

Cut it out to trim your food costs

By George P. Yanoshik, Jr.

Fighting the escalating cost of grocery bills is a battle you may find hard to win. One way to keep these costs within a budget is to go into the local supermarket armed—not with guns and grenades—but with coupons.

More than 1,000 manufacturers now use these discount devices, spending at least \$1 billion each year in payouts and redemptions. Some 100 billion coupons will be circulated this year in newspapers, magazines, and direct-mail bundles.

With economics in mind and my grocery list in hand, I take a file of coupons organized by category to the market when I do my shopping. Prior to leaving the house, though, I spend a few minutes with the daily newspaper to find the store which will offer me the greatest savings.

Taking advantage of coupon offers can save anybody a lot of money. All that you need to get started is a pair of scissors to clip coupons from newspapers and magazines. The shopper who uses coupons strategically while at the supermarket may find that there will suddenly be extra money in the budget to purchase the extra goodies that normally would be unaffordable.

Gift products, toys, and even cash are offered by sending in

box tops, cash register receipts, and the like, with a coupon to the manufacturers. Refund offers give cash, coupons, or merchandise entirely free simply by sending in labels or box tops. As a consumer, the most important type of refund offer is the cash refund which, in essence, the manufacturer offers you for simply trying a product.

Kerry Smith, the head of information services at Donnelley Marketing, a national mailer of grocery store coupons says: "Our estimate is that if you use coupons consistently throughout the year, you can save anywhere from \$300 to \$500 on your grocery bill."

You can not only save but actually make money by taking advantage of refunds, cents-off coupons, and free offers on merchandise.

Mary Lou Oswald, a homemaker and mother of three from Bechtelsville, PA

has found that part-time dedication to coupon clipping can pay off. She is not a superstar and has not been able to pay \$7 for \$130 in groceries as some professional coupon clippers have. Instead, she is a full-time "mom" who has been able to save her family over \$3500 in five years of dedication to cashing in on coupons.

"I have found savings of at least \$20 every trip to the supermarket," says Oswald. "I do this by using my coupons and shopping at the stores that offer me double-, and sometimes even triple-coupon savings."

Locally, Giant Food Market and Fox's Market in Middletown offer double-coupon savings daily. Other stores in the Harrisburg area which offer such shopper incentives include Weis Markets, Valley Food Market, and WFM Markets.

Wednesday is the day that local newspapers carry advertising from the stores offering double coupon savings. It is the big grocery shopping day of the week; and, an abundance of cents-off coupons can be found and clipped.

Once you start clipping coupons, a definite obsession begins. There will be times when you'll want to break yourself from spending time clipping but won't be able to, realizing that if you give up you will actually be throwing away money on products you will be purchasing anyway.

The object of winning the savings game is to use all the opportunities that stores and manufacturers provide—coupons, refunds, discounts, and sale specials.

One way to maximize savings is to buy smaller sizes. For example, if you purchase a \$2 tube of toothpaste using a 20-cent coupon, you are saving ten percent of the retail price. Using the same coupon on the smaller \$1 size of toothpaste saves you 20 percent, therefore

doubling the coupon's "real value." If there is no significant savings on the larger size, smaller is better!

Government estimates show that 76 percent of all households in the U.S. use the cents-off coupons they receive in the mail or clip from newspapers or magazines.

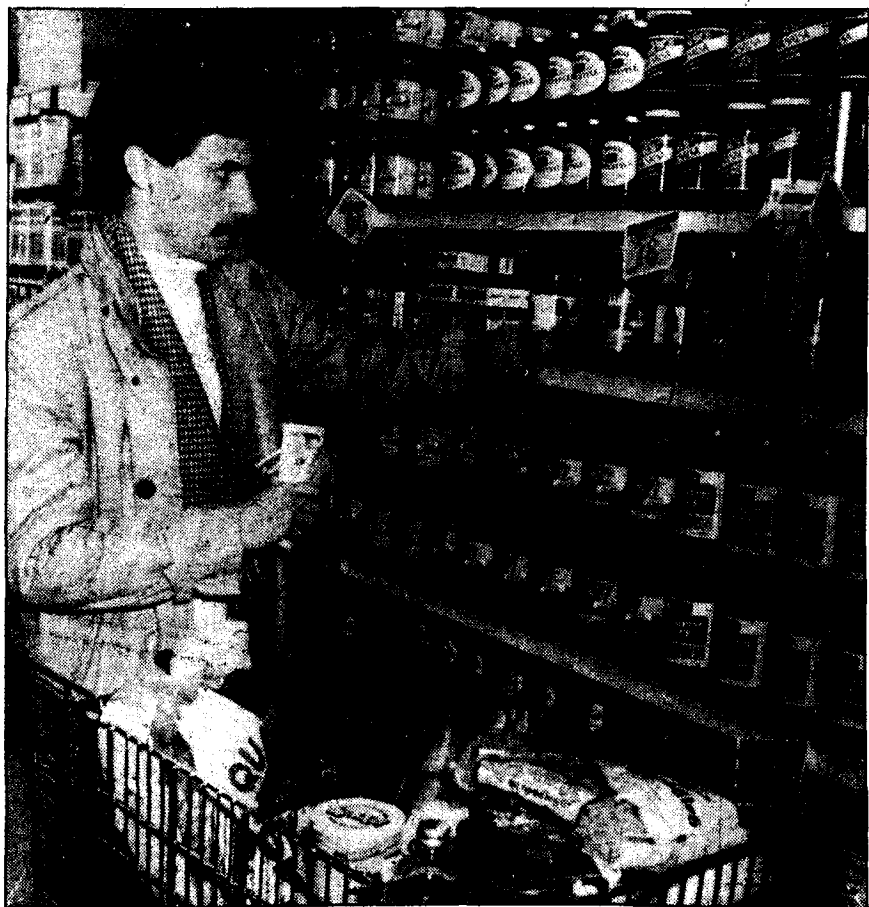
The money made from coupons and refunding is all profit. Legally, it's not income. It is considered a discount on the purchase price of a product, therefore not taxable.

As a student, you too can save with coupons. If you don't have access to a magazine or newspaper, drop by the Finance Office on campus and hunt and pick coupons in the "coupon box" there. Drop off your extras, too. Someone else can use what you cannot. Also check the aisles and bulletin boards in your local store for special offers.

When you have problems gaining access to coupon-filled publications, call home and have the folks give you a hand, speak with friends and have them do the clipping for you, subscribe to a women's magazine or pick up the daily newspaper every Wednesday.

Once you start saving on products you use daily, you may very well become a part of this money-saving craze. If you find this happening, pick up a copy of *Refunder's Digest* at your local newsstand. Or, send a long, self-addressed stamped envelope to: BOE (Bunch of Editors), Box 735, Senton, MD, 63026. You will receive—free of charge—the *Shoppers Guide to Refunding and Refunding Bulletins*.

Remember, Mary Lou Oswald has shown that substantial savings are possible—even when working at the coupon-clipping process part-time. Averaging \$700 per year over the past five years, she would have been able to finance a term at Penn State!



Photographs by Michael Markle