

# Kids Korner



HEY KIDS,

See if you can find these words in the word puzzle below:

TREE LIGHTS SHOP PRESENTS  
GIFTS BARGAIN WREATH COOKIES  
PHOTOS ORNAMENTS

P	L	R	G	I	F	T	S	C	Z
R	K	C	Q	B	L	H	S	L	R
E	V	O	B	A	R	G	A	I	N
S	H	O	P	Q	O	Y	Q	G	K
E	R	K	Y	V	T	K	Y	H	P
N	C	I	Y	W	R	E	A	T	H
T	Q	E	P	Z	E	R	J	S	O
S	S	S	L	R	E	H	M	W	T
V	E	L	W	M	W	S	C	Z	O
I	O	R	N	A	M	E	N	T	S



# The Stewpot

A potpourri of practical ideas to help you become a better steward

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## SHOPPER'S SECRETS

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Sticker shock!! It seems that every time you walk into a supermarket or a retail store, you see that the prices of everyday items are not going up a few cents every year, but a few cents every week. It has been reported that over the last two years, while home prices have plummeted, the cost of food items has increased 30 percent.

What is one to do with inflation at the supermarket? To gain an edge this holiday season and throughout next year, try these strategies:

### BUY ONE, GET ONE FREE

Buy one, get one free come-ons tend to make you believe you are getting two items for the price of one. Remember, it is no bargain if you don't want or need more than one of those particular items.

*Best self-defense:* Ask the clerk or store manager if you can purchase just one at the special price. You'll be surprised that they will often grant your request.

### LIMIT SIX TO A PERSON

The idea that this item is scarce seems to exert a powerful effect on shoppers. By restricting your buying power, the

store effectively kicks in your need-to-ward mentality. Don't be tempted to buy more than you need—excessive cans and boxes often end up being thrown out after sitting for years in your pantry.

### *Best self-defense:*

Purchase only what you need, no matter how good the price.



### PRE-PACKAGED PRODUCE

Pre-packaged and pre-sliced fruits and vegetables in plastic containers very often will cost twice as much.

*Best self-defense:* Use packaged, pre-sliced fruit if you are unsure of the ripeness of a

whole item. Pre-packaged combination salads can save both time and money, especially when you could do without buying and stocking your refrigerator with the several varieties of lettuce and vegetables you want in your salad.



### ALLURING END DISPLAYS

The displays at the end of each aisle are there because 30 percent of shoppers tend to purchase them. However, while they may have great signs that say “Stock-up today”, “Bargain, Bargain, Bargain!” or “Same great price you have always expected!”, they often are not the fabulous deals they seem.

**Best self-defense:** Buy those end-gap deals only if you know they are something you need, not just because it looks like a terrific bargain. Remember, if you get it for half off but you don’t need that item, it is not a bargain. Also, beware of expensive items that are placed together like a recipe. Often one item that is in season, such as strawberries, will be placed with two other more expensive items, such as shortcake and whipped cream, to make the customer think, “*Why not have strawberry shortcake for dessert this evening?*” Manufacturers will sometimes pay for those prime display locations. Always compare the prices in the main isles where

products have to compete against each other.

### SHOP LESS OFTEN

Customers who routinely make quick trips every day or so to their local supermarket tend to spend more than those who go once a week. Let’s say that each time you shop you impulsively spend an extra \$10 on unnecessary items. This impulsive spending could add up to \$120 per month if you shop three times a week, compared to \$40 a month if you shop only once a week

**Best self-defense:** Keep a shopping necessity sheet on your

refrigerator and have every member of the family add the items that they need or that they empty. And remember, planning your meal menus for the week and listing the ingredients you need definitely assists in making the right buys.<sup>1</sup>

While you and I cannot change the prices on the goods we purchase, we can change our buying habits. With a strategic plan and a little creativity, together we can keep the lid on out-of-control price tags and become savvy shoppers in the process.



#### References:

1. Concepts taken from “Sneaky Supermarket Come-ons”, Phil Lempert, *Bottom Line/Personal*, September 15, 2008, page 7.
2. “Underground Shoppers Secrets”, Sue Goldstein, *Bottom Line/Personal*, November 1, 2007, page 7.

## YEAR-END SAVVY SHOPPING

Before you get caught up in the annual holiday spending frenzy, here are a few tips:

**Shop smart** — If at all possible, shop alone. If you take a friend, you will tend to spend more, whether consciously or unconsciously. Take your children and guess what, you will spend even more. Add a spouse to the trip and you may spend even more yet.

**Save time** — Bring local newspaper or magazine ads of items you intend to purchase to save you time and headaches plus ask store clerks for what you are looking for. Unless the ad says “supplies are limited,” shop for the most promoted items last—retailers usually carry large inventories of their most prominent advertised holiday specials.<sup>2</sup>

**Post holiday sales** — The majority of retail stores open at the crack of dawn for their post-holiday sales. To avoid standing in line in the wee



hours of the morning, stay home and order the items you want at the sale price on the store’s website after midnight. You can frequently also avoid paying shipping costs by arranging to pick up those items in the store on the day of the sale.<sup>2</sup>

**Last minute ideas** — Dollar stores are great for last minute shopping. Choose a theme and pick out a variety of items that focus on that theme. An example would be if the individual you are thinking of loves to cook—simply choose a potholder, a couple of utensils, an assortment of spices and a favorite cookbook.

**Finish Well** — Once you have finished shopping, GO HOME. Do not be tempted to stop and rest with a hot drink at a local café—it may energize you to do more shopping! Remember, the longer you’re out buying, the more impulse shopping you are likely to do.

