

Easy Ways to Save Money Everyday and Live Without Sacrifice

As we all feel the pinch of these economic times here are a few tips for making the most of the dollars we spend everyday.

Clip Coupons on and off-line. – Most of us have access to the internet but for those of us who still prefer the hardcopy newspaper this is a tip which will work for all of us. Whether it is in a flyer at our door or a coupon off the internet the savings from clipping coupons adds up. The online Canadian resources for coupons are Canadian freestuff.ca, Save.ca and Redflagdeals.com. Others are Flyerland.ca and Smartcanucks.ca. SmartCanucks.ca is a regularly updated blog offering discounts and information on retailers who offer a price-match guarantee on various products. Coupon clipping can be fun and the challenge to make life a bit more interesting is to have you do a meal plan around the products which you are purchasing at a discount.

Buy in bulk – When shopping look at the per unit cost of the product you are purchasing. You will notice that the larger the quantity usually the lower the per unit cost. For example, a 10 ounce can of tomato paste may cost \$0.99 per can or 9.9 cents per ounce. A 16 ounce can of the same tomato paste may cost \$1.28 per can or 8 cents per ounce. Costco has great deals on buying large items. If buying in bulk does not make sense to you, why not share the experience and savings with a friend or two. You can split the membership cost of \$50, shop together and divide the items and the bill by the number of you in the group.

Shop at the local farmers market – Most towns and urban centres have local farmers markets. Their in-season produce tend to be fresher and more affordable than the supermarket.

Enjoying a meal with friends – Hosting a get together can be expensive if all the food and beverage costs fall on host's shoulders. To make the event more interesting try a potluck dinner party. For those of us who like to control everything, a plan with a detailed menu can be made out and circulated with assigned dishes. However the definition of a true potluck dinner is leaving the contribution up to the dinner guest coming and with luck all the courses will be covered.

Cash-in on government rebates- One of the largest municipal and provincial rebates in Canada is for the installation of water efficient toilets. To find out if your area has a rebate just go to Google and type in "toilet rebates and your area". To the best of my knowledge the Region of Peel is offering one of the highest rebates which is \$100 per toilet. The Home Depot, Lowes, and Rona are always having sales so you can almost install a new toilet for less than \$10. I'll use the example of a regular price Pegasus dual-flush toilet which has a suggested retail price of \$149. If the sale is for 30% off the suggested retail price, the toilet will cost you \$104 before taxes. Subtract from that your \$100 rebate from the Region of Peel and your toilet has cost you only \$4. Your added

bonus is that the toilet also qualifies for the \$1,350 home renovation tax credit. You'll even save on your water bill.

As with anything in life there are always opportunities to improve our stewardship responsibilities, we only need to become open to seeing the possibilities.