

# Financially frugal to sitting pretty

I'm a pack rat. Always have been. Always will be.

Whatever I receive, I save. Desk drawers and closet shelves are packed with possessions, all of them collected over my 81 years - a lifetime.

No, our home isn't a dumping ground. Everything's bound up in binders and properly labeled. This way, I make good use of all available space.

Admittedly, at times, my wife's patience reaches a level of frustration.

"When are you going to get rid of all that stuff?" Jean says.

My answer is never. Yes, someone else will, but not me. They'll carry it out when they carry me out.

The same applies when it comes to money. Some may call me frugal. I call me thrifty for being a student of the old school. I've learned to appreciate the value of a dollar.

Ah yes, a dollar. I clearly recall receiving a dollar a day cutting roadside weeds for the Township of Markham.

For a similar wage, I also worked one summer for a neighbouring farmer. And banked every penny. By the beginning of September I'd saved up enough to keep me in chocolate milk and Planter's peanuts through Christmas.

Where does this lead? To my bank - Scotiabank in downtown Stouffville. This institution is one I truly trust. Unfortunately, (for me), I didn't always practise what I preached.

I considered myself young enough and clever enough to manage my financial affairs alone. But I was single then. Later, when entwined, this independent attitude became an annoyance for my wife.

"Let's obtain the assistance of a money manager," she said, "someone proficient in his field."

While initially indignant that my monetary expertise had come under question, I finally agreed.

And I'm glad I did. For the turnaround's been amazing. We now find investments, once cloaked in cobwebs, working in our favour.

More importantly, we're able to sleep at



## Roaming Around

with Jim Thomas

night.

Believe me, it's nothing we did. It's what someone else did (and is doing). Melissa Stronach, Scotiabank's senior personnel officer has taken us under her wing, providing a peace of mind we'd never known before and a financial plan I'd once foolishly spurned.

While banking trends today tend towards the impersonal, not so with this mother of three. When I walk past her office door, she waves. While standing in the teller line, she speaks.

Once a year, usually in January, she arranges a meeting, always at our convenience, not hers.

Even before we arrive, she has our financial picture at her fingertips. Minutes later, it's visibly framed on a computer screen, ready for review.

While willing to propose, there's never pressure.

"I'm here for you," she says with a smile, "I know your comfort zone." The latter relates to a lucrative cushion in our savings account, a balance that pays next to nothing. But she expresses no objections for by now she knows I won't bend.

What she does, however, is explain - why this is better than that and that is better than this. And true to her word, we always come out winners.

We feel extremely fortunate.

For us, Stouffville's Scotiabank has a jewel on its staff, an individual who has modified our money management from a journey down a dead-end street to an excursion along a highway to heaven.

Jim Thomas is a Stouffville resident who has written for area newspapers for more than 60 years.

# OUR PEAMEAL - BACON -

Our Peameal will be on sale this week. Our butchers like when this happens because they don't have to slice it - a time-consuming enterprise because we do it by hand. We sell lots of our peameal for a number of reasons, the first being that we only sell centre-cuts. Secondly, we use a fairly low-salt cure; thirdly, we trim it lean so that there is next to no fat. Fourthly, we don't pump it with brine to the extent that it becomes watery; and lastly, (but not least) we don't put it through the "extend" cycle on a tumbling machine to make it bigger. So if peameal is on your menu, get your knives out, sharpen them up and come and see us, 'cause the peameal deal is back!

By the piece. **\$3.99/LB THIS WEEK**

Reg. \$5.99/lb

P.S. If your knife is dull, bring it too; we'll sharpen it.

# S - GUINNESS - SAUSAGES

These are made with coarsely-ground fresh pork, some chopped apples, some spices including nutmeg, and Guinness as the necessary moisture. These are great grilled or oven-roasted.

Reg. \$4.99/lb

**25% OFF THIS WEEK**

# MACARONI & CHEESE

To me this is Comfort food with a capital "C" - the adult version of K.D! Our secret here is my mother-in-law, whose recipe this is. There's nothing like a farm girl in the kitchen if comfort food is on the menu. From our frozen kitchen we supply about 50 other stores around Ontario (- and one in Quebec) and we publish a "Top 20 List" for their ordering convenience. Our Mac and Cheese is #2 on the list, which won't surprise you once you sit down to a bowl of this.

Serves 2-3

Reg. \$10.95 container

**25% OFF THIS WEEK**

# B - ORGANIC - BLUEBERRIES

These berries come from Chile, but just a bit late for 'Blue Monday', which just passed - but we can have a blue weekend, all going well. These are organically grown, and

**\$1.99 EACH THIS WEEK**

# B - WHAT'S - BLOOMING

What is better in the depths of winter than a hint of spring! We have beautiful pots of tulips, hyacinth, daffodil and primula. Cut tulips are also available and really nice this time of year. We'll be making up some of our adorable little mixed bulb gardens, fully dressed with mosses, pebbles, and twiggings. They will be available in baskets and ceramics, the beauty is really in the detail. For this week's special we're offering our 6" primula for just \$4.99. Be sure to come in and see what's new!

# STUFFED PORK LOIN ROAST!

We will be featuring the cooked version of this as our weekly feature. It's made with our Omega Pork Loins, nicely trimmed, and then stuffed with my mother-in-law's old time sage & onion stuffing. We'll be roasting batches of these daily, just in time to be warm for your dinner - and our hockey change room dinner on Sunday! (If you make it onto the V.G. Hockey Team, you actually gain weight)

**1/3 OFF THIS WEEK**  
Reg. \$2.19/100g

# WHAT'S COOKIN' AT THE DELI!

Firstly, our creamy coleslaw will be the 1/2 price feature this week. We shred the cabbage - and the carrot, and do the creamy part too. The perfect side to most anything!  
Reg. \$1.19/100g

- and -  
We'll be making a boatload of our Fried Calamari. We bread it with flour and crumbs, season it, and deep-fry it golden. It will be \$5.99 per medium tub, and \$10.95 for a large.

- and -  
We'll have a fresh soup feature as well; this week it will be our Roasted Red Pepper and Tomato. We fire-roast the peppers (really) and cook down chicken for the base - and we add cream to finish it - and spices too! You'll love it! Featured at \$5.99 per container this week.



# WHAT'S BAKING - THIS WEEK -

Amidst this freezing cold and snowy January, we would like to bring you a little bit of a tropical breeze in the form of delectable sweets with pineapple and coconut, such as...

**Pina Colada Cheesecake**  
Made in a shortbread crust with a filling of cream cheese, Malibu Coconut Rum, Pina Colada mix and a hint of orange zest. Topped with coconut whipped cream, pineapple and toasted coconut. Available in three sizes, \$3.49, \$14.95, and \$22.95.

**Coconut Cream Pie**  
Made in our flaky piecrust, filled with rich coconut custard mixed with toasted coconut, all finished with whipped cream. Two sizes, \$5.95 and \$14.95.

**Carrot Cake**  
Ours is rich and moist, made with cooked pureed carrots, pecans, sweet pineapple, raisins, coconut and 'spices', finished with a cream cheese frosting and toasted coconut flakes - four layers, two sizes, \$15.95 and \$24.95.

**Evan's Pina Colada Muffins**  
These are my fave muffins, and I always find one on my desk on the days that they make these. The deal here is that the first 20 customers each day, from now till Sunday, get one of these on me - just to say good morning. Reg. \$1.69 each

**Coco Loco Cupcakes**  
These are included in this week's feature on the insistence of Sami - Jaana's little girl. They are made with fluffy white coconut cake that's been injected with coconut custard, topped with cream cheese icing and toasted coconut. Reg. \$2.99 each

All these items will be featured this week at **25% Off Our Regular Price**

# SPLIT PEA SOUP - WITH HAM -

This soup is chicken stock-based, with most of the vegetable groups represented. In addition, you'll find lots of meat from our smoked pork hocks, which really provide that heartiness that this soup is known for - and a ton of flavour too!  
Serves 3-4  
Reg. \$6.99

**25% OFF THIS WEEK**

# MAHI MAHI

These fillets have a fairly large flake and are sweet and moist. They can be prepared in almost any style, from baking or broiling to deep-frying, pan-frying, poaching and grilling. When you buy these, be sure to ask for pieces of even thickness, because over or undercooking these has a detrimental effect on the end result.  
**\$12.95 LB THIS WEEK**



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