even over eating at home, because she doesn't waste money on food she buys but never cooks.

If you're concerned about fat, carbs, calories, or any other component of the food you're eating, ask if the chef can provide a nutritional breakdown for each meal. Chefs can offer this information by feeding the ingredients of a menu into a special computer program that then prints out a nutritional label. It's similar to what you'd see on the side of a cereal box.

Many personal chefs are retired restaurateurs, but hundreds of home cooks have been drawn to the business by the flexible hours and growing demand. A culinary school education, restaurant training, or professional seminars are desirable but not essential to finding a qualified personal chef.

Just make sure anyone you are thinking of hiring provides references from satisfied customers. You should also try to taste the food. If the person won't bring samples to the interview, as a caterer often will, pay to have him or her prepare one or two representative meals before you make a larger commitment.

Since the chef will usually be cooking in your home, check that the person is licensed and insured against a fire breaking out in your kitchen or damage to appliances. All chefs affiliated with the American Personal Chef Institute & Assn. are certified safe food-handlers. They also have valid municipal business licenses and carry general liability insurance of \$2 million.

Finally, think about what you'll do with all that time you're not shopping and cooking. "This service is [about] more than food," says Wallace. "It's about stress reduction and enhancing the quality of your life." Call it the taste of freedom.