



# How to Slash Your Supermarket Bill in Half



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# **Introduction**

WAnyone who has traveled around the globe, or even read in detail about the nearly 200 countries that make up the world, understands how different they are from each other.

There is one thing, however, that all people share, regardless of where and how they live – they all need to eat to survive.

Theoretically, this shouldn't be a problem. In most years, there is enough food produced globally to ensure that everyone has more than enough calories to not only stay alive, but to remain sufficiently nourished. But supplying the world with enough food can become a big problem due to economics, the mismanagement of resources and severe weather events that negatively affect even the best-laid plans.

In recent years, the world has seen unprecedented food shortages and rising food prices that have proved catastrophic for people in many countries. Food riots broke out in more than 25 countries in 2008 and there were additional food riots in Tunisia and Egypt in 2011. Unfortunately, global conditions are shaping up for a possible repeat in 2013 or 2014.

Right now, for example, grain reserves are so dangerously low that severe weather in the United States or other food-exporting nations – such as drought caused by heat waves – could trigger a major hunger crisis. That warning isn't coming from a bearded man in a robe holding a sign reading, "The End is Near." It comes from the United Nations' Food and Agricultural Organization.

Failing harvests all over the globe have eroded reserves to their lowest levels since 1974. For six of the past 11 years, global demand has outstripped the available food supply. Prices of food crops such as wheat and corn are now close to those that sparked the riots in 2008. Some

## **Counting the Hungry**

According to WorldHunger.org, there were approximately 925 million hungry people in the world in 2010, representing close to 15 percent of the world's population. Of that group, there were...

- 19 million in developing countries
- 37 million in the Near East and North Africa
- 53 million in Latin America and the Caribbean
- 239 million in Sub-Saharan Africa
- 578 million in Asia and the Pacific.

The main causes of this hunger – defined by a lack of enough protein and food that provides necessary energy – were poverty, harmful economic systems, conflict and weather events, including droughts, flooding and storms.

economists are predicting that with climates no longer being reliable and with demands for food growing so rapidly, a major breakdown is inevitable.

Over the past decade – and especially the last five years – weather has been a huge factor in the world’s inability to feed itself and in global food prices rising. Severely harming harvests have been floods in Australia that hurt sugar cane and wheat products, a drought in China that sent wheat prices up, and wildfires caused by dry conditions in Russia that wiped out many crops, especially grains.

Argentina has also experienced drought conditions, hurting its soybean crop. Closer to home, heavy rains destroyed Canada’s wheat crop in late 2010, while recent droughts in the mid-western United States

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### **What to Do with Those Savings**

Now, for the fun part. Let’s say you spend \$500 a month at the supermarket. By exercising the strategies we’ve discussed and by developing new habits, you will soon have an extra \$250 a month to play with. What are you going to do with all that money? You could blow it all on food, but that probably wouldn’t make a whole lot of sense. Here are some other suggestions that can make a big difference for you and your family:

- Reduce your debt. This is not a fun way to spend money, but it sure feels good when you see your debt getting smaller. And the sooner you can get free of debt, the more things you’ll be able to do with your money that are enjoyable.
  - Save it. Almost everybody could use more money in savings, and the way things are going, every addition to a savings account will help.
  - Give some to a food bank. Talk about paying it forward! Reducing one’s grocery bill and then providing someone with food who’s down on his luck would be a nice full circle.
  - Make some repairs. Do you need new doors or windows? How about new carpeting after an array of cats and dogs has made unwanted contributions that have seeped into the wood below?
  - Put it toward a vacation. Many families have had to cut back on vacations due to the economy, but providing children (and yourselves) with pleasant memories is not a bad way to spend some dough.
  - Purchase, build or gather a variety of tools that will make you more and more self-reliant, including solar panels, wind turbines and water heaters.
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were not kind to corn and soybean growth. Many of these major weather events have occurred during the critical growing seasons, compounding the problem.

Another serious issue with the global food supply has been waste, both before and after food production. The average American family throws away \$2,275 of food in a year, according to a 2012 Natural Resources Defense Council report. If that amount were to be reduced by only 15 percent, it would save enough money to feed 25 million Americans, a significant number considering that so many Americans are struggling to put food on the table.

Don't drive too far out of your way for a sale. The cost of gas and the wear and tear on your car could negate any savings at the store register. But make sure to check out several stores near you to see which ones have the best prices on various items.

Other problems are the diversion of human food to animals to increase the amount of meat sold to those who can afford it, and the burning of good food as biofuels for cars so that we can obtain so-called "green energy." A hefty amount of new corn plantings are going to biofuels rather than to food supplies. Did you know it takes more than 26 pounds of corn being needed to produce just one gallon of ethanol? Yet another reason for food shortages is the reduction of agricultural land, which in the U.S. is being lost at a rate of one acre per minute to industrial and residential purposes.

Shortages are the biggest problems when it comes to food, but prices are also villains. The smaller the supply of food, the higher the price, and an increasing number of people around the world – including in the United States – are finding themselves unable to put nearly as much food on the table as they used to. In fact, food prices are at their highest levels ever recorded since the UN Food and Agricultural Organization began tracking staple prices in 1990. The World Bank says that 44 million people in developing countries have been driven into extreme poverty since 2010 due to increases in the prices of wheat, corn and oil.

So, what's in store for the near future? The U.S. Department of Agriculture estimates that food prices will rise by 3 to 4 percent in the U.S. during 2013, especially corn, soybeans and grains. Most of that is attributable to the 2012 drought in the Midwest that destroyed so many crops. Expect to see prices rise for cereals, baked goods, grain-based foods, meat and dairy products as well.

Directly affecting the cost of food is the price of oil. When gasoline prices go up, consumers can expect to see it reflected in the price of food approximately six weeks later, due to the increased cost of transporting

food from farms all the way to stores.

Because the U.S. government mandates that a certain percentage of corn production go toward biofuels for vehicles, there is less corn for food, which also raises the price. In addition, the World Trade Organization limits the amount of corn and wheat that the U.S. and Europe can subsidize and store in stockpiles. That takes away the “cushion,” so when unforeseen incidents including severe weather events cause a shortage in corn, there’s nowhere to turn to make up the difference.

Yet another reason for food prices rising in the U.S. has been the alarming number of recent deaths of honeybees (used for pollination) and bats (used to eat pesky insects). As if all of these problems were not enough, the quality of food that is being produced is worse than it used to be, with the percentage of minerals and nutrients having been reduced. There are also more recalls than ever before. With the pressure to get food rushed to market as quickly as possible, some manufacturers have taken shortcuts and people are getting sick from E. coli, listeria and other diseases from tainted food.

Not a very pretty picture, is it? Fortunately, there are some things you can do about food shortages and rising food prices that will help you and your family both survive and thrive.

## Supermarket Strategies You Can Use

Those of us living in the U.S. have not had to worry as much about food shortages and rising food prices as people living in developing countries. But we are already starting to feel some of the effects, and the trend is going in the direction of more problems for us.

One of the best ways to determine how rising food prices are affecting you is to look at what percentage of your income goes toward food compared to how it used to be. In the countries that have experienced food riots, people are spending up to 50 percent of their income on food. Here in the U.S., the average is probably between 15 and 20 percent, but that’s definitely more than it was 10

### TOP TEN TIPS #2

Try not to make more than one visit to the grocery store per week. The more often you go to the store, the more you’ll spend. The Marketing Science Institute says that shoppers who make multiple quick trips in a week to the supermarket spend an average of 54 percent more than they had planned to spend.

years ago and it's heading up. Lower income U.S. citizens are already spending 30 percent or more on food.

In order to try to deal with rising food costs, Americans are using a variety of tactics, including working a second job if they can get one, cutting some meat out of their diets, dipping into their savings, and adding more debt.

But there's a much easier and less painful way to slash the amount of money we spend at the supermarket. In fact, by employing a variety of very basic strategies, it's possible to cut our grocery bills in half. That might sound unrealistic, but these strategies have already been proven to work, so it's not like this is some grand experiment. The savings are out there, just waiting for you to take advantage of them!

The great thing is that anyone, at any income level, can put these strategies into practice. And you don't have to sacrifice taste or nutrition while making these changes. In fact, you could actually be eating tastier, more nutritious items as you save money.

The remainder of this report will detail tactics that you can use, both in the supermarket and at home, to save money on food. Even if you decide that you only want to implement half of these strategies, you could still save 25 percent of the money you normally spend at the supermarket. So, let's get started.

### *Sale Prices & Bulk Buys*

We'll be discussing a number of strategies for saving money at the grocery store, but if you were to incorporate only one of them into your life, it should be this one. The idea here is to figure out what the lowest price is for an item at the supermarket over the course of six to eight weeks, and then buy it in bulk when it's at that price.

Let's say that a box of spaghetti noodles normally costs around \$2.49, but you are able to determine that every six weeks or so it goes on sale for \$1.99. By buying six weeks' worth of spaghetti noodles at the sales price, you'll save \$3. Over the course of a year, you can save about \$27 that way.

OK, that's not a huge savings, but that's just one, relatively low-priced item. What if by using that same

## TOP TEN TIPS #3

Before you place items in your pantry or freezer, make sure that you mark the month and the year. You'll want to consume older items first, and this will help you determine that.

Periodically, check the expiration dates of items in your pantry and freezer. When an item gets close to its expiration date, either eat it or donate it to a food pantry.



method for purchasing chicken breasts, you're able to save about \$54 a year? And what if you save another \$50 a year on cereal and \$25 a year on soup? If you factor in all of the savings that you can realize for all of the non-perishables that you normally buy, the savings could easily amount to \$3,000 or more per year. And remember, this is just one of the strategies you can start using.

#### #4 TOP TEN TIPS

Shop at stores that allow you to double your coupons (one from the store and one from the manufacturer).

Now, determining what that sales price is for each item is not easy. The store isn't going to tell you. You need to do some work to get this figured out, but it's going to be time well spent. Start a price book, listing anywhere from 10 to 50 non-perishable items that you normally buy. Start slowly so that you don't get overwhelmed. Meats, or anything else that you can freeze, can be considered non-perishable for the sake of this exercise.

The next time you go to the store – and allow some extra time for this – write down the current price of each of the items you've listed in a column with that day's date at the top. Do this during each of your weekly visits to the store for about six to eight weeks. By that time, there should be at least one column for each food item that will have a lower price than the other columns for that item.

You've found the magic number! This is the sales price that you will want to aim for. Next time you see the item being sold at that price, buy it in bulk. If you keep up this strategy for two or three months and notice a trend, you'll get a good grip on when the next sale will occur.

Once you've determined the ideal price for all of the non-perishable items you normally buy, you should never again have to pay any more than that sales price, adjusting upward occasionally for inflation, of course. And you'll wonder why you ever paid more than the sales price for that item. But don't kick yourself for that. What's done is done and the important thing is that you are now getting the sales price very time.

### Coupons

Manufacturers and stores reported that American shoppers redeemed approximately \$4.6 billion worth of coupons in 2011. Many people swear by coupons and, indeed, there have been entire books written on the wisdom of using them.

Here's what I would say. Coupons can help you save a significant amount of money, IF you only use them for items you would have bought anyway. If you use them for items you don't need, you're wasting your money. I don't care how much of a savings the coupons offer, you'll still be spending more money than



you would have without the coupons.

Many stores tend to give customers coupons for items they have NOT previously purchased, which makes sense. Why should a store give you a coupon for something you were going to purchase at a higher price anyway? They'd rather have you try something different in hopes that it becomes a regular item for you. Also, many coupons seem to be for food items that are not particularly healthy. Even if you got a "great deal" on a bag of chips, you'd be filling up on empty calories and would need to eat something else to get full, thereby negating your savings.

So, if you decide to only use coupons for items that you would have purchased anyway, there are a variety of ways you can get a hold of them. One way to find coupons is in the Sunday newspaper. People complain about the cost of a Sunday paper these days, but the amount of money you can save by clipping coupons and using them at the grocery store is remarkable. In fact, some people purchase several copies of the paper every Sunday and save a bundle.

Other ways to find coupons are at manufacturers' websites and at sites such as [www.coupons.com](http://www.coupons.com). Some stores will allow you to double your coupons, using one from the manufacturer and one from the store on the same purchase. [Couponmom.com](http://Couponmom.com) will help you learn how to gather coupons in the most time efficient manner. Another site is [mycoupons.com](http://mycoupons.com), where visitors can redeem coupons for online purchases.

Remember, depending on the expiration date of the coupon, it's still a good idea to use a coupon for an item when that item is on sale, assuming the coupon applies to that situation. If it doesn't, make sure you're getting an after-coupon price that's the same as or less than the sales price that you've locked in with your bulk buying routine.

### Other Strategies

- Warehouse Clubs. Sam's Club, Costco and other warehouse clubs can give you savings on bulk items. You'll pay an annual fee, so figure that into your possible savings and make sure that you're really saving money over the sales price you can get at your regular supermarket.
- Look for in-store flyers and use them to get an even better price than what you figured to get through a sale.

## TOP TEN TIPS #5

In a grocery store aisle, don't neglect the top and bottom rows. That's where you're most likely to find the best deals. Storeowners put the items they want you to buy at eye level.

## #6 TOP TEN TIPS

Take a calculator with you to the supermarket. It will help you determine the best price on different-sized items.

- Unless you really don't like the taste of a food item that's packaged in a store brand box, you'll usually save money by purchasing a store brand over a name brand, and if you compare the ingredients you'll frequently find they are identical to the name brand!
- If your store has a frequent shopper program – also called a customer loyalty program – join it.

## Home Strategies That Work

Of course, it's one thing to recommend that someone "buy in bulk" and it's another for the buyer to make sure he or she has enough room at home for that bulk. Depending on the size of your residence, your pantry space, closet space, etc., you may have to get a little creative. You might even be able to designate part of a separate room for this. Whatever you have to do, do it, because this is a key to saving money on groceries.

The first thing you should do is to go through your kitchen pantry and get rid of anything that's expired or that you know you'll never use, and organize the stuff you've decided to keep. If you're a typical homeowner, you'll be amazed at how much more usable space there will be after you do that.

Regardless, you'll probably need more space than what your kitchen pantry can provide, so do the same thing with your other closets. You can probably free up a considerable amount of room doing that as well. Some people also store food in their basement and garage. Basements are good because they're usually cool, but make sure everything is in air-tight containers because rodents sometimes find their way into basements.

Under normal circumstances, I would not recommend a garage for food storage because temperatures usually change too much from season to season, and there's even more likelihood of a small critter finding its way into a container in a garage than in a basement.

The other thing you'll want to do if you don't already have one is to buy an extra freezer. Size matters here. The more meat and other frozen goods you're able to keep in the freezer, the more money you're going to be able to save, assuming you buy these goods at their optimal sales price. Make sure you get a back-up battery for your freezer because you could lose a lot if your power goes out.

The money you spend on a freezer will be made up quickly thanks to your new habit of buying in bulk. Square and rectangular boxes will allow you to use space more efficiently in your freezer. And when you have time, cook the meat first before freezing and storing it, as that will save on meal preparation time later. In fact, cooking and freezing entire meals is a good idea when time permits. There are going to be nights when you just don't feel like cooking, so instead of spending \$50 for takeout, you'll be able to heat up a meal you've already cooked.

### Leftovers

Leftovers can be a dirty word for some people. They just don't like them. They want a fresh meal every day for lunch and every night for dinner. Well, all I can ask is, do you want to save money or don't you? If you do, you'll figure out a way to eat leftovers, at least for lunch two or three days a week. Some families will combine all of their leftovers once a week and make a dinner out of them. Those kinds of families have something else "left over" at the end of the month. It's called money.

## #7 TOP TEN TIPS

Avoid impulse buys. This is huge. Storeowners plant impulse buys all along your path, especially near the checkout counter. Make a grocery list and stick to it.

## Grow Your Own Food

The single best thing about growing your own food – and freezing much of it for the colder half of the year – is that it protects you from outside influences that you can't control. Even if the price of vegetables were to spike by 30 percent, you'd have your fresh vegetables handy that you grew. With a garden, you are in control of at least a portion of your family's food supply.

The National Gardening Association estimates that a 600-square-foot garden will yield approximately \$600 worth of produce in a year. Many gardeners will tell you that's a very conservative estimate, and that they get a lot more out of their gardens. The average American consumes close to 2,000 pounds of food per year, so you can see how valuable a home garden can be.

It might seem somewhat "novel" today to grow your own food, but not that long ago, almost all food production for a family was done in their yard or on their farm. It's really only been in the last 200 years or so that that's changed. Recently, gardening has become more of a hobby than a way to support a family's

food needs, but the time seems to be rapidly approaching when that might all change.

Two more reasons to grow your own food are because it will taste better than what you buy in the store and it will contain more nutrients. The vitamin, mineral and protein content of today's food is less than what our parents ate, in some cases by as much as 40 percent less.

Donald Davis, former researcher with the Biochemical Institute at the University of Texas-Austin, analyzed the nutritional content of 43 fruits and vegetables from 1950 to just before the turn of the century and found that broccoli, for example, contained 130mg of calcium in 1950 but only 48mg 50 years later. Here are some other statistics comparing recent food with that from 1950:

- Potatoes have lost all of their Vitamin A content, 57 percent of their Vitamin C and iron, and 28 percent of their calcium.
- Spinach has lost 45 percent of its Vitamin C content and 17 percent of its Vitamin A.

In order to protect their crops from insects, many food growers have used pesticides and herbicides on their apples, celery, strawberries, peaches and many other crops. They've apparently believed that merely washing off those food items will keep them fit for human consumption, but it's been discovered that those harmful chemicals can be absorbed by fruits and vegetables.

## #8 TOP TEN TIPS

Buy unsliced lunch meats in the refrigerated aisle rather than sliced meats at the deli counter. You'll save up to 50 percent this way.

The Food and Drug Administration tells us that genetically engineered foods are safe for us to eat. Many scientists disagree. Who do you trust? GMO fruits and vegetables have higher yields and longer shelf lives, but at what cost? At the very least, you would think that manufacturers would be required to label their food as genetically modified so that people who want to avoid them can do so easily. But no, our government doesn't think that's necessary.

Those who fight against GMO foods contend that not enough testing has been done yet to warrant making these foods widely available for Americans. Others who take a stand against GMO foods will say that the testing that has been done is conclusively pointing out that GMO foods are dangerous, including results that show they interfere with the immune systems of animals. GMO corn has been shown to cause damage to the kidneys, livers and hearts of test animals, while impairing fertility in mice. GMO cotton kills sheep that graze on it.

It's time for us to grow our own healthy food using open-pollinated, non-hybrid, heirloom seeds with strong germination rates. These authentic seeds produce offspring that stay true to their parentage and produce good-tasting and nutritious vegetables. If planted in healthy soil, exposed to enough sunlight and bathed in water, they should produce to their full potential.

It's best to choose the vegetables and fruits you'll grow based on what kind of space you have. Some vegetables do very well in small spaces while others need much more room, especially for their roots. If you don't have a yard in which to plant a garden, perhaps you can do window gardening or rent a patch of nearby land.

The amount of sunlight that plants need should also be a consideration in what you plant. If your garden gets a lot of sunlight, plants that should thrive include rosemary, tomatoes, onions, beans and squash. But if it receives much more shade than sun, you might want to choose lettuces, spinach and parsley.

Yet another factor is soil. Dirt is not just dirt, regardless of how it looks. Different types of soil include clay, sandy, loamy and various combinations. Dirt is made up of organic materials, minerals, water and air, all of which contribute in one way or another to plant growth. It may be a bit smelly, but composting is a great way to keep your soil rich with nutrients. They say that 30 percent of what we toss in the garbage could be used for composting.

And, of course, there's always the weed problem to deal with. Weeds are not merely ugly, they also can rob your plants of water, nutrients and light – not to mention giving harmful insects a place to hang out – so watch out for them and pull them up as soon as you can, before they cause damage.

Depending on where you live, the growing season may not be a long one. If you want your crops to feed you and your family year 'round, despite the weather, you need to do a good job of preserving your harvests. You can accomplish this by freezing, canning, drying and dehydrating your bounty. There are plenty of books and online resources to learn about these processes.

## TOP TEN TIPS #9

If a store runs out of a sale item, ask if they offer rain checks for that item. The worse they can do is say no.

## Conclusion

Your mortgage is probably pretty much set at a certain level. Same with your car payments and health insurance. There's probably not a whole lot you can do to save money in those areas. But groceries are a whole new ballgame. There's considerable flexibility here, and if you take advantage of it, you can save yourself a lot of money to be used for other things you need or want.

Like pretty much everything else in life, you can make something good work for you if you turn it into a habit. By exercising the self-discipline it takes to save money at home and in the grocery store, you'll free up cash to do a variety of things you've been putting off. It's OK to start slowly with this. In fact, it's probably better so that you don't get discouraged. Small gains will inspire you to go after bigger gains.

### TOP TEN TIPS <sup>#</sup>10

Practice frugality. Yes, a \$15 bag of cashews will taste better than a \$5 bag of almonds. But both will fill you up and when you're done, you'll have \$10 extra in your wallet if you opted for the almonds.