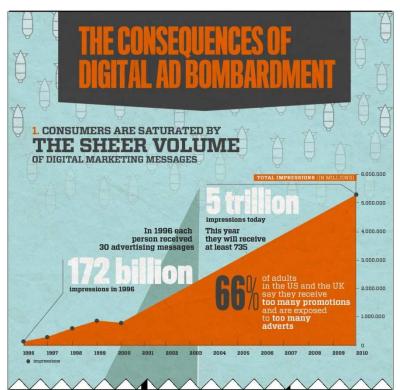
The Great American Supermarket Game - Who Wins, Who Loses?



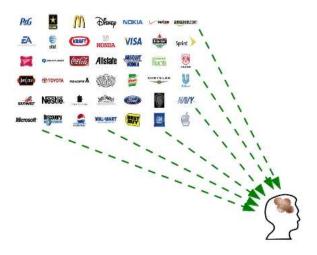
Not a day goes by that we are not faced with psychological mind games.



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We are conditioned to believe that we live such a busy life that we *need* and are *entitled* to this or that in order to gain more free time or in order to present ourselves in a 'successful' manor or be with the 'winning' team. All this manipulation is used to control our thinking, to conform us into accepting the dictates of the 'status quo' and ultimately to get our hard earned dollars.





Every day we are slammed by the 'games' of the food industry and the only winners are the corporations 'sponsoring' the games. From the corporatization of our industries and government regulation roulette, to marketing and advertizing 'mind games '– we are the ultimate losers each and every time.



As soon as we put ourselves behind a shopping cart our world changes. We find ourselves in the position of a 'player' on the 'game board' of the supermarket. Our 'role' is as an active consumer, our obstacles are all the marketing and advertising ploys used to get our hard earned money. So as we are moving through these 'game boards' (the supermarket, the discount store, the warehouse club, the home center, the department store) we have to realize that the game has been 'fixed' to put us at a disadvantage and the ultimate goal is to get our money and put the 'game masters' (the store and product suppliers) into the Mega Buck stratosphere.



Although fundamentally there is nothing wrong with earning money, the problem is the addiction to the dollar and hence the goal of 'Mega Profits, Mega Bucks, Mega Quickly at any and all costs' mentality, that unfortunately, all too often, is at the sacrifice of our health and well being by these 'game masters'.



The modern supermarket is no longer a larger version of an old fashioned or traditional marketplace. Rather it is a *programmed environment* with innocuous music, punctuated by enthusiastically intoned commercials and signs, with subliminal architecture, to packaging labels and 'sale' flyers. The life and death matter of eating, which was expressed in traditional markets by the sale of vegetables with stems and roots and hanging animal carcasses, is purged from the supermarket. Food is now processed somewhere else, or at least trimmed out of sight. The hard labor of the earth and the 'gory' process of 'dressing' our foods is foreign to most of us. In the past a stroll through a traditional market offered an array of sensuous aromas, yet today if you are conscious of smelling something in a supermarket, there is a problem.



Our only defense against all this marketing is to admit these games exist, identify them and then consciously attempt to avoid them. One of the best places to start this new awareness is in the supermarket.





It's A Hard Battle Ahead

Research shows that on average we spend about 30 minutes on a trip to the supermarket. As we traverse this 'artificial environment' we are bombarded with 30,000+ different products that vie to win our attention and ultimately make us believe in the 'promise' of the product enough to purchase it.



From the time the door opens (automatically) for us, we enter an arena where our emotions and appetites are immediately put in play. Walking down an aisle becomes an exercise in self-definition. Every decision we make, on each item we put in our carts, we are systematically being asked: *Are you a good parent, a good provider? Do you have time to do all you think you should and would you be interested in a shortcut? Are you worried about your health and that of those you love? Do you care about the environment? Do you appreciate the finer things in life? Is your life what you would like it to be? Are you enjoying what you've accomplished? Wouldn't you really like something chocolate? These are just a few of the subliminal questions we are confronted with as we stroll through a supermarket.*



Once we begin pushing the shopping cart, it matters little whether we are in a supermarket, a discount store or a warehouse club. We are now in a world of products in packages. Expressive packages that are intended to engage our emotions; ingenious packages that make us 'believe' a product useful; informative packages that 'help us understand' what we want and what we're getting.



Historically, packages are what made self-service retailing possible and in turn, such stores increased the number and variety of items they carried and that people buy. Today most of us don't remember grocery shopping before self-service stores and 'clean and tidy' packaging. We are so far removed from what goes into providing us with food all of these 'preparation steps' are virtually unimaginable and considered gross or disgusting.

The Packaging Game



The packaging has a purpose that isn't all bad. Many preserve and protect the product, allowing us to make use of things that were produced far away or a while ago. In this way they assure that an item arrives unspoiled and 'help' those of us who use the item to feel good about it. The downside is that packaging is potently expressive, which ultimately costs us even more monies.



For manufacturers, packaging is the crucial final payoff to a marketing campaign. How so? Well it is not uncommon for us to have been 'prepared' for shopping and purchasing this product by lush, colorful print advertisements, 30-second television mini-dramas, radio jingles and coupon promotions. Yet it is the package that makes the 'final sales pitch', seals the commitment and gets itself placed in our shopping cart. Advertising therefore leads us into temptation and in many cases this temptation and its influence to us, is what makes the product possible.

Package colors, materials and other design elements are very deliberate. Much like advertising, packaging appeals to our emotions and directs our attention to specific product features, like health claims or a free toy, while distracting attention from other details, like small serving sizes or questionable ingredients.



But the package is also useful to us, in that it is a tool we can use for simplifying and speeding our decisions on what we buy (IF we read the package and not just look at the picture). Packaging promises and usually delivers, in a predictable way. With proper **Nutritional Labeling** they can give us the vital information we need to purchase nourishing and healthy food items or avoid ingredients that we object or are allergic to.

The Shrinking Package Game







Package downsizing is another marketing 'game' to get more money for less product. Just about every manufacturer today utilizes this particular strategy.







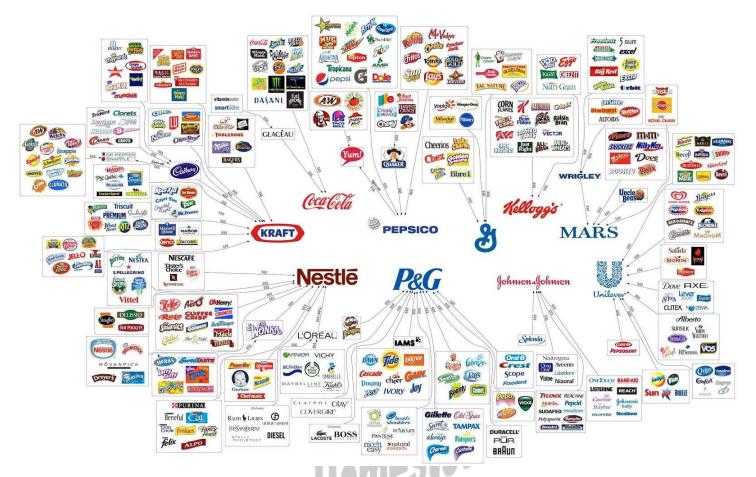
No we do not need glasses, this is really happening!

Ever hear about the "brand tax"?

This is an 'unofficial' sudo-tax based on when a company develops a product that becomes very well-known and very popular, that product's brand becomes a highly valuable commodity. This causes an increase in price due to the popularity of the band and is known as the 'brand tax'.



Companies often spend thousands and thousands of dollars on developing brand recognition, investing in symbols, slogans, catchy jingles and high-impact advertising campaigns that will *stick in a consumer's mind*. Over time, the product becomes more and more familiar to consumers and studies have shown that people are often more comfortable buying products that are familiar to them rather than unfamiliar alternatives – no matter that the price is higher.



Of course, companies cannot justify a brand tax if their products aren't high-quality. Once this quality and popularity is established the unofficial market price or "brand tax" is added to the wholesale cost.



Many store brands are made by the same companies who sell much more expensive brand-name products. Most supermarkets do not have their own manufacturing plants as it is cheaper for them just to have their products packaged by established manufacturers.



Some budget-conscious consumers buy lower-priced generic products whenever possible, as a matter of principle. Other consumers compare prices and only buy generics sometimes.

Some generic products are nearly identical to their brand-name equivalents. Other generics are even manufactured in the same factories or processing plants as the better-known brands. In other cases however, the difference in quality is considerable.

In the long run, brand popularity depends not only on how effectively a product is marketed, but on quality and consistency as well.

Each consumer has his or her own unique tastes and preferences, and each consumer has his or her own budget to consider when shopping. Accordingly, despite all the advertising in the world, only you can decide whether or not you should pay a higher price for a brand-name product.



The Misleading Labeling Game

Just remember that here in the U.S. "natural" and "fresh" have NO legal definitions. However, "fresh" is *generally* considered any item under 5 weeks from harvest to point of sale. The term "local" has a federal meaning of up to 400 miles from point of harvest, however most local farmers consider 20-50 miles as truly local.

Also keep in mind that the use of various chemicals, gases and GMO's are NOT required to be listed on the label. This means we can inadvertently be eating chemicals that we don't wish to consume. In some cases, like with fresh produce, all we have to do is wash the chemical off the item before we eat it. In too many other cases the chemical(s) have been absorbed by the produce, dairy or meat item and cannot be washed off.

"Good source of" may mean "bad for you": You'll see the claim "good source of" on cereals, crackers, and Pop-Tarts. The thing is, rarely are these vitamins worth the calories they're embedded in. They're usually just run-of-the-mill vitamins that processors are required to add to enriched flour—vitamins that can actually wash off your cereal the minute you add milk to it!

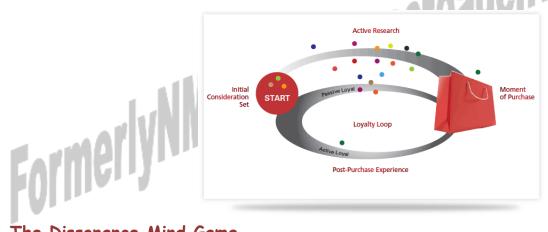
"Lightly sweetened" could mean "sugar overload": This is another term that's completely unregulated, so processors use it however they please. In Smart Start, that means 14 grams of sugar per cup. That's more than Fruit Loops.

"Natural" doesn't mean squat: Outside of meat and seafood, the word "Natural" when applied to foods is completely unregulated. So when you see 7Up Natural, a loaf of "natural" bread, or a product that claims to be "made with natural sugar," that doesn't really mean anything.

"Reduced fat" may make you fat: Sometimes, the full fat version of a product is more nutritious. Cookies and crackers often claim to contain "a third less fat than the original." But that fat hasn't just vanished—it's been replaced by extra doses of sugar, starch, and sodium. They might have dropped the fat from 4 to 3 grams, but they're hitting you with 2 grams extra sugar and 300 mg extra sodium.

"Zero grams of trans fat" may include trans fat: Some products carry the "Zero grams of trans fat" claim when they do, in fact, contain trans fats. The FDA allows this claim as long as the food contains less than half a gram per serving. But serving size is whatever the food marketer wants it to be. So if the processor claims that, say, a serving is one cookie, you could easily get 3 full grams of trans fats by eating 6 "no trans fat" cookies. If you see "partially hydrogenated oil" on the ingredient statement, rest assured that it contains trans fat.

Don't be '100 %' misled: Drinks may be labeled '100% pure juice', but that doesn't mean they're made exclusively with the advertised juice. Take Tropicana Pure 100% Juice Pomegranate Blueberry, for example. Pomegranate and blueberry get top billing here, even though the ingredient list reveals that pear, apple and grape juices are among the first four ingredients. These juices are used because they're cheap to produce and they're very sweet—which means you're likely to come back for more.



The Dissonance Mind Game

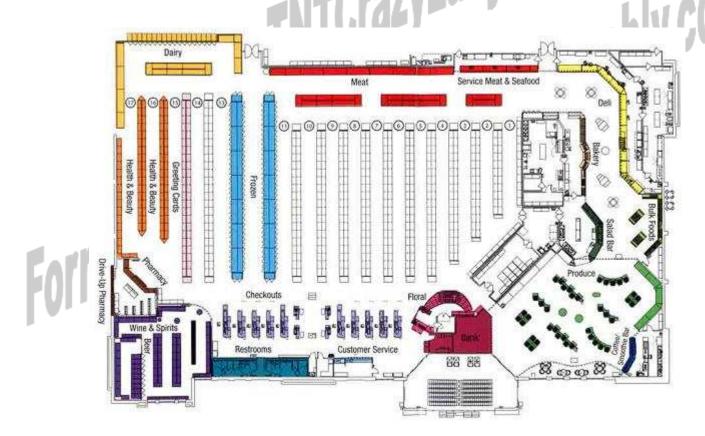
In-store food marketing can and does influence our food-purchasing behaviors. Let's face it; most of our supermarket buying is habitual. We don't tend to put a lot of cognitive effort into the purchase of most of our brands. We mostly choose from the same brands week after week. So to convert us (or get us to change brands), supermarkets like to create dissonance in our mind. They do this by using 'cues' such as specials, price changes and the use of color. Red, for example, is the most noticeable color in the spectrum, yellow and gold have been shown to bring on salivation and hunger (perhaps because of its links to the color of fried food), while blue is said to promote trust.

Think that cold supermarkets are just a fluke? Think again! When the temperature is just a shade above making the average human shiver with cold chills or get goose bumps – we humans get hungrier and when we are hungrier we buy more. If we are hungry when we go shopping – we buy more!



The Store Design and Layout Game

There's nothing haphazard about the layout of your grocery store or where various food items are placed within the store. It starts with the placement of the entry, which has a significant effect on how people shop and how much we spend.



- Right-hand side entries favor counter-clockwise movement through the shop, while left-hand side entries favor clockwise patterns.
- Counter-clockwise shoppers spend, on average, \$2 more per trip, than do clockwise shoppers.
- People use the perimeter as a home base, so key items are placed on the perimeter of the supermarket.
- Shorter trips tend to stick predominantly to the perimeter.

- Familiar brands are placed at the end of aisles to serve as a psychological 'welcome mat' to those aisles, which results in increased traffic.
- Products at the centre of the aisle will receive less "face time"
- On an average shopping trip we cover about 25% of the supermarket.

People who use the fresh food (e.g., meat, fruit and vegetables) areas tend to spend more, so supermarkets place the produce area at the beginning (or the end) of the supermarket experience. They also make the produce area a relaxed, inviting, and fresh/clean environment to create a sense of trust and emotional involvement in the shopping experience.

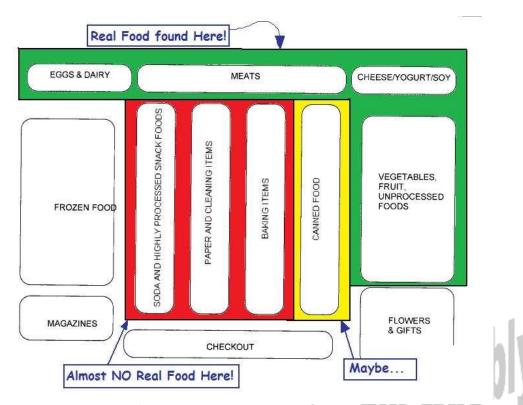


Contrary to popular belief, we don't weave up and down aisles. Research of movement patterns using GPS trackers attached to carts show that people tend to travel in select aisles and rarely in a systematic up and down pattern.

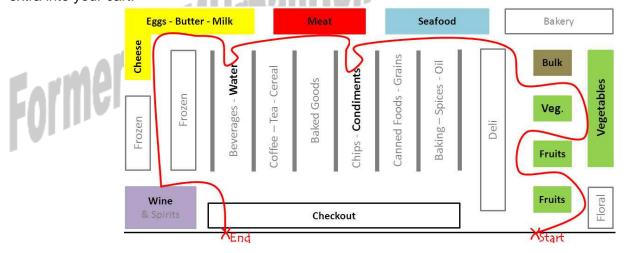


Even long shopping trips are punctuated by short excursions into and out of the aisle, rather than traversing the entire length of the aisle. What this means is that key products (the ones with the greatest profit margins, or those that have paid a premium), will be placed at the ends of aisles in *endcap displays*.

Supermarkets are designed to make you walk out with way more items in your shopping bags than you intended. They do this by being designed to slow us down as much as possible. According to research every extra minute we spend lingering will cost us \$1.70. The more time a supermarket gets us to spend in the store, the more money we will likely spend. This is why milk is put way at the back. A store is often designed so that you cannot even follow a straight path to the back but must move around the produce, the fresh baked bread and the large displays in the middle of the aisles.



Sure, some of the layout is practical (like refrigerated cases along the periphery or meat cases in the back by the store's loading dock), but some is carefully calculated to 'help' us part with more money. Walk in the front doors and chances are you're faced immediately with hard-to-resist items (not on your list) like fresh-cut flowers or just-baked loaves of bread. Just try walking past them en route to a carton of milk without tossing something extra into your cart.



Think it's a coincidence that you almost always have to walk through the produce department when you enter the supermarket? The produce is the second most profitable section. While it occupies a little over 10% of the supermarket, it brings in close to 20% of the store's profits.

 People also tend to use the perimeter of the shop as the main thoroughfare, rather than heading down aisles.

- Supermarkets don't block your way, but they do "push" the products that you may be interested in, into your path.
- Many items are opportunistic purchases, or impulse, however, they tend to, again, be in the main pathways around the supermarket although there are some caveats to this, particularly in relation to the placement of staples such as milk and bread.



Arrangement of the Products on the shelves is designed to have us explore and buy ...

Some products are categorized and shelved according to their value to the shop. Leading brands and more recently store-labels, are put in high traffic locations and are given priority for secondary placement. Niche categories are placed in visible, but low traffic areas – because the target market is willing to hunt for them.



The Keep Us Guessing Strategy

Many supermarkets make it a habit to re-arrange the store layout every once in awhile just to get us to 'explore' all the aisles to find what we are looking for and hopefully do a little impulse buying in the process.



The Leveraging of Human Characteristics Mole

Products at eye level sells! Companies pay big bucks to place their products at adult eye level for adult sales or children's eye level for children's sales. *Stocking fees or "slotting allowances" are often paid to place products at eye level.* Brand-name products and high profit products are often sold this way. Food companies pay for product placement and we pay the mark-up to the companies every time we purchase their item. The little-known companies and local food producers are often on the very top shelf or way down at floor level because they can't afford to be right in the middle, where companies pay a stiff price to be closer to your eyes and hands.



Forget Peer Pressure try The Pressure of Children Gambit

Kid-friendly food is purposely placed within their reach. Anyone who shops with a child (or several) in tow has to keep an eye out for products the kids grab and toss into the cart. "I always tell parents never to bring a kid to a store," says Nestle. "The packages with the cartoons on them are often placed on low shelves where even toddlers can reach for them." A trip down the cereal aisle will confirm this. "Sugary cereals are at kid's eye level, while the healthier, all-bran options are usually on the highest shelves," says Tara Gidus, R.D., a spokesperson for the American Dietetic Association. It's the same situation at the cash register, where candy and gum are strategically placed to encourage impulse buys by adults and kids can easily grab low-lying products.



End-of-aisle Display Obstacle

These are there to distract you. Supermarkets strategically place non-sale items along with the big sale items at the end aisle displays. They hope we will buy the item thinking it's on sale. "Food companies pay the stores to place their products where they can be seen most easily—such as in a display at the end of an aisle," says Nestle. That prime real estate is likely to hold high-profit items or grouped items (such as marshmallows,

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chocolate bars and graham crackers for s'mores) designed to inspire impulse buys. And although sometimes those aisle-ends are used to promote sale items, mostly they are used to have us think the item is on sale and buy it. "People are 30 percent more likely to buy items on the end of the aisle versus in the middle of the aisle—often because we think what's at the end is a better deal," says Brian Wansink, Ph.D., director of the Food and Brand Lab at Cornell University and author of Mindless Eating (Bantam, 2007).



The Impulse Buying Attack

Not surprisingly, grocery store 'eye candy' (which sometimes is actual candy), you know those foods with enticing come-ons and delectable photos on the packaging that aren't on your shopping list—are prominently placed to encourage you to reach for them.



When you are bored and standing in line at the check-out counter, you may find yourself reaching for a magazine, a pack of batteries, duct tape, or chewing gum. It turns out that this section of the store sells roughly 3x as much merchandise per square foot as the rest of the store (Food Marketing Institute, Washington DC). Often these are high profit items. Batteries, for example, usually sell for less at discount department stores.



The Lighting Game

Just as our favorite Hollywood star looks better under certain lights, so does our food! Supermarkets actually spotlight foods with different lights to make them seem more appealing, using red lights near the meat section and green lights in the produce section. *In most states this practice is a violation of the food code*, but it's difficult to enforce because the health inspector must prove it was done intentionally. If you notice any of these lights in your grocery store, beware! Inspect your produce and meat under a white light before buying to ensure you're getting the freshest, healthiest selections possible.



Next time you're strolling the aisles, pay attention to the sensory sensations your supermarket uses to seduce you: The smell of brewing coffee and donuts, colored lighting around meats and or produce, the colorful signage around the DVDs near the checkout – even the music is designed to make you reach for your wallet. During quiet business hours, supermarkets play slower music, hoping it will cause you to linger and buy more. On average, these supermarket tricks alone can cause you to spend \$50 more per trip. Be sure to walk in with a list – and stick to it!



Yep the layout of the store and the placement of the products results in mega bucks for the corporation's (not the farmer or rancher of the base ingredients). How so? Well take 10 million shoppers a day tacking on an extra \$10.00 to their final purchase, which has an end result of a billion dollar a day industry! Truth is that **research indicates that on average we spend an extra \$50 per supermarket trip when all these tactics are applied.**

The Life Style Game



Taking advantage of our 'busy lives' we see **produce items that are already cut up** and neatly arranged in a disposable serving tray or ready for cooking or salads. At the meat counter, chicken breasts and beef are cut into chunks and marinated—ready for immediate grilling. There's no denying that these pre-cut foods can make life incredibly easy. And nutritionists agree that if they get people to eat more healthfully, there's nothing wrong with them. But realize that you're also paying a tremendous premium—sometimes up to twice as much as uncut versions of the same food—just so you don't have to bother picking up a knife.



That prepared food you buy from the deli comes off the shelves of the store and many aren't picking the freshest options. Instead, they'll choose the foods that are closest to their expiration date, saving themselves money. A better bet: cooking and making it for yourself.

The 'butcher counter' could be cheaper! Common meat items like store brand bacon are usually cheaper at the 'butcher' counter than prepackaged in the 'on display' refrigerated meat area and it's the same meat.

The Freezing Switch-a-roo







Did you know that what you think is fresh could be months old? That's right, after being kept in a freezer at a distribution center for months to prevent aging, breads are finally thawed to put on display. This is known as "parbaking". Similarly, meat and seafood is frozen before reaching the supermarket, but then thawed to look fresh in the market's freezer or meat/seafood department. The problem here is that this opens a wider door for bacterial exposure and growth. Think twice before stocking up on meat, only to freeze it and be sure to use that bread quickly.

A lot of returns and other items accumulate throughout the store in a given day. The cashiers usually are the ones to put these away when there is down-time. With perishables most clerks would just do the "feel test" if it feels cold then they put it back on the shelf, if it feels warm they will mark it damaged and will not put it back. What this means is that you could be purchasing perishables that have been defrosted. The best hint I can tell you is look at the package for signs of possible defrost.

Pricing Games



Supermarkets want you to think that they have across-the-board low prices, which is often *not* true. Many stores use a mix of highly advertised items sold at cost, then some at 5% above cost and others at 10%, 15% and 20%. By keeping it confusing, stores can create the *illusion* that everything is at a rock bottom price.



Another trick supermarkets play on us is the **sale tags**. For example when you don't know the general price on an item and then you see it with a sale tag you automatically think you are getting a deal and probably buy it when it is actually the same price. They do this with the name brand products that sit right beside the generic. So let's say you buy a single unit of yogurt for .45 cents, then you see a more popular name brand on sale for

.10 cents off the regular price which costs .55 cents, so you grab a couple of those thinking you have just scored a deal, though you haven't, the store just got the same amount of money out of you and that's the bottom line. It's not what you buy, rather it is how much you spend.



Next take a look at **the 2 for 1 concept, etc.** You see an item, whether it be for daily use or a specialty buy and the store has a sale tag stating 10 units for 4 dollars. This subliminally suggests to us, the consumer, not only to buy this great deal but to buy a quantity of it when you normally buy a couple at a time. Now take a closer look and remember the yogurt comparison. The generic brand is on sale at 10 for 4 dollars, while the popular brand offers 10 units at 6 dollars. So being the smart consumer, you grab 10 of the generic, only you had budgeted for just the two you normally buy. So when you planned on spending less than a dollar for some yogurt you ended up spending three times as much. How much was the unit on sale for again? If you had stuck to your regular needs of only two you would have saved .10 cents versus spending 4 dollars.



Who can resist an offer like "buy five, get one free," "10 for \$10" or "three for \$1"? Apparently, very few of us can. "Any time you see numbers in a sign, you're likely to buy at least 30 percent more than you may have purchased otherwise. So if you go looking for soup and the sign says 'limit 12 per person,' chances are you'll purchase several more cans than you intended to buy". And of course, if you buy more than you need, it's not necessarily a bargain. Or worse yet, it could lead to over-indulging. "Mindless shopping leads to mindless eating," says Wansink. "Once the stuff is in the house, you'll eat it whether you really want it or not."



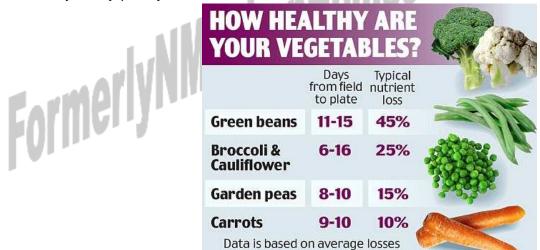
Next time you see a sign promoting a "Manger's Special" it might be helpful to instead imagine it reading, "This food is old and we need to get rid of it." These lower prices come from the fact that the products on sale have been on the shelf for quite some time. Generally these items should be avoided. At the very least you need to "look" for the expiration dates on sale items, especially when they are marked down 70% or more and use the product in the next day or two.

The oldest of the pricing games is the use of 9. Just take a look at all the \$.29, 1.89 etc pricing. Legally the seller of this item can say the product is 'under 2 dollars' or 'for less than 30 cents'.



What a lot of people do not know is that when you have a '**rewards card**' for a store that this card is being used to track your buying habits. Every time your card is swiped the supermarket keeps a record of what you bought. They use this information for market research. If you are interested in more on this topic you can find it at: http://www.nocards.org/. Now this can be good and bad. On the good side the store can keep stocked with items they see you purchase regularly. On the bad side is that they now have an 'in' to your personal eating habits.

Thankfully most stores that use the 'rewards card' *do* actually offer savings, not much, but in this economy every penny counts.



Remember I said that 'fresh' has no legal definition in the U.S.? Good now think about this - **Deliveries to supermarkets don't typically happen on weekends.** Wednesday is usually the day to shop for the freshest food.

and key vitamins only

According to Progressive Grocer, only 11% of shoppers go to the store on Wednesdays and only 4% of customers shop after 9 p.m. Why does this matter? This means that stuff purchased on Mondays is likely

several days old. Wednesday is generally when supermarket shelves are stocked with fresh products and that means we should avoid shopping on Mondays.

The Dates Game



Another area with little to no regulation, yet alone standardization are the 'Use by' and 'Sell By' dates. Except for baby formula and food, product expiration dates are not required by Federal regulations (some states, however, have their own rules requiring product dating). What is even more shocking is that according to Dr. Oz, "many foods come with a use-by date established by the manufacturer, which cannot be changed. However you may also notice a use-by date added on by the retailer on foods that they process and package." And guess what? Retailers are allowed to change that date as many times as they'd like until the product sells!

- The "Best if Used By" date is more of a *suggestion* than a safety issue—the food will taste best if eaten by the date on the label, but won't necessarily be unsafe if eaten after that.
- The "Sell-By" date generally means that that is how long the store should display it.

If all of this sounds fishy, keep in mind that the food industry is designed to move massive amounts of food in order to make a profit, so retailers will continue selling their products until they look green and moldy. In many cases, the only way to tell whether a use-by date was placed by the manufacturer or the supermarket itself is to ask your grocer. It may be an uncomfortable conversation, but your health is worth it.

Smells, Sights and Cooties – oh my!



Another interesting tidbit is that there are *no* restrictions on who can fumble through all the products and produce on the shelves. So not only are you taking home produce that's been handled by other customers, it was put out there by store employees, the person who unpacked the box and in some cases even the person

who picked it. There's no telling who has touched the produce or where their hands have been. So, if you need a snack and opt for something quick out of the produce department, be certain you wash it thoroughly—even if it's organic. Remember that these 'cootie' conditions apply to the shopping carts as well as all the other products in jars, jugs, cans and other transferable surfaces.

According to studies done by Gerba and his colleagues at University of Arizona, **shopping carts had more bacteria than other surfaces they tested**—even more than escalators, public phones and public bathrooms. "*These bacteria may be coming from raw foods or from children who sit in the carts*," says Chuck Gerba, Ph.D., a microbiologist at University of Arizona. "*Just think about the fact that a few minutes ago, some kid's bottom was where you are now putting your broccoli.*" To avoid picking up nasty bacteria, Gerba recommends using sanitizing wipes to clean off cart handles and seats, and to wash your hands after you finish shopping.

Kinda explains those 'wet wipes' you see scattered throughout the store doesn't it!

The Non-grocery Product Game

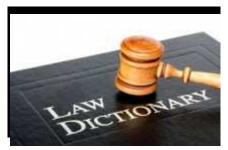


Non-grocery convenience items such as medicine, motor oil, office supplies and light bulbs are often over priced compared to other department stores (like Walmart, Kmat or Target). We pay for not having to go to another store while we 'run in for some milk'.

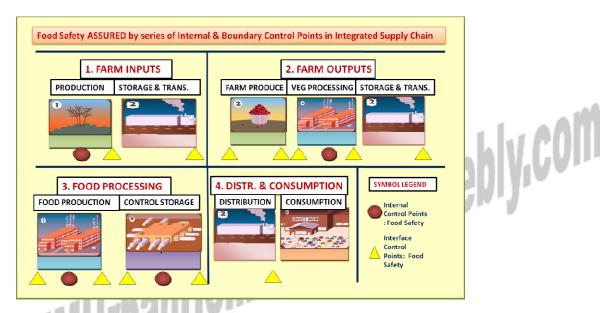


Many supermarkets now have ATM Machines and most supermarkets also let you pay for your order using ATM cards. What a lot of people still do not know is that instead of paying the fee for withdrawing money from your bank account using the ATM you can simply purchase something from the store, use your debit card to purchase it and ask for additional cash back.

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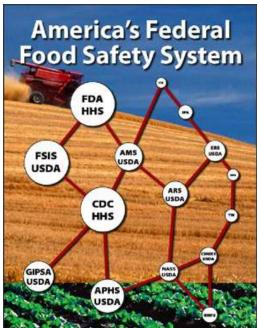


Ok we have covered the more common 'games' that supermarkets play so now it is time to check on government and industry safety standards.



The Bureaucratic Maze Game

Food safety and quality in the United States is governed by no less than 30 federal laws and regulations administered by 15 federal agencies and additional state and local agencies.



Numerous federal, state and local agencies share responsibilities for regulating the safety of the U.S. food supply. *Federal responsibility for food safety rests primarily with the Food and Drug Administration (FDA) and the U.S. Department of Agriculture (USDA)*.



FDA, an agency of the *Department of Health and Human Services*, is responsible for ensuring the safety of all domestic and imported food products (except for most meats and poultry). FDA also has oversight of all seafood, fish, and shellfish products. In many cases, the food safety functions of the FDA and USDA overlap; particularly inspection/enforcement, training, research, and rulemaking, for both domestic and imported food. Both USDA and FDA currently conduct similar inspections at some 1,500 dual jurisdiction establishments (facilities that produce foods regulated by both agencies).

United States Department of Agriculture
Food Safety and Inspection Service

USDA's Food Safety and Inspection Service (FSIS) regulates most meat and poultry and some egg products.

State and local food safety authorities collaborate with federal agencies for inspection and other food safety functions, and they regulate retail food establishments. Restaurants and other retail food establishments (like supermarkets) fall under state law and are regulated by state or local health departments. Typically these regulations require official inspections of specific design features, best food-handling practices and certification of food handlers.



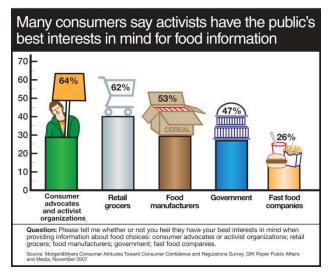
Role of the CDC

The *Centers for Disease Control* leads federal efforts to gather data on foodborne illnesses, investigate foodborne illnesses and outbreaks and monitor the effectiveness of prevention and control efforts in reducing foodborne illnesses. CDC also plays a key role in building state and local health department epidemiology, laboratory, and environmental health capacity to support foodborne disease surveillance and outbreak response.

Role NIH



The National Institutes of Health (NIH), a part of the U.S. Department of Health and Human Services External Web Site Policy, is the nation's medical research agency—making important discoveries that improve health and save lives. NIH is made up of 27 Institutes and Centers, each with a specific research agenda, often focusing on particular diseases or body systems. NIH leadership plays an active role in shaping the agency's research planning, activities, and outlook. More than 80% of the NIH's budget goes to more than 300,000 research personnel at over 2,500 universities and research institutions. In addition, about 6,000 scientists work in NIH's own Intramural Research laboratories, most of which are on the NIH main campus in Bethesda, Maryland. The main campus is also home to the NIH Clinical Center, the largest hospital in the world totally dedicated to clinical research. When it comes to our food safety NIH gets involved, along with the CDC, when an outbreak occurs.

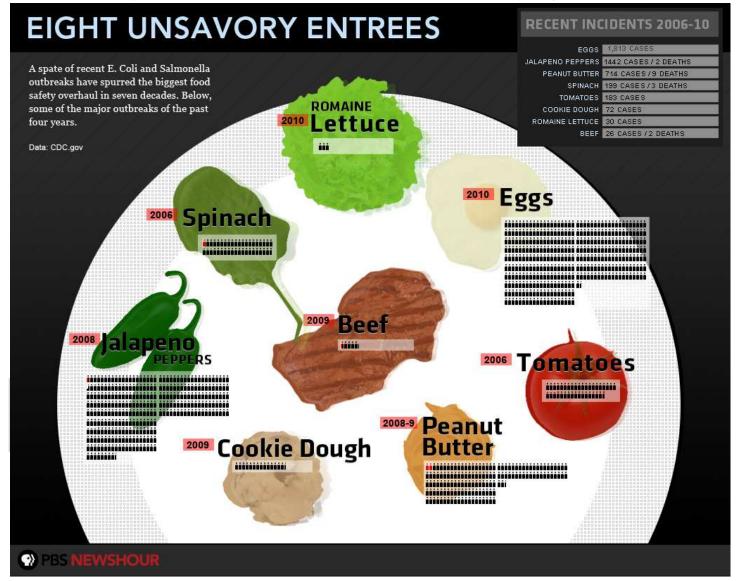


Differing Authorities

All of the federal laws on food safety empower the USDA and FDA with different regulatory and enforcement authorities which come into play at every point in our food supply line, are misleading and somewhat sporatic.

For example, food products under FDA's jurisdiction may be sold to the public *without* the agency's prior approval. On the other hand, food products under USDA's jurisdiction must generally be inspected and approved as meeting federal standards before being marketed.

Under current law, UDSA 'continuously' (right) inspects slaughter facilities and examines each slaughtered meat and poultry carcass. They also visit each processing facility at least once during each operating day. For foods under FDA's jurisdiction, however, federal law *does not* mandate the frequency of these inspections.



Add the Bioterrorism Political Scare Tactic

We know that not only is 'mental instability' on the rise, but that it is most frequently used by the 'fanatics' of this world that can't get attention or power any other way. So in typical human fashion, following the terrorist attacks of September 11, 2001, our government had the federal food safety agencies began taking on the added

responsibility of addressing the potential for deliberate contamination of agriculture and food products, AKA *bioterrorism*.

An executive order issued by President George W. Bush in 2001 added the food industry to the list of 'critical sectors' that need protection from possible terrorist attack. As a result of this order, the Homeland Security Act of 2002 established the Department of Homeland Security, which now provides overall 'coordination' for 'protecting' the U.S. food supply from deliberate contamination, as well as all other U.S. infrastructures.

Nothing really wrong with this until you realize that the Patriot Act allows DHS, under a declaration of National Emergency, to *by-pass* the three branches of our government and act *independently* of our government to 'protect' the United States.

The *Public Health Security and Bioterrorism Preparedness and Response Act of 2002* granted the FDA additional food safety enforcement authorities similar to those of the USDA.

Recently, in the United States, a process called *Country of Origin Labeling (or COOL)* was required by the USDA. This can let you, the consumer, know more about where your produce is coming from and is utilized by DHS to track possible bioterrorism to our imported food supplies.

But Majorities Favor Either Keeping or Strengthening Regulations in Several Areas

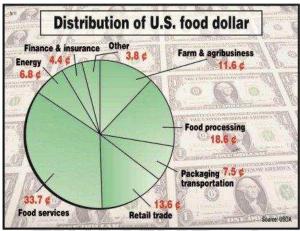
View of federal regulations in	Strengthen	Keep as they are	Reduce	DK
these areas	%	%	%	%
Food production & packaging	53	36	7	4=100
Environmental protection	50	29	17	4=100
Car safety & efficiency	45	42	9	3=100
Workplace health & safety	41	45	10	4=100
Prescription drugs	39	33	20	8=100

PEW RESEARCH CENTER Feb. 8-12, 2012. Q62. Figures may not add to 100% because of rounding.

Couple this with the corporatization of all levels of the food industry and trends in U.S. food markets (for example, increasing imports as a share of U.S. food consumptions and increasing consumption of fresh, often unprocessed, foods) results in most of these regulations being *placed either on the farmer/rancher or the point of sale.* The problem here is that the last 20 years of outbreaks of food-borne illness in the U.S. have occurred primarily *in between* these two points or from imports alone.



Next remember that the more layers to any organizational structure, the more expenses and the slower the response. So the more all these federal, state, local and industry regulations are imposed, the more expensive the end product becomes. Plus we all know that too many cooks can spoil the soup – so with each bureaucratic layer and contention, more and more 'bad' food is making it into our daily food supply. And that is without corruption and graft thrown into the mix!



2011

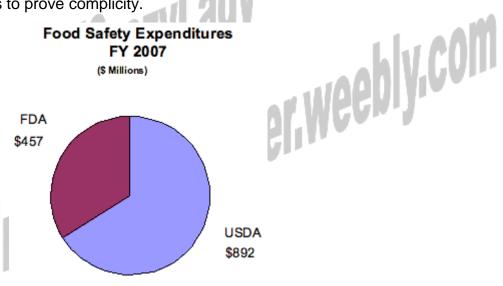
What this all means is that all this regulation and labeling costs us money, many times twice or more over. How so? Every time our food, in any format, is touched or handled there are already regulations that must be met, reported and or inspected to quantify that these regulations have been met. Each and every time this done, there is an expense and that expense is passed on to the consumer at point-of-sale. Example:

- The farm/ranch has to meet and report on certain regulations to some government entity, if not more than one, to quantify these regulations are being complied with.
- If the item is imported it has to meet and report on certain regulations to some government entity, if not more than one, to quantify these regulations are being complied with.
- Any transportation of any food item in any form must meet and report on certain regulations to some government entity if not more than one, to quantify these regulations are being complied with.
- Any processing of any food item in any form must meet and report on certain regulations to some government entity if not more than one, to quantify these regulations are being complied with.
- Anything done to or around these food items that has not already been identified above, must meet and
 report on certain regulations to some government entity if not more than one, to quantify these
 regulations are being complied with. This means that all these 'dangerous' chemical and
 pharmaceutical usages are being tracked by other regulations outside the food industry.

Labeling regulations currently include, and is not limited to: Organic, nutrition information, ingredient information and country of origin information.



Now say we want 'honest labeling' on any human GMO product and/or ingredient, or a list of the herbicides, pesticides, pharmaceuticals, fertilizers, gases and like used to be labeled – this will incur regulation quantification monies to prove complicity.



Although I have been unable to find any actual cost analysis of labeling and regulation expenses, we can use some deductive, logical reasoning to guesstimate the cost:

- The cost of actually putting this information on the label or packaging itself is miniscule at best, as
 proven by the number of times producers and suppliers currently change the labeling and packaging
 without a change in price of the product.
- Many of the corporations that are complaining about and fighting any type of new 'truth in labeling' regulation on the basis of cost, are in my book, bogus at best and outright lies at worst. How? Think about this:
 - Most of these chemicals, pharmaceuticals, gases and copyrighted products are already being tracked by not just the corporation producing them, but by all entities that utilize them, since these items are considered either dangerous in some way (and already regulated, inspected or tracked

for some kind of safety or national security reason) or because the corporation owning the copyright wants to be sure they can press charges against any violators of said copyright.

This means that if these additional labeling regulations were applied, the cost increase would be minimal; because the government can already utilize the information needed to quantify complaisance from its other government entities and/or the corporate entities themselves, since they are already tracking and recording this information.

Bottom line: The overall cost increase of food items due to a '*truth in labeling*' regulation would be minimal and the greatest increase would be due to bureaucratic inefficiency.



Keep in mind that these combined efforts of the food industry and government regulatory agencies are some of the reasons the *U.S. food supply is among the safest in the world.* However, this situation of organizational complexity, comprised of shared government responsibilities; added to laws that can allow a government entity to by-pass the rest of government, creates not only budget and control battles between the various agencies; it lends itself to the ultimate corruption of said government, straight into the arms of tyranny. And this is on top of our federal governments overall mentality to "control the people".

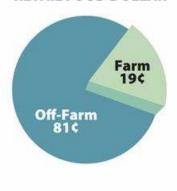


Source: USDA 2011

Where our choice in food products is stifled is with the lack of 'truth in labeling' in the U.S.. *There are NO labeling requirements to know if food was:* grown with fertilizers, pesticides or herbicides; if it has been pre-gassed or frozen; or if it is human-genetically modified in any way. Without '*truth in labeling*' we don't even know if the item is waxed or sprayed, if it has been pre-frozen or had hormones, antibiotics, saline solution or food dye added to meats and seafood, etc. It is in this area that the U.S. governance is lacking, our health is at risk and our inalienable right of CHOICE is shackled.

Farm Expenses Up: Share of Food Dollar Unchanged

RETAIL FOOD DOLLAR



American Farm Bureau Federation* Graphic

Sources: Economic Research Service -

Farm Production Expenses, 2008 forecast

FARM EXPENSES

USDA's Economic Research Service forecasts that 2008 farm level production expenses are **8.6 percent higher** than preliminary figures for 2007 and **33 percent higher** than final figures from 2004.

This is how those expenses break down:

Purchased Feed
Seed, Fertilizer, & Crop-Protecting Chemicals
Capital Upkeep and Replacement
Farm Labor
Interest and Property Taxes
Fuel and Electricity
Purchased Livestock
Farm Services
Repairs and Maintenance
Rent
Factor
Referent
Factor
Repairs 16.1 percent
10.1 percent
9.8 percent
9.2 percent
6.5 percent
6.4 percent
5.3 percent
5.3 percent
4.3 percent

Miscellaneous 11.8 percent

These numbers from 2008 highlight the breakdown of expenses for farmers and ranchers during a time when food prices took a dramatic rise. And, even when food prices began to cycle downward in 2009,

Ok we have the 'games' and 'regulation roulette'; What is our strategy for general safety in these supermarkets? Well ...

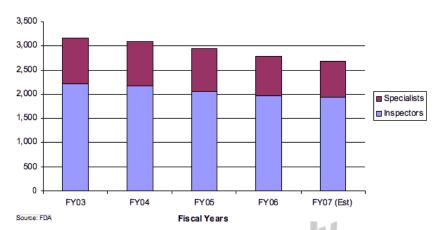
agriculture costs remained high. Arizona Farm Bureau (FillYourPlate.org)

General Supermarket Food Safety

Just as in a restaurant, grocery store food safety starts with the managers and employees. But your own observations can help you decide if you should be shopping there. Groceries, markets, supermarkets and the like, enable us to make choices. In a restaurant, we rarely get to say, "I want THAT steak", or see the product in uncooked form before it is placed in front of us. But in the grocery, we can pick and choose, at least up to a point.







How do you know which grocery stores are the safest? It depends on a number of factors, including your area, the competition, the staffing and the store itself. Most big chain stores are fairly safe, because safety issues will put their name on the line. Yet, this doesn't stop them from selling chemical laden produce or GMO products, however, when it comes to the 'common sense' safety factors it generally does. Just remember that these stores can be staffed by people who let safety slip. An individually owned, local store might have impeccable standards, since it is a personal business; on the other hand, it may have little money to deal with broken coolers and other safety problems. In the grocery business, the profit on every dollar in sales amounts to only pennies. It's a tough business for anyone to be in.



While grocery stores vary in size and style – from the corner market to the convenience store to the super-mega-mart to the specialty shop – they all have risks that we should look out for. Consider the following:



Are the cold foods less than cold, or the hot foods less than hot? Germs like to grow at certain temperatures. But, generally speaking, germ growth is halted or reduced when temperatures are below 40°F (4.5°C) or above 135°F (60°C). If the food that should be cold (meat, chicken, fish, etc.) is not really cold, and/or if the refrigerator they're in feels warm to the touch, you might want to be worried. Check what the thermometer in the case says. Most retail coolers are set at the proper temperature, but the cooler may have broken. Whenever you notice this, you'll want to let the management know (it might have happened recently and they may not be aware). Unhappily, you will have to wonder how long the food has been sitting at a wrong temperature; it might be long enough for germs to have gained a foothold and created a problem for anyone who wants to eat it. (Be aware that some food items are packaged or designed to be able to sit at different temperatures.) Likewise, food that is warm or lukewarm when it should be hot has been sitting and cooling... how long? You don't know. You might not want to take a chance.

The 'Cold Line' or 'load limit' of open air refrigerated/freezer cases. In the dairy and egg section this is typically called the 'cold line'. This is a colored line painted on by manufacturers. If you see eggs stacked above this line, know that these eggs can sweat, igniting possible bacterial growth and milk or cheese may get a shade too warm and spoil quicker. In the freezer section anything stacked above this colored line is suspect as it could thaw, refreeze, thaw, refreeze and that is a big bacterial no-no.

Do you see a mouse, rat or roach running across the aisle? No, the mice are not valued customers; they're looking for free meals under racks, under counters, in back storage rooms, or anywhere else. While they search, they spread the germs they carry to everything they touch, eat, or go to the bathroom on (remember, they have no bladder control!). Most of the time such uninvited patrons prefer to search at night when no one is around (they are probably very scared of you); their being seen in the daytime may be an indication that there are many of them. If you see one of these critters "shopping" with you, you know that the location has not taken pest control seriously and that there are problems! If

you have no choice but to shop at that store, check each one of your food items very carefully for any kind of damage – any tears, chewed appearance, or blemishes. Do not buy anything the least bit damaged.



Are parts of the store dirty? Being human we all have 'off days' however if you see a trend after several trips where the store just looks dirty or disorganized – shop someplace else. If you feel up to it, tell the manager what you see and why you are going elsewhere.

Health inspectors routinely visit supermarkets to look out for the red flags that may signal unsafe conditions for your food. But you can do a little snooping yourself. Flies in the produce or meat departments could be depositing bacteria on raw food. Sticky goo on bottled or canned goods could mean a contaminated package leaked onto other packages. Roaches scurrying across the floor could also be harboring dozens of different diseases. And of course, check the shelves and products for dirt and grime—cans that are covered in dust may be an indication that they've sat around past their shelf life.

If the service areas or public restrooms look pretty bad, the areas where employees handle your food may look the same. On the other hand, don't confuse customer-created trash with dirty locations. Customers always create trash (especially during rush periods) and it does get cleaned up. However, if you observe built-up debris or dirt on shelves, in coolers, or in other areas, keep your eyes open for problems – including the pests that the debris attracts.

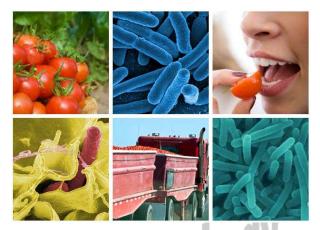




Canned food in the discounted product area – the cans with the dents and missing labels. Some local health departments do not allow these to be sold. If it is allowed in your area, you need to know that *you are* shopping at your own risk. The dents are a sign that the can was mishandled. The can's lining (which you can't see) might be damaged. A damaged lining can cause the food to go bad or develop germs. It can also be a sign of a VERY serious bacteria called botulism. Botulism bacteria create a deadly toxin (poison) in the food. So while the discount might be appealing, it isn't the best idea to purchase any damaged cans.

As far as a missing label is concerned, it comes down to how adventurous you are. You'll be buying something at a huge discount, but you won't know what it is, when or where it came from, or how long it sat on the shelf. While

canning is a perfectly good way to preserve food for a long time, it won't stay good forever, and you don't know the expiration date. Without the label, you're playing Russian Roulette with your food.



In the Produce Section: Many markets and grocery stores have produce departments. This is where you can pick up vegetables, fruits, and fresh juices. Many of them also offer pre-made salads for a quick, healthy lunch or dinner. Produce departments come in all sizes, and the range of products differs.

- Most produce items are offered to the customers as "raw" products. This means that you should take
 them home and immediately wash them before cooking them BEFORE you eat them! The strawberries,
 the lettuces, anything unpackaged should be cleaned before you do anything else with it. Popping a
 grape into your mouth as you pass the section might be safe, but not smart. Think how many people
 may have already touched that grape with their dirty hands.
- Speaking of touching things, include floors. If you see a piece of produce hit the floor and then see a customer put it back, it's not a red flag. But it's something to notice. Although many consumers don't realize it, most grocery stores have a policy that anything un-packaged that touches the floor must be thrown away. That doesn't help the store it definitely hurts profits but overall it is wise. Often, a customer may pick up a peach or a carrot off the floor and put it back where it belongs, thinking it's the right thing to do. You don't need to be stressed out about it, but you might want to point it out to an employee.

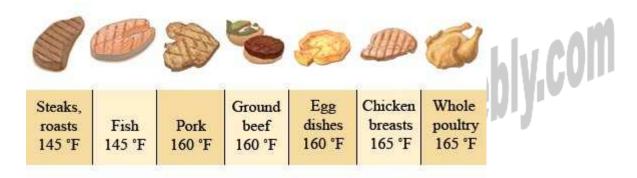
Do the prepared salads, sprouts, or the cut melons feel warm (or at least not cold)? Prepared salads often contain proteins like chicken, ham or cooked eggs. Cut melon pieces can grow bacteria (usually E-coli or Salmonella) if the melons haven't been washed properly before cutting. Both of these items should be kept at 41 °F (5 °C) or lower; if they aren't, germs may be going crazy. It might not be happening in every instance – but you can't tell just by looking. If the products have been warm for a while (and how long HAVE they been warm?), they could send you to the emergency room.

Do you see any rotting fruits, vegetables, or lettuces? Just don't buy them! The same freshness that is the hallmark of the produce section is also its bane. Produce just doesn't stay fresh long – most items are good for only three or four days from the time they're set out for customers. Leave the bad ones out of your cart. You might want to point them out to the produce employees, just to be nice.



The produce department is one of the simpler ones in the store! Just look for freshness and be sure to clean/prepare those fruits and veggies before you eat them.

Recommended Safe Minimum Internal Temperatures



@ Healthwise, Incorporated

Meat Department: As you know, most supermarkets and grocery stores have meat departments, where you can pick up packaged or 'freshly' (we already covered the Freezing Switch) cut steaks, chicken, chops, and other meats to take home to cook on your grill, your stove top, or your oven. In many cases, a meat-cutting employee can help you find the best cuts of meat for the price you want to pay.

The area where meat cutters cut and wrap the steaks and meats is usually a refrigerated prep room. Talk about a "cool" job! This enables the meat to stay at the proper temperatures (and avoid growing any germs) while they work.

You may have noticed that meat cutters look messy! Don't worry about it. Their aprons or coats often pick up blood as they are cutting up the beef. However, if you see a employee with a dry, crusty coat (in other words, it looks as if it has been worn for a few days straight) you have reason to be concerned.

Does the meat look spoiled? (You do have to remember here that red meat is NOT naturally bright red.) Don't buy any meat that looks the least bit "funny" to you! Old meat looks grey, green, or brown, depending on the cut. Don't just go by the "use-by" date; spoiled meat could be "in date." The discoloration is the clue. Even if the price is very good, don't mess with it! If you're uncertain, do this: ask for a second opinion on the piece or package of meat from the meat department employee or the grocery store manager, and watch the reaction. Unhappily, if you have any doubt that they are telling you the truth, you'd better not shop there.



Does the package in the cooler feel warm (or at least not cool)? When you're shopping for meat, you get to touch the packaging. You should expect all meat coolers to hold products at 41 ° F (5 ° C) or lower. While you don't have to carry a thermometer around, it's something you can check yourself. If you reach into a cooler and the product doesn't feel cold to the touch, touch the package below it or beside it – even if that isn't a product you intend to buy. Sometimes the heat from lights can make the top package feel just a little warm. But if all the products feel warmer than they should, you might want to ask questions. If no one is around to ask, go get some other items on your grocery list, come back to the meat department, and check again. If you still think that the cooler is not cold enough, it's best not to buy. Your final test would be to check the thermometer – usually located around the back or top of the cooler – and see what it says.

Does a meat department employee help you without washing hands first? What's the difference? It depends on what the person is doing for you. If you notice that an employee is cutting meat, and that person comes up to help you without washing his or her hands, AND he or she touches the meat you want to buy, your food is receiving blood, juices and possibly germs. If the food handler is touching something raw that you're going to cook; if he or she is touching something ready to eat (already cooked and not going to be cooked again, such as cooked crab or shrimp). If the employee puts on gloves, at least that a small barrier, but there's still a lot of risk involved; ask questions and make your best judgment. (Always feel free to ask questions! Good employees and managers like questions.)



The Store Deli: The Deli is one of the highest risks for problems in a grocery store when it comes to food safety. As you undoubtedly know, many groceries have deli (delicatessen) counters. There you find the higher-quality meats, cheeses, salads, side items, and specialty products. Sometimes you'll also find hot food (like chicken or meatloaf) that is easy to take home to supper or to take out to the picnic. Often the deli employees will fresh-slice cheeses and meats for you at your request.

Oddly enough, the biggest risk with deli food is that it is considered ready-to-eat (ready to put in your mouth without any extra preparation or steps)! In other words, you're not planning to cook or wash it again; it goes basically straight into your mouth. Cooking a steak or washing your lettuce is a step that helps your food to be safer. However, when it's going to go straight into your mouth, there might be a higher safety risk.

So here are a few suggestions about your deli purchases:

- When you shop, make sure that you select your hot items last, especially if you're driving a long distance to get home. Even having those hot items in your grocery cart with other foods (especially cold food) will drop the temperature of the hot items and raise the temps of the cold ones.
- Don't allow the hot foods to sit out at room temperature for very long. Letting them sit on the picnic or pot luck
 table for a few hours might be convenient, but it could also allow the food to grow dangerous germs that could put
 you at risk. To find out more about food safety at picnics

Do you see employees handling food with bare hands? If I handle your food with my bare hands, that food (which is going straight into your mouth) also carries anything that was on my hands – including whatever I touched before I handled your food. Most deli departments require their employees to wear disposable gloves to avoid accidentally transferring anything (other food items, germs, or chemicals) to your food.

Do you see food handlers not washing their hands? Depending whether they are wearing gloves, not washing is not so bad. No glove and not washing and I would go somewhere else. If you notice any employees walking into the deli and beginning to work without washing hands, this warns you that hand washing is not a focus in this department. The problem? You don't know what the person was doing a few minutes before! Maybe he or she was handling trash, going to the restroom (and washing or not washing hands after wards), or out on break. The fact that you don't know is enough for you to think twice about buying food here.

Are the hot foods hot? Not really? The risk is even higher with deli items than in the general store area, especially if you are dealing with hot items ready to go. See if the packaging states how long ago the hot foods were put in the self-service case. Anything that has sat longer than three to four hours may have cooled down to below 135 F (60 °C). That makes it risky to eat. In addition, chick en that sits out for a long time becomes dried out and tough. Ask the deli employees if they have anything fresher coming out; if they don't, it might be smarter to purchase a cold chicken or meat dish and reheat it yourself.





Now on to some weapons we can use to save our sanity and our monies ...



Find out your supermarkets Policies

Here are some key points to ask your grocery's manager:

- Price Accuracy Policies: Many retailers have these, including supermarkets. If any item scans at the wrong price you could get the item for free. If you notice this tell the cashier or go to customer service. There are limitations though as to the price of the item. See the store for details.
- Date or 'Fresh' Policies: If you find an item that is out of date, you bring this item to the service desk with an identical, in date item and they will give you the in date (and sometimes the out of date) item for free! It helps them to keep the inventory moving and you get free groceries.
- Return Policies: As we have discussed earlier, on returned items many stores will let cashiers decide if the 'feel test' is valid and allow produce, refrigerated and or frozen items to put back on shelf and anything not passing the test will be marked as 'damaged' an put on a sale rack. Find out your supermarkets policy to avoid any possible defrosted or over warmed product.
- Delivery Dates: Just as most restaurants receive shipments of fish or meat on certain days of the week, the same applies to your supermarket. Ask the store manager when produce, meat, seafood and dairy products are usually received. These receiving dates are usually 3-4 days apart and not on the weekends.



Formerly

• Shoplifting: Due to the high rate of shoplifting many stores will 'lock up' items like; baby formula, cough and cold medications, smoking-cessation products, cigarettes, razor blades, alcohol and batteries, etc. It never hurts to ask the store manager what they do to prevent shoplifting. Shoplifting costs consumers in the U.S. millions of dollars each year. When shoplifting is high in an area the individual product price is higher to compensate for the loss to the store.

Note: Many shoplifters have been heard to say "the store can afford to lose a little money" or some such thing. The truth is that about the only entity in our food supply chain that can "afford to lose a little money" is the manufacturer and very few manufacturers (if any) will swallow it – the common practice is to pass the loss along to us consumers.

:weebly.com

- Rain Check policy: Ask your store manager if rain checks are offered when the store is out of a sale product that they advertised. In some cases you may end up with a 'fresher' item at the sale price.
- Stores have different Coupon Policies: Ask your store manager about their coupon policies. Some will double or triple coupons, some don't. Some limit the number of "like coupons," some don't. Some will even limit the number of coupons per transaction. Certain stores will accept competitor's coupons (this big in the past but is not so common now). It doesn't hurt to ask. Find out your local store's coupon policy before shopping with coupons.
- Store Rebates: Many stores now offer one-step rebates, where all of your "store coupons" and "rebates" are tracked through the loyalty or reward card and a single check is issued back to you as a rebate. You can apply coupons to the items as you purchase them, essentially "stacking" the deals. Don't be deceived, though. The rebate check is wonderful, but only if you have already purchased the item at a lower price. If it's not at a discount before the rebate and coupon, it might not be a "real deal".



Couponing - Scam or Savings?

Answer: It Depends

Did you know? The first one cent—off coupon was issued in 1895 by C.W. Post to promote his new cereal. According to Susan Samtur, author of Supershop Like the Coupon Queen, "a coupon is still one of the single best ways to get people to buy a product. Even if you forget to bring it to the store, clipping the coupon jogs your memory and you'll likely buy the product anyway."

Coupons can be manufacturer or brand specific, they can be just for a particular supermarket chain or even a specific store only. Some coupons are only valid on certain days of the week or time of day. Other coupons may have a quantity or an overall receipt dollars spent amount that needs to be purchased before the coupon can be applied. On top of this most coupons are for overly-processed foods that few households actually need. Above all, coupons are generally nothing but a marketing ploy.

Brand Manufacturer Coupons: First off remember that the product itself is more expensive to begin with (remember the Brand Tax). Next add in that the manufacturer will need to cover their cost of issuing the coupon, which means that the coupon cost has already been factored into the price of the product that is charged to the supermarket. Which in turn means: Even if we don't use a coupon for this item, we are still paying for the coupon cost.

In order to actually save money on manufacturer brand coupons you will most likely have to 'double up' the coupon with some other sale being offered on the product or stacking the coupon with another coupon. Some stores allow this, some do not. Or if the store offers "double" or even "triple" coupon values, then you can indeed save some bucks.

Basically saving money with manufacturer brand coupons is, in most cases an illusion, a waste of time, a waste of energy and more often than not, a waste of your health.

Yet, not to totally smash the idea of using coupons, there are still times you can receive products absolutely free or for half price since the manufacturer is hoping to get you to try their product and come back for more.

Store Coupons are usually a better value and yet we still have to be sure that the product is not close to its expiration date. We also have to be sure the coupon price is indeed a bargain. Read the fine print to be sure you don't have to purchase a certain quantity or spend a certain dollar amount in order for the coupon to apply.

Some stores will allow you to 'stack' their store coupons (Target, Rite-Aide, etc.) with your manufacturer coupons for even greater savings! These store coupons can come from email, snail mail, store ads, flyers and the stores' monthly magazines, etc. Store coupons, in general, should be viewed as a simple "sale price", where the store coupon limits the number that can be purchased at that price. Here the coupons are generated to benefit the store and in this case, the store coupon benefits them by enforcing the limit on the number you can purchase at the price.

The key to successful couponing is the ability for you to plan ahead. If you are currently living on a set household budget, then you already know how to plan ahead. Avoid coupon impulse purchases at all costs; this will only set you back financially. Know exactly what your needs are, and stick to those needs. Most importantly, when you hand over your coupons over to the cashier; pay close attention that all your coupons were scanned in accurately. Technology is a wonderful thing, but computers make mistakes too.

Where to find coupons

- **Newspapers** the Smart Source and Valassis coupon inserts appear on a near-weekly basis. The Procter and Gamble insert appears at the start of each month
- Magazines- women's publications such as Woman's Day, Red Book, Family Circle and Good Housekeeping frequently carry manufacturer coupons
- In store- look for coupons on store shelves, on products and on the back of your receipts. Also look for coupons to print out at the register
- Online- look to free grocery coupon sites for loads of printable coupons. Not all stores take them; but if yours does, you're in luck
- Junk mail- high-value manufacturer coupons have started to appear in junk mailers, so be sure to look before you toss
- **Direct from the manufacturer** check manufacturer websites for printable coupons or contact companies (by mail, e-mail or phone) to request coupons
- **Store mailings** get a frequent shopper card for the grocery stores that you shop and you *may* be rewarded with special coupon mailings
- On products- look in and on the packaging of the products that you buy for special loyalty coupons. When on the outside of the package, these can be redeemed immediately.

According to the experts, to save the most money couponing you will need to:

- Compare your coupons to the grocery store saving circular.
- Use your coupons for items that are on sale only
- Use a coupon for an item you need to purchase or were planning on purchasing. Essentially people waste money on buying a product just because they have a coupon. If you weren't planning on buying that jumbo sized package of cookies, why even spend any money on it? Just because you have a coupon doesn't mean you have to use it.

- Now, you have matched your coupons to the items on sale, to save time just clip out the coupons you need for the shopping trip you are planning. Save the rest of the coupon clipping for later, and find an empty binder or even a large plastic bag to store the unclipped coupons.
- When you write out your shopping list make notations as a reminder that you have a coupon for the product. This visual reminder will help to avoid those pesky little situations where you forget to give a cashier one of your coupons.



While you might be able to save a few dollars clipping coupons for brand-name goods, you'll rarely if ever find coupons for anything without a barcode, like fresh produce. The only produce coupons I have ever personally seen were store coupons and I could tell that the fruit or veggie the coupon was for had not been selling too well.

For many people, clipping coupons is more of a hassle and can prompt unnecessary purchases, than it is an actual money saver. For others, like 'Extreme Couponers', it is a big money saver. It all depends on the individual and situation.

Here are some tips from the Pros on saving money at the supermarket:

Fact: Beating these games and saving money will take time and effort. No superficial action will succeed. You have to really want it.



Determine your households eating habits. It just takes a little effort over a 2 week period of keeping track of what you and your family eat for breakfast, lunch, dinner and snacks. Once this is done you have a basic list of what you will be purchasing on a regular basis.

Find out what you are actually spending on food. Save your grocery receipts for at least a month; subtract non-grocery items from the total receipt and then add all the totals. Keep it simple and use a clasp envelope to store your receipts and then review them about every 3-5 months to see if your eating habits have changed any or if your household has certain splurges here and there. This should be your starting point for your

household food budget and will allow you to see if one supermarket consistently has lower prices than another chain. Many of us shop at more than one chain store and this is a good way to sort through all the marketing and advertising hype.



Make a master grocery list from your reviewed receipts. Use this to make your 'normal' shopping lists. Having a pre-planned shopping list and sticking to it is one of the biggest savings you can make because it is the prime tool in reducing impulse buying.

For the non-grocery items on your supermarket receipts try a department or specialty store for those items and compare the prices. Most likely they will be cheaper than at the supermarket.

What Stores Are In Your Area? Make a list of <u>all</u> the grocery stores in your area. Think outside the box of your usual shopping. Think about specialty stores. Even if a store seems too expensive, too big, or not as convenient, you just might be surprised. Once you learn more about the stores policies, and a few tips for maximizing your savings, you may find those "over priced" stores offer the best deals in town! You can learn more about each stores policies and special savings at their individual websites.

Think outside the box:. Often 'specialty stores' have their food for less than supermarkets, as they are not promoting or compensating for multiple product venues and manufacturing brands. Always keep an eye on the use by and sell by dates.

- See if you have any 'day old' bakery stores in your area. Bread, bagels, English muffins and rolls are often much cheaper.
- Many local dairies have an outlet store with all kinds of dairy products at a reduced price. From milk and cream to ice cream and yogurt.
- Does your area have a butcher shop or seafood store? It may actually be a bargain.
- A local deli may have better pricing than the supermarket and without all the chemicals and processing.
- Don't forget the dollar stores; while many dollar stores do not carry a wide variety of foods, there are a
 number of items with some great savings to be found. Think paper goods, spices, cleaning products, cereals
 and the like. However, there are many items at dollar stores that are more expensive by unit price (due to
 smaller package weight or volume) than a regular grocery store, so shop wisely.
- Any 'pick your own' local farms in your area? These are great cost saving places and you know you are only
 getting what is in season and local. Be sure to ask the farmer what his growing habits are if you are trying to
 remove nasty chemicals, etc from your produce. These are also great places for children to get an idea on
 just what steps go into the food found in our grocery stores; at least the picking and washing parts anyway.
- For your fresh fruit and vegetables utilize your local farmers markets and then compare the prices. Produce is generally cheaper at farmers markets and you have the added benefits of less food miles (for you greenies), which translates to less time and manipulation or handling of your produce aka *fresher food*. Farmers Markets also allow most of the profit to stay local rather than going to a series of corporations.





Know your stores policies on returns, rebates, coupons, shipping and receiving or special promotions and 'reward' cards to combine with low prices and rain checks.

Do The Stores Offer Reward (Loyalty or Club) Cards? Most stores offer a savings, loyalty, or club card. These membership cards are generally required to receive the sale or advertised prices. Sign up for every one that is offered. In addition to the sales prices, the electronic tracking often leads to additional check-out coupons, promotional coupons, store specific coupons, and even coupons and special offers delivered to your mailbox. There are frequently special offers and incentives to increase your purchases, such as the free turkey with \$50 purchases, or a special 10% off coupon once you have spent a certain amount. If your supermarkets offer actual savings for using their 'reward card' and you don't mind some corporate database tracking your buying habits, then go for it.

What Are The Coupon Policies For Each Store? Not all stores are created equally when it comes to coupons. Some stores that you thought won't accept manufacturer coupons actually will.

- Dollar General and BJ's Warehouse do accept coupons, and have current promotions to increase your savings when you shop there with coupons.
- Costco does not accept manufacturer's coupons, but publishes their own coupon booklet each month for extra savings in their warehouses.
- Major pharmacy chains, such as Rite-Aid and CVS, not only accept coupons, but offer manufacturers
 coupon in their stores. Some stores offer to match the value of the coupon (doubling), or better!. Check
 locally to see what is available at your specific stores.
- Many offer electronic manufacturer rebates, which can be combined with additional mail-in rebates to increase your savings.
- Many stores allow "stacking", offering a store-specific coupon which can be combined with a manufacturer coupon for additional savings.

Even within the same chain, each store generally sets its own rules, so take the time to ask at the customer service desk for more information on common grocery store coupon policies.

Does The Store Put Out A Weekly Ad? Not every store puts out a weekly, or monthly, advertisement. And not every item listed on a sales flier is a sale. "Featured item" does **not** mean **sale**. Informing you of the price an item is selling for does not mean it's been discounted. Be skeptical and know your prices.

This is one area the Internet ads and websites can help. Internet ads generally allow you to click on items from the online "circular", and the details of the offer are displayed. Frequently the savings or actual discount from the "regular price" is also shown (i.e. "2/\$5" in the circular may not mean much, but "members save \$1 on one" allows you to evaluate your potential savings). Again, refer to your stores websites for more information on their sales.

Do They Offer Rain Checks? A rain check is a store voucher to receive the sale price on out of stock items at a future date. They are provided at the customer service desk, but only if you request it. Rain checks typically do not expire until one year after the issue date.

Rain checks are the trump card for great savings. The logic is simple. Prices may go up, coupons and rebates may become available, and the rain check provides you your own private super sale.

If your store is out of stock on a great sale item, take the time to get a rain check. Even if they are only out of one flavor, if it's a great sale, get a rain check.

If your usual supermarkets offer any kind of discount for bringing your own bags, do it! This saves you money immediately at the check out and indirectly in community waste management taxes.

Once you know the games and rules at your local stores, you are ready to get into the game.



Compare & Know the Prices: Knowing what the average price is for at least your usual food items is a big plus for saving bucks. This will help beat a handful of the 'Supermarket Games'.

Tip: Keep a small spiral notebook with you and when you see a product write down where and what price, sale or no sale item. When you shop take this little notebook with you. You will have a quick, easy and fast look-up to see if it is a bargain or not.



For fresh fruit and vegetables, find out what in season and when, in your area for items you usually consume. Then make a new habit of only purchasing these as 'fresh' produce when they are in season. For the rest of the year switch to canned, frozen or even dehydrated. If you eat salads all year round, you will not be able to utilize this method for your salad ingredients.

Avoid non-grocery items at the supermarket. Look to the stores that specialize in the non-grocery item you need - A home improvement store for batteries and drain cleaner, a pharmacy for first aid and over the counter medications or a department store (Walmart, Target, KMart, etc) for personal care products and a news stand or bookstore for magazines and books (newspapers generally are the same price no matter where they are sold). Pet needs are usually cheaper at the department or pet stores.

Note: There seems to be a competition between supermarkets and department stores where laundry and dish soaps are concerned, so compare prices then shop at the cheapest store for that item.

Determine where you may be able to change brands, supermarkets or your eating habits by examining those shopping receipts you saved.

Next time you are at the store, try the store and or generic brand for a common item. Just one package, this is a test here and not a change yet. If the item is just as good as the name brand, make a note to switch to this the next time you shop for it. Remember that many store brands are packaged by the brand name manufacturer and are of the same quality and ingredients.

However, you really have to know when it's worth choosing generic over name brand. Some products from the generic lines go head to head with name brands in terms of quality, while other products are sub par at best. If you buy poor quality products, you may end up tossing them out and wasting the money altogether. Here's a rundown of what to buy, and what to avoid, when it comes to generic brand products:

What to Buy from Generic Brands:

- Food Staples. Your basics like flour, sugar, cooking oil, and butter will always taste, and work, the same regardless of what the label says.
- Canned Produce. Any basic canned fruit or vegetable will taste the same in a generic brand can.
 However, you may want to stick to the name brands when buying the fancy mixed fruit cocktails the generic brands never give you enough cherries.
- Frozen Produce. Name brand frozen produce typically costs twice as much as the generic version, and the store brand often gives you more per bag.

What to Buy from Name Brands:

- Meat. I'll skip my slimy chicken story and just tell you this: If you're a stickler for the quality of your meat, you won't be happy with the generic brand. This goes for everything from t-bone steaks to frozen chicken strips.
- Paper Products. Generic brand paper towels and toilet paper do not hold up as well as the name brands. You end up using twice as much for the same effect, which does not save you any money in the long run.



Planning Ahead: Take time *prior* to shopping to prepare for your trip – your time invested will really pay off! Planning meals for your family a week or so in advance has shown success in creating a good shopping list that is easy to stick to. It also helps us save time because we know what we are going to cook on that particular day and for dieters, this is big help in avoiding impulse eating. In fact *planning ahead was listed by the experts as the single most important way to save money.* A grocery list can keep you focused and cut down on impulse buying. Plan your meals based on what is on sale or what you have in stock and watch your savings soar!

former!

Limit your food shopping trips. By pre-planning our meals and grocery trips we have less exposure to 'supermarket games' and the less exposure we have, the less we spend. Try to limit grocery shopping to every two weeks or so.

Tip: Around any major holiday plan your meals and make your shopping lists for the month prior to and including the holiday. Immediately take this list and hit all your stores (grocery, department, home improvement, etc) to stock up on as much as possible to hold you through the holiday. Let's face it; we are already fighting the 'game' all the rest of the time and ALL retailers up the ante for major holidays! So the fewer trips to *any* store, the less chance we'll have to spend and spend unnecessarily

Shop Alone or No? For some people if they shop alone they are better able to stick to their list, for others the shopping companion is the one who helps them stick to their list. Which is best for you?

If you have young children try to schedule your shopping without them. If they are old enough to understand the concept of budgeting, bring them along to show them how this works in day to day life.

Plan your trips and take your shopping list to warehouse or club stores. It is way too easy to go crazy here and blow your budget (and maybe your waistline) to smithereens. Although generally speaking these stores can have great deals, we still need to be careful with canned goods, refrigerated/frozen goods and 'fresh' produce. These stores also tend to be bulk sales, so check the use by and expiration dates and be sure you can utilize the item before it expires or goes bad.

Form a neighborhood shopping club. Then once a month as a club, plan a day and route of going to supermarkets, warehouse stores and farmers markets for your items. The membership of this club is a good place to share bulk purchases. Have a designated driver or two and take a cooler with you. Then enjoy good company and good food price savings.



Nip 4 big psychological supermarket ploys by: Eating before you shop so you are not hungry and can more easily stick to your list. Take a sweater or jacket with you, even in the summer as the colder you feel the more hungry you get and the more you are likely to purchase. Look high and low and avoid the eye level items, usually the most expensive products are at eye level. Stick to the perimeter of the store, that's where most of the everyday good, healthy items are.



If at all possible scan you grocery store flyers before you shop. If you are couponing, this is a must. As previously stated we usually have several grocery store chains that we frequent most. By scanning the flyers in advance we can be sure we are going to the one that will offer us the most savings.

Shop when it is less crowded. When the store is 'slow' we can get in and out more quickly and stick to our list more easily. Remember the longer we are in the store, the more we tend to spend and don't forget that the check-out area is a 'supermarket game' all by itself and accounts for almost 1/4 to 1/3 of all impulse purchases. The slowest times are generally mid week, early in the morning (around 10am) and late in the evening. Additionally, ask your grocery's deli and bakery if they discount meat and bread on a certain day of the week.

Pay with cash as often as possible to help you stick to your list and your budget. Credit cards are usually the number one cause of impulse buying and cost us mucho bucks almost every time. In fact many research studies have identified that using cash rather than a credit card prevents you from buying things you don't really need and helps us with being aware of the prices on what we do purchase.

Keep some extra cash set aside for unexpected meat and seafood sales. This way when the sale occurs you can purchase extra of this, re-package it at home in single meal size packaging and put in the freezer. You can even marinate it and spice it up a bit before freezing. *Note:* If you vacuum seal the meat and seafood it will take longer to succumb to freezer burn.

Prepper Tip: Have some of your preparedness food budget cash available when you do your regular grocery shopping. This way if you are say purchasing a jar of peanut butter, you can get two instead of one - One for your everyday supplies and one for food storage. This is also a great way to take advantage of unexpected sales on items you need in your food stores.

In many cases, bulk purchases have a lower per unit price. To avoid the 'mass expiration' before use issue, find friends, neighbors and family you can split bulk purchases with. This way you can purchase in bulk several times over a longer timeframe and not have all the items of the purchase expire at the same time.

For long shelf life items like unground grains, rice and salt; purchase in bulk. When you get home break down the bulk purchase into specific serving sizes. For instance for unground grain I divide up the 5 gallon bucket into 10-12 cup packages. Each package is usually enough grain to produce enough flour for 2 one pound loafs of bread. For rice, 12 cups per package as this gives me 6 servings per package. I also recommend vacuum sealing these smaller packages, then putting them back in the bucket for storage.

Note: Flour, *any kind* has a very short shelf life, usually 2 years and that is if it is vacuum sealed and frozen. Whole Wheat flour has a year max. Yet the unground grain has a 30+ year shelf life.

2 Food Storage Calculators (Must download in excel format to see all tabs) @ http://weebly-file/2/5/0/22509786/2 food storage calculators.xls

Food Storage Mistakes - Yikes! @ http://weebly-file/2/2/5/0/22509786/food storage mistakes yikes new site.pdf

Stock pile: When items you regularly buy go on sale that you can utilize before they expire, stock up. Don't think of that sale as a one-time opportunity to get your favorite food for less.

Important Note: Shelf life *does not* mean until the food tastes bad or is contaminated, it means until the food looses all nutritional value. 'Old food' can look and taste great and offer no nutritional value, you can literally starve your body to death while still eating.

Shelf Life Information on Lots of Things (Must download in excel format to see all tabs) @ http://weebly-file/2/5/0/22509786/shelf-life information on lots of things.xlsx

Ignore all sale signs and the like and look at the unit price or price per ounce of the item. In essence, be sure it really is a deal before you buy. Even if it is a 10 for \$10 actual deal, if your family doesn't utilize that product enough to go through 10 of them before expiration, only purchase your usual quantity. In most cases the price of the individual item will reap the same savings a purchasing 10 of them. You can find this out when you check with your store manager for the store's consumer policies.



Make It Yourself and purchase single ingredients as often as possible, rather than pre-prepared. Save those veggie trays, fried chicken, 'just add meat' frozen packages and the like for special occasions and not your everyday food shopping. It is ok to keep a few long shelf life 'instant' meals handy for days that you don't feel too well or are just stress out from a day out of H E double hockey sticks. These meals should never, ever be anywhere near half or more of your food budget.

Prepper Tip: For Preppers purchase ingredients, not 'meals in a packet' as often as possible. Also, purchase these ingredients in multiple food preservation methods (dehydrated, freeze dried, canned, frozen, etc.). Remember just as each food item has its own shelf life, each food preservation method does too. Also many times, 'doubling up' on food storage container types and preservation methods will double the standard shelf life. Like say vacuum seal home dehydrated items, then place in a reusable freezer container and stick in the freezer. Dehydration has its own shelf life, vacuum sealing its own and freezing will halt that 'clock' until the vacuum package is thawed.

Look High and Low: Grocery stores use many marketing tactics to coerce consumers into selecting the most expensive items. For example, stores often stock the most expensive items and brands at eye level, and place the cheaper items and brands on the higher and lower shelves. As you are going through the store, remember to check all the shelves for potential savings.

Avoid impulse buying. Just because it looks cool, smells great or is 'on sale' doesn't mean you have to buy it. Stick to your list and you will not only stick to your budget, you can save yourself from a potential unhealthy 'snack' too!



Read the labels, even on fresh produce. The items that are produced closest to your supermarket are generally going to be the cheapest and not imported. Keep in mind that some labeling terms are not regulated in the U.S. like fresh, natural and local. On the ingredient list the items are generally listed in order of the ratio the product contains, with the highest ingredient content listed first. There is an old saying about ingredients; 'If you can't pronounce it, it isn't good for you.' This is very true in most cases.



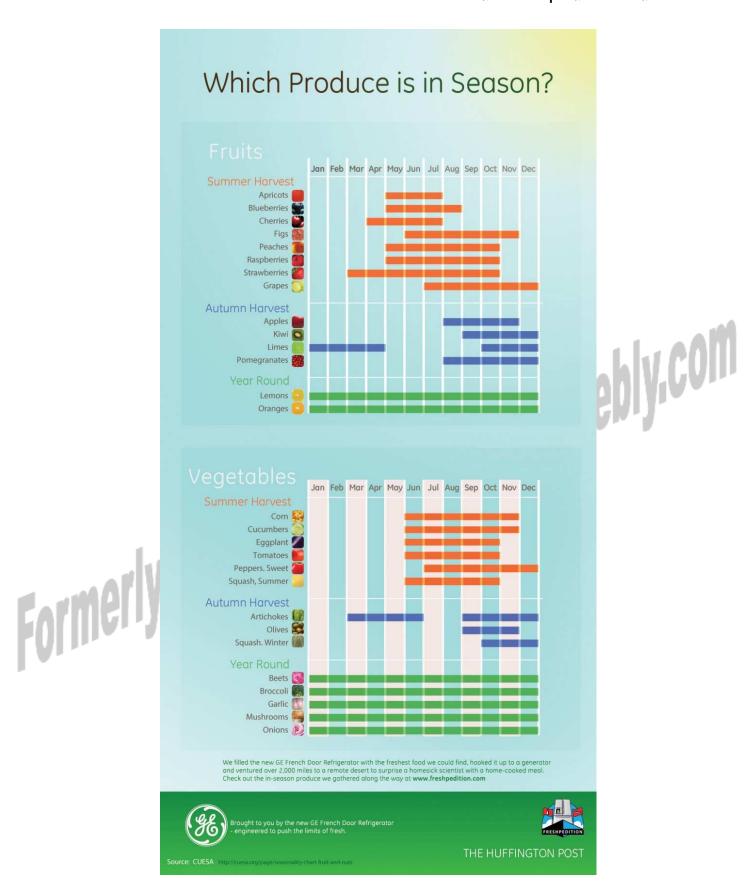




At the check-out always watch the scanner and do an eye-ball verification of your receipt. Cashiers are human and can make mistakes and technology is only as good as the information it is fed and the human doing it, so some sale items may scan and ring up at the normal price. It pays to take the flyer to the store with you for these 'computer' errors.







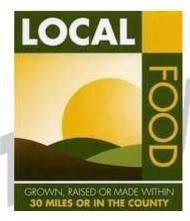
Limit purchases of fresh produce to in season items, when they are the cheapest and at their peak nutritionally.

Shopping for Fresh & Seasonal Foods @ http://weebly-

file/2/2/5/0/22509786/shopping for fresh seasonal foods new site.pdf

U.S. Fruit & Vegetable In Season & Harvest Dates State by State (must download in Excel format to view all tabs) @ http://weebly-

file/2/2/5/0/22509786/u.s. fruit vegetable in season harvest dates state by state.xlsx



Purchase fresh produce and meats from locally grown farms and ranches. The smaller the distance from farm/ranch to point-of-sale the less the item has been exposed to containments, less fuel costs have been added and the less inspections are needed to insure safety – all of which reduce the cost of the item.

Above all keep track of government bills and regulations regarding our food. Let your congressmen know you want choices and not dictates, that you don't want any portion of our food supply controlled by any corporation and that you want the freedom of choice on who our food is grown, cultivated, harvested, prepared and distributed to us.

Save On'

TNT

