



STAFF PHOTO/SJOERD WITTEVEEN

Anne Nurnberger (left) and Brenda Fegan have become experts at sniffing out a good deal. Having a plan can save you a bundle at the register.

Planning, cash tools of trade to save

BY CHRIS TRABER
ctraber@yrmg.com

It's one of the most used and recognizable four letter words in our vocabulary.

Seeing or hearing it draws a Pavlovian response, attracting you magnet-like, appealing to your primordial need to hunt and gather.

Sale.

Synonyms – blowout, discount, markdown, clearance and liquidation – work just as well.

During fiscal fragility, shopping to stretch budgets, requires common sense, forethought and a dose of administrative artistry, experts and consumers said.

'There's no shame being in the check-out line with coupons and non-brand items.'

Sales mean savings and the extra time devoted to planning your shopping strategy will result in success, Richmond Hill retiree Anne Nurnberger, a self-described bargain buff, advised.

If you're genuinely savvy, a family can cut grocery and household costs in half, she said. That translates into thousands of dollars, considering an average Ontario family of four spends up to \$10,000 on food, \$2,100 on furnishings and

\$1,300 on personal care a year, Statistics Canada reports.

Planning and cash are the expert shopper's tools of the trade, Ms Nurnberger says.

"Look at the flyers, decide where you're going, make a list and stick to it," she said. "Don't go around helter-skelter and don't make impulse buys. When I shop, I'm on a mission. Leave your credit card at home. Take cash. That way you police your spending."

Cost cutting necessity led to money making invention for Maryann Pearson. With three kids, aged 2, 3 and 7, Ms Pearson had plenty of childrens' clothes to buy and sell. "I found very few avenues to get rid of the clothing, so I founded a Facebook-based site where people could buy and save on kids' clothes.

Her Internet shop, ri-VYOO, accessible by typing the name into a Google search, has been a boon for her and others looking to slash costs. Since the virtual store has taken off, she's added more used merchandise.

"The concept is based on flat based pricing," she said. Tee-shirts are \$2, pants \$8 and so on."

For clothing-intensive households, Ms Pearson recommends buying used.

"Definitely," she said. "Look for quality brands. They wash and wear better."

Buy shopping online for clothes, bikes and high end toys, the Pearsons save between \$2,500 and

WAYS TO SAVE

▶ Online businesses can save you money because overhead is minimal. But be wary of free offers for which you only pay shipping and handling. Often, that's how they make their money;

▶ Read the agreement on any online purchase before submitting your credit card information. Back off any free or trial offer that insists on sending and charging for products on a monthly or repeat basis.

▶ BetterBudgeting.com — advice and resources for all types of savings;

▶ flyerland.ca — free flyers, deals and printable coupons.

\$5,000 a year, she said.

Though spare hours are a premium for Aurora resident Brenda Fegan, a long-term care executive working in Thornhill, shrewd shoppers must make time, she said:

"Do a grocery inventory, cross reference it to those stores with sales, clip any coupons, plan your route and don't deviate," she said. "A disciplined approach will save you enough for a great yearly holiday or a new wardrobe."

Michelle Jones, founder of www.BetterBudgeting.com, an Internet site dispensing practical money saving wisdom and shopping secrets, agrees.

"Keep your budget in mind when shopping for food, don't buy more than you need," she said. "If you're not already paying cash for groceries every week, now may be a good time to start."

"Use all the shopping methods available to save money and challenge yourself to only buy items when they are on sale."

Coupons shouldn't be overlooked the discount divas said.

"Coupons can be great money savers, especially when combined with sales," Ms Jones said. "They're like free money so definitely use them if you can."

Put ego aside and scan flyers, suggested Ms Fegan.

"There's no shame being in the check-out line with coupons and non-brand items," she said. "Would you rather pad your wallet or your ego? Do the math. Five dollars worth of coupons a week treats you to a designer bag. And, why pay for fancy names and packaging when generic versions, such as vitamins, are just as good and much cheaper?"

Use competing retailers to your advantage, the women said. Some guarantee price matches and a further discount when accompanied by a rival's flyer. Categorizing outlets by merchandise specialty also rolls up savings.

"I swear by Value Village for glassware, dishes and children's clothing for my granddaughter," Ms Nurnberger said. "No Frills by far has the

best weekly grocery specials and Costco's best for meats and bulk soap and laundry."

The covert consumer thinks and shops outside the big box, the women agree.

Ms Nurnberger's strategy is "to be persistent, but polite."

Astute shopping is an art and science, Ms Fegan said. No matter what you need, patience will net you savings.



An ongoing series on ways to help you spend and save better.

WEEK 1: Money Wise overview

WEEK 2: Financially savvy kids

WEEK 3: Hobbies on a budget

WEEK 4: Bargain shopper within

WEEK 5: The DIY approach

WEEK 6: Raising your financial IQ

WEEK 7: New challenges for boomers

WEEK 8: Getting back to work

WEEK 9: Retirement of your dreams

WEEK 10: Estate planning that pays off