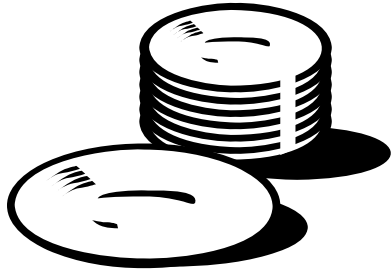


Kids Korner

Coupon to:



Wash the dishes.

Coupon to:



Take out the trash.

Color the Home-Helper YOU want to be this week.

Coupon to:



Clean my room.

Coupon to:



Dust 2 rooms.

"If shopping can be considered a game, then coupons are truly 'Winner's Chips.'" — Susan Samtur

References: Susan Samtur with Adam R. Samtur, *Supershop Like the Coupon Queen*, Berkley Publishing Group, 2010, pp. 57-94. Mary Hunt, *Debt-Proof Living Magazine*, March 2010, p. 11.

Distributed by: Texico Conference Stewardship Ministries. **Director:** Lee-Roy Chacon. Pacific Union Conference Stewardship Department. **Director:** Gordon Botting. **Design/Assistant Editor:** Julie Cunningham Masterson.

The Stewpot

A potpourri of practical ideas to help you become a better steward

March 2011
Volume 16, Issue #3

COUPON POWER

By Gordon Botting, DrPH, CHES.



The financial climate for the next two to five years may include minimal economic growth. Many of the most respected economists forecast that unemployment could remain at 9% for the foreseeable future. Some also estimate it could take up to ten years before small businesses fully recover. The construction and housing markets

might take decades to regain the lost property values earned in the early 90s. Although the 1930's Great Depression devastated about 20% of the population's incomes and lives, it was the rapid erosion of the average person's paycheck that was the chronic devastation.

Today, 80% of families are finding their income on life support as inflation begins to influence budget essentials; like transportation costs, huge jumps in medical premiums, the runaway outlay on utilities, and the most critical expense of all, skyrocketing prices at the supermarket.

With just a bit of preparation, transportation costs can be reduced by combining many destinations into one, well-planned trip. Medical and healthcare expenses can be reduced by becoming less dependent on prescription medications, together with following the fundamentals of a wellness lifestyle—eating nutritional meals, avoiding fatty, sugar and salty snacks, getting an average of eight-hours of sleep each day, exercising at least five days a week and reducing day-to-day stressors. That is how one lowers hypertension, moderates blood sugars and shrinks waist lines.

Smart consumers who want to save on groceries, pet foods, toiletries, cleaning supplies, beauty products and more in the local supermarket, can save by following these two simple rules. First, most supermarkets and drugstores have product sales about every three months. Example: if your favorite hairspray is on sale this week, purchase enough for the next 90 days when it comes back on sale again. Stock up on household supplies when they are on sale and you will never pay full price again!

Stewardship is a total lifestyle. It involves our **health**, time, talents, environment, relationships, spirituality and **finances**.

Secondly, if you purchase sale items when they coincide with manufactures’ coupons you will be able to save even more. My wife estimates that over the last thirty years she has saved \$20–25 for every \$100 spent because she took the time to clip, file and use coupons.

If you go all-out like the coupon queen, Susan Samtur who, on shopping sprees with CNN and NBC cameras, saved as much as 50–60% and once saved 80%. Become the next coupon queen or king in your neighborhood!

Sometimes our family receives freebies or what I call “the double whammy.” Case in point: You notice that the 64-oz. container of apple juice is on sale for \$1, (retail is \$2.65). When you give the clerk your \$1 OFF coupon, she, in total disbelief, watches you legally leave with your 100%-off container of juice. To get you thinking more about saving with coupons, please take our annual **Coupon Quiz**:

1. In which year did the first coupon come on the market?
 - A. 1878
 - B. 1895
 - C. 1930
 - D. 1957
2. Who was the first person or company to use coupons?
 - A. C.W. Post
 - B. Caloge

- C. Henry Ford
- D. Coca cola

3. Which cereal was the first to use a coupon?
 - A. Wheat Bix
 - B. Corn Flakes
 - C. Grape Nuts
 - D. Rolled Oats
4. How often does the average person regularly use coupons?
 - A. 5%
 - B. 15%
 - C. 65%
 - D. 80%
5. How many manufacturers’ coupons are issued each year?
 - A. 300 million
 - B. 950 million
 - C. 3 billion
 - D. 300 billion
6. What is the current savings of all coupons redeemed?
 - A. \$2.6 billion
 - B. \$6.6 billion
 - C. \$125 billion
 - D. \$350 billion
7. What is the most common reason people do not use coupons?
 - A. Just too much trouble or time
 - B. Don’t believe the savings are worth the effort
 - C. Might be seen as eccentric behavior
 - D. Too embarrassed to use coupons

8. What is the single best source for clipping coupons?

- A. Magazines
- B. Sunday newspaper
- C. Home or direct mailers
- D. Grocery isle dispensers



9. What is the likely savings per year for a constant coupon clipper?

- A. \$300
- B. \$800
- C. \$1,000
- D. \$1,800

You may now know more about coupons than you did before, but don’t just leave it there. Go ahead and trim your household budget in this current recession.

Answers to the coupon quiz:

1. If you answered **C.**, you are correct. The 1930’s Great Depression saw a rapid increase in the use of coupons and in 1957, Nielsen Coupon Clearing House was created just for coupon redemption.
2. If you answered **A.**, you are correct. In 1895 C. W. Post’s Postum Cereal Company introduced its first coupon of 1¢. In 1887, Asa Candler of the Coca Cola Company used paper tickets for free glasses of Coke.
3. If you answered **C.**, you are correct. Post used a 1¢ coupon to start marketing Grape Nuts cereal.
4. If you answered **B.**, you are correct. Only 15% regularly use coupons, but as many as 80% are sporadic coupon users, according to studies conducted by Scarborough Research.
5. If you answered **D.**, you are correct.
6. If you answered **A.**, you are correct. However, the potential savings would be \$350 billion if all coupons were redeemed.
7. All of the answers are correct. So what’s your excuse for not saving at least \$1,000 in groceries this year?
8. If you answered **B.**, you are correct. A total of 53% of all households that cut coupons, use the Sunday newspaper. However, the redemption rate for home mailers is as high as 25% as compared to the 1% overall redemption of all clipped coupons.
9. If you answered **C.**, you are correct. According to recent studies conducted by Promotion Marketing Association, consumers who spend 20 minutes per week clipping and organizing their grocery coupons can reduce their grocery bill as much as \$1,000 annually. These 20 minutes equal about 17.5 hours each year for a saving of \$58 for each hour of finding, clipping, filing and using coupons.