

Frugality becomes a necessity these days

by MARK PAVILONS

?I think when you're spending 16 hours of every day to pay your rent and get food, I just don't see where there's time outside of that to be creative and make things.?? Jake Shears

They say a fool and his money are soon parted.

While consumer spending is integral to keeping the wheels of our economy turning, there comes a point where frugality must step in.

My dad was known for being what we call ?cheap,? and yet, I find the older I get, the more ?frugal? I?become. It's a much nicer word!

When I was in my 20s, money didn't flow freely, but I was able to pretty much buy whatever I?needed. Of course, there were times I had to make withdrawals from the Bank of Mom and Dad.

Our parents always put food on the table and, in hindsight, there's nothing like a great, home-cooked meal. The moms of the world need to be acknowledged because everything they made, they added a little extra TLC.

When co-workers stopped by for a meal, during our long overnight shifts, they were amazed at the dishes my mom served. They just couldn't believe we ate this all the time.

They say everything is relative. Maybe it was, once. Groceries never seemed to be expensive when I was growing up, and Mom made sure we always had treats.

When I dove into my career, I?earned a regular pay cheque, some of which was regularly spent on ?entertainment.?

But I always had money for bills, gas and incidentals.

As years went on, even though my salary rose, so did the price of all consumer goods.

Most of you will know that currently we're faced with some fairly substantial price hikes in almost every conceivable product.

I join my wife for our weekly grocery shopping duties and both of us have been taken aback by recent price hikes. They say the pandemic, supply chain issues and the rising cost of fuel are to blame.

When did a pound of butter hit the \$7 mark? Why are potato chip bags constantly shrinking? And when did the price of beef rival that of truffles?

I see more and more shoppers using credit cards, so I don't know if that's a bad thing or not.

I'm not sure if all 20-somethings are in the same category, but I?understand that clubs, with rented booths and bottle service are quite popular. A booth in one of the clubs can run you upwards of \$1,000 and bottles cost around \$350 each.

Now, I don't know where young people are getting this kind of dough, but it's unbelievable. Sure, you always pay a premium at a nice bar or restaurant, but come on.

Who, in their right mind, would pay 10 times for an average bottle of liquor?

Hey, perhaps it's a way to curb impaired driving ??t these prices who can afford to have more than one drink?

But back to groceries.

Sure, I?understand the pandemic has really altered supply chain economics and given today's cost of fuel, prices are bound to soar.

We're all looking at the same shelves, so a wise shopper is a happy one.

It's not necessarily the grocery stores or chains themselves. Follow the money, as they say, and the increases start at the source.

The classic buy-one-get-one-free (BOGO) offer is a popular one. But while real deals can be great, more often they're just marketing ploys to snatch more of your money.Do the math, people. If you spend more on two and only need one, where's the savings?

Also, pay attention to package weight. Buying the larger size (such as cheese bars) may not actually save you money, especially when the smaller ones are on sale.

In recent years, potato chip bags have shrunk considerably. When buying bacon or deli, check the gram weight.

When things are offered at a special price, like butter or canned goods for instance, buy as many as you can.?Stock up!

Take your time, look at individual prices and compare before you put something in your basket.

Lately, brightly coloured stickers on store shelves loudly announce a special price. But there's a catch. To get that price, you have to buy two or more, sometimes four or more.

Not much of a deal, is it?

Weekly specials and flyer deals may only offer savings of 10 cents. What's the point?

I've never been much of a bill checker, but my wife always glances over the bill after checkout. She wants to make sure some items went in at the sale price, and that price-matched items were entered correctly.

Prudent.

I?also love packaging that announces ?new and improved??or higher quality products.

These are especially funny on pet food.?I'd like to know who tests the ?new and improved? flavours.

Also, be careful at checkout. I've noticed in many stores ? not just grocery stores ? that junk food and ?impulse buy??items are conveniently located as you leave the store. They are meant to tempt you to buy on your way out.

When my wife and I?price match grocery items, we estimate we save roughly \$30 per week. It may not seem like a lot, but that's \$120 per month, or \$1,500 per year.

Now, back to the quote at the top of my column.

When we're so busy shopping, looking for bargains and stretching our dollars, it leaves little time for self-improvement.

If we're constantly stressed every time we head out the door for some errands, or stop at the gas station, how does that impact our overall health?

I'm getting crusty in my old age. I often grumble under my breath and the feeling that I'm constantly getting ripped off weighs heavy on my shoulders.

This is not the land of milk and honey. It's a great country, to be sure, but an expensive one.