

## The 'F' Word

As a senior, you think you've reached the age when you've heard it all. I'm sure some of you have, but I sure hadn't.

My friend, Pauline, and I were sitting on the front steps recently, watching the dogs romp, and discussing this very matter. She had just come back from shopping, and I was about to go. The 'F' word has become very pertinent at our time of life: how to handle it in ways that leave us with our dignity; what it used to be like when we were young, of course; and how we might handle this problem in useful, helpful, enjoyable and maybe even humorous ways.

Big kids like us put all kidding aside when it comes to the 'F' word. There's no choice. Rather than have a permanent frown added to my many other wrinkles, I will take my late mother's advice and 'Put up, or shut up.' Let's face it, though, I'm not likely to shut up, so will share some pearls of wisdom from my mature friends.

The 'F' word is a powerful word - just say it once and see the reaction you get. I didn't get to being a senior without it having been said and heard many times. It's just that now I hear it in almost every conversation. In fact, as a retiree, I hear several 'F' words a day. The most important one now, though, seems to be the word Frugal. I hear it often; I say it often. Frivolous I heard a lot when I was younger, but now it's Frugal I hear. I didn't even realize it was an 'F' word until I retired...semi-retired, that is, because although I may be a retiree-in-training, I'm a total novice in frugality. Frugal means thrifty, did you know that? Frugal means penny-pinching. So? How to be Frugal!

Let's begin with Food, the favourite 'F' word of most seniors I know. We can buy fruit and veggies which have passed their best-before dates. Did you know meat is often reduced on Mondays at supermarkets.

Hilda says, 'I've been frugal all my life by necessity. However, in the 1970's, it was the in-thing to have a freezer and buy sides of meat. It soon became apparent that we were getting cheap steak but expensive hamburger so we set up a 'freezer fund' so we could buy a lot of what we like for less. We expanded it to include all items, perishable or not. If you watch the specials, certain items go on sale about every six weeks. I am brand loyal, and often have to wait longer but I almost never pay full price.'

Pauline says: 'Take your inner child out once a month, although, with only \$5.00/mo. for treasure hunting, it makes me feel rich - I suggest eating at home.'

My daughter, Josie suggests 'Cooking is good for saving money instead of buying pre-made food or eating in restaurants. Besides, it's a great hobby...vegetable garden-

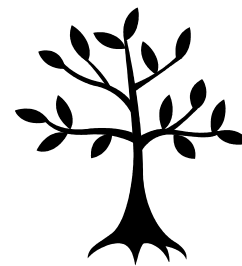
ing for the same reason.

My friend, Lucas, warns of signs that read 'Sale: 40% off?'. Remember that you still have to spend 100% to save that 40%. The same goes for those store coupons - you're not saving if you've just purchased something you didn't even need. I garner coupons/points when I use my Sears card to buy gas at PetroCan, and I need gas regularly. The points are redeemed for cash eventually so it's a good one.

'Sharing a shower, and not going on extended bike trips! Har, Harley!' - suggestion from another friend.

Note that my trip to PEI this month is a car trip set up with two other female friends sharing expenses. That's a great and inexpensive way to still be able to travel. The ladies will be going to a Women's Institute Conference, and I will be cycling. Bicycles are gas-free, although it takes 3 times as long in wind, rain and sleet to get there. Walking/hiking is a bit slower than cycling but both burn 1000 times more calories than driving does. Did someone say 'treadmill' instead? However, next time you have to trade in your car, opt for a small gas-efficient one, or a scooter.

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