



9 best ways to save at the supermarket

You won't believe how much you can lower your grocery bill

by Lori Hall Steele

When it comes to saving on groceries, we all know the drill: Scan the weekly flyers for deals, stockpile bargains and clip coupons. And we're doing it! (OK, some of it.) But the grocery bill keeps nudging up and up.

We asked super shoppers and other experts how you can beat the system and lower your grocery bills by hundreds of dollars a month. Try these simple tips and stop that money from flying out of your wallet.

rethink the list

Here's some startling news: Consumers with shopping lists spend 41 percent more than those who don't use one, according to research by Kenneth Herbst, an assistant professor of marketing at the Babcock Graduate School of Management at Wake Forest University. List makers tend to include many items, Herbst says. And those who religiously stick to their lists may miss out on cash-saving sales.

This doesn't mean you should totally wing it. "To spend less, think meals as opposed to individual items," he says. Focusing on salad or Monday dinner helps ensure you'll have complete meals on hand, and you'll make fewer impulse or indulgent buys at the store. "And if you've planned meals for each night of the week," Herbst says, "the notion of going out for a relatively costly dinner may be much less enticing."

make the rounds

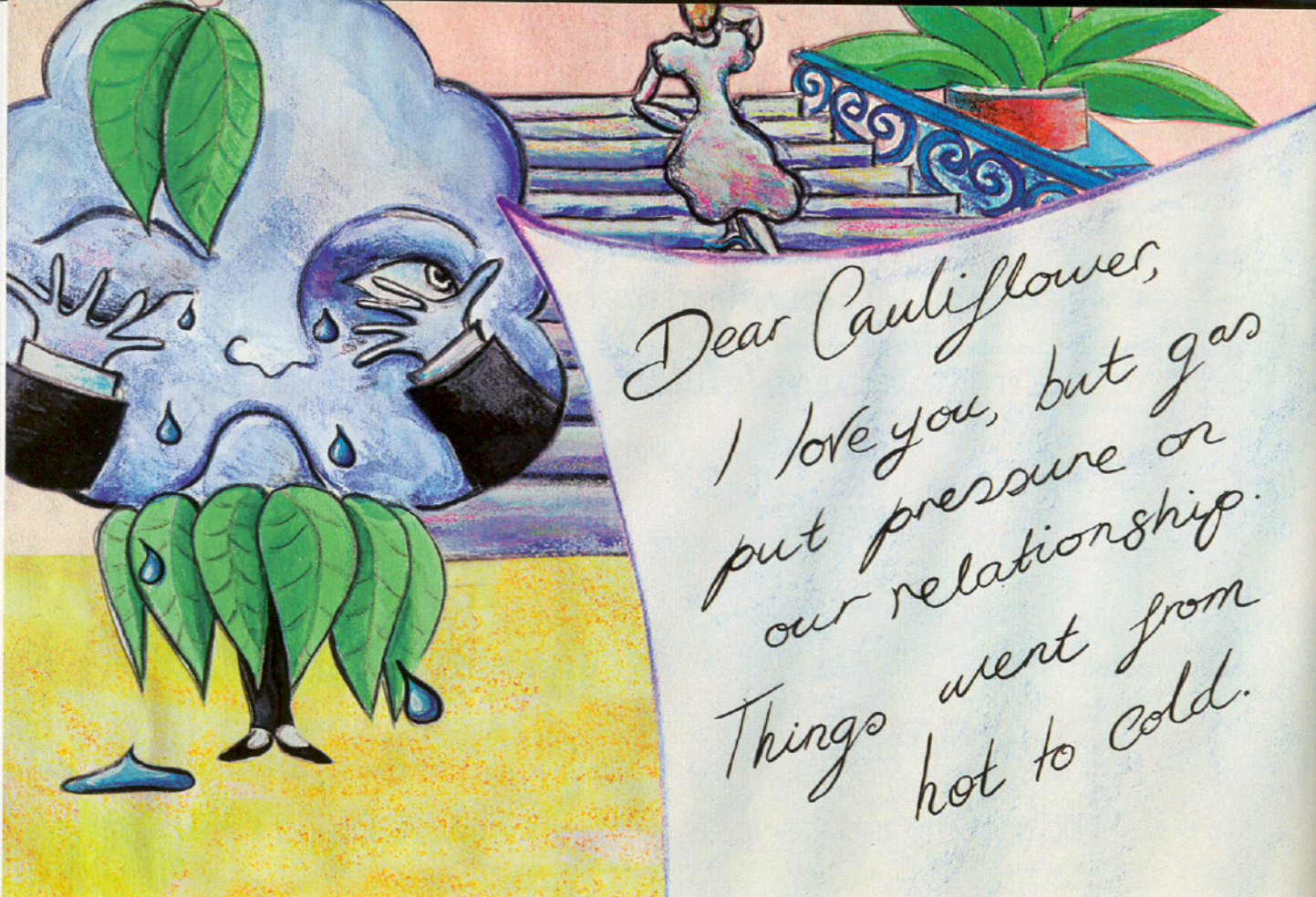
Researchers have found that shoppers who hit two stores in one day saved \$15 on average, compared to those who shopped in only one store. Make it a habit to shop at another store besides your favorite supermarket, and that's close to \$800 in savings a year.

Go first to one or two bargain stores (food liquidators, discount centers, drug-stores, dollar stores, warehouses, international stores), then buy whatever else you need from your primary grocery store, suggests Madeline Clive, author of *Pinch a Penny Till It Screams*. But you have to know what you need and stay on budget, she says. "Otherwise, you'll walk out with too many extras or things you won't use."

Shel Horowitz, author of *The Penny-Pinching Hedonist*, pays half-price for many organic foods at his local "bump-and-dent" store. For example, he buys soy milk for \$1.50, as opposed to \$3 at Whole Foods. But he cautions that not everything is a deal, so go in knowing what things cost.

stalk the markdowns

Tawra Kellam, editor of LivingOnADime.com and a Kansas (Please turn to 100)



Dear Cauliflower,
I love you, but gas
put pressure on
our relationship.
Things went from
hot to cold.

SUPERMARKET SAVINGS

Continued

mother of three, saves about \$5,400 a year on groceries. And she doesn't even bother with coupons. "They're too much hassle."

Her secret? Ask the store manager when meat, dairy, bread and produce are marked down. Stores often slash prices as items near expiration dates or to make way for incoming stock. (Marked-down meat is safe after its expiration date if handled properly. How long you can safely store it may vary per type of meat.)

Many stores do daily markdowns at a set time. At Kellam's local grocery store, vegetables and meat are reduced early every Monday, Wednesday and Friday, so that's when she shops.

Markdowns can ring up as much as 50 percent off the original price, so it's possible to save \$5 to \$20 a week on meat alone using this strategy. That adds up to \$260 to \$1,040 a year—or more.

avoid those emergency runs

If you dash out for milk or a stick of butter even twice a month, you could be spending an extra \$10 to \$30 by grabbing items at inflated convenience store prices. That can add up to a not-so-convenient \$360 a year or so.

Avoid this by making a master list of the 10 meals your family eats most often, then keep those ingredients on hand. It takes about 10 minutes to jot down everything you need. Stay on program by posting the list on the refrigerator and keeping track of what's running low.

If you do run out, then improvise. But whatever you do, stay put. "That's probably my number-one tip," Kellam says. "Make do with what you have. You're not going to die if you don't have milk for one day."

make "planned-overs"

To feed her family of seven when they all lived at home, Suzanne

Hughes of Royal Oak, Michigan, used to cook a batch of chicken and serve legs and thighs one night, a dish with chicken breasts another, then a pot of soup. "That's 21 meals for the cost of three or four chickens," she says. A 4-pound pot roast can become hot beef sandwiches, beef stroganoff and barbecue beef. Try making double batches of freezable foods (ground beef, chicken) to cut down on future prep.

A kid-friendly twist is to let older children make dinner one night a week using leftovers. "Corn, a little rice, barbecue sauce and cheese is delightful when presented by an ambitious 11-year-old," says Trish Colton, a Salina, Kansas, single mother of three.

is the price right?

Many shoppers return again and again to their favorite supermarket. But is it the best deal? Scope out the competition's prices. Pop into other area stores to write down prices on

five or 10 items you purchase regularly (milk, butter, bread, a pound of romaine, organic eggs and so on).

Small price differences may seem insignificant, but because foods are repeat expenses, even a 30-cent difference in a weekly gallon or two of milk really adds up. There could be as much as a \$10 or \$20 difference between stores, so switching could save \$520 a year. Also ask your store manager whether he'll match sale prices offered by other retailers.

don't be sold by packaging alone

Manufacturers are aware that we think larger packages are a better deal, but "frequently that's not true," says Arun Jain, Ph.D., marketing professor at the University of Buffalo-SUNY. So be sure to compare unit prices. If you use coupons, be super-wary: Many are for more expensive products and can actually end up costing you.

And all those scientific-sounding ingredients? "They'll say, 'This contains XYT2'—or some technical-sounding name—and all of a sudden the product becomes desirable," Dr. Jain says. "Just because the manufacturer says it's in there doesn't mean it's an enhancement and worth paying more for." Some, like antibacterial ingredients, can even be harmful if overused.

pay to save

If impulse buys are a problem for you, ordering groceries online may help cut back on unnecessary spending. Try Peapod, FreshDirect, Net-Grocer, Amazon.com or other online stores. Many local supermarkets, including Safeway, provide delivery or pickup for online orders. It's tougher to browse on a website than to grab an item off a store shelf, so you're much less likely to overspend. Some stores offer free delivery for purchases over \$150.

train little shoppers

Grocery shopping with children can add \$100 to \$400 a month to your bill, Kellam estimates. That's a whopping \$1,200 to \$4,800 a year.

Not only do parents with kids in tow spend more time in the store—which can really add up each time you toss more and more items in the cart—but kids are the masters of impulse buying. They can quickly throw in sweets and prepackaged convenience items that cost triple the bulk rate.

If you can't go solo, turn the kids into smart shoppers. Give them some choices: They get to pick one lunch-box treat or two snacks. Or have them use real money (their own or, say, \$5 you give them) for anything not on the list. Soon they'll learn to budget and prioritize spending. "It's amazing how quickly they find sales when they're using their own money," Kellam adds.

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