
GivingGrinch.com

BudgetFree for Life!

January 2009 Newsletter

Volume 2, Issue 1

Editor: Shreyas Nanavati

Blog: <http://givinggrinch.blogspot.com/>

Website: www.GivingGrinch.com

January 2009: Grocery Tips and Organics

Setting the stage for 2009

In December I attended a personal finance seminar; the speaker mentioned that 80% of our money decisions were emotional in nature. Eighty percent can be debated, but the point is valid. A lot of our money is spent to fulfill an emotion. On occasion it's ok. There's a saying - you can take all the good ingredients off of a pizza and it's still a pizza, but nobody will want to eat it. The same can be said for living a balanced life. BUT, if money is spent chasing short-term emotional fixes this pattern will repeat over and over. Bottom line: money used to replace or distract us from attaining important, sustainable needs is unfulfilling and expensive.

You don't have to clip coupons, crunch numbers, live on ramen noodles or learn how to use a spreadsheet to get control of your money matters. You just have to understand what is necessary to live a balanced life and how you're meeting those needs in the short and long-term. There are many approaches, but I'm biased, I believe in the BudgetFree for Life system. Learn more by visiting my website: www.givinggrinch.com.

Get More in 2009

This year guest writers will share their unique perspectives and insights. Some will touch on budget advice; others will share insights on living a more balanced life. If you would like to guest write, drop me a note with your idea and expertise: contact@givinggrinch.com. I would love to work with you.

Find two typos, win a prize!

I'm notorious for a typo or two (or three). If you're the first person to find two or more errors in this newsletter, I'll buy you a drink. Well, I'll send you a 2 oz pack of coffee. Email me at advice@givinggrinch.com with your corrections. Include your name and address.

Grocery Tips, Tricks, but first Organics

The drop in oil prices has brought price relief for many of our survival and safety needs - food and gas, for example. Unfortunately, the economic outlook is tenuous and personal consumption has contracted. This does not mean you should cut corners on quality foods. Check out the tips at the end of this article to get more for less the next time you're at the grocery store. If you have any suggestions on this subject, send them my way.



A few thoughts on how to get more bang for your buck when shopping for organic foods. Organic foods are grown without the use of pesticides, hormones, chemical additives or antibiotics. Unfortunately, the cost for these products is prohibitive for many.

Fruits and Vegetables

According to www.Greenopolis.com, fruits are in constant threat from pests and therefore subject to more pesticides. **A rule of thumb - thick, inedible skin will protect the fruit from pesticide build up.** Examples include avocados, bananas, pineapples, kiwi, mangos and papayas. In addition, vegetables such as onions, broccoli, asparagus, frozen peas, frozen corn and cabbage, are less susceptible to pests and therefore require less pesticide.

Conversely, fruits and vegetables with thin or edible skins will take in pesticide residue that will not wash off. Some of the worst offenders: apples, celery, strawberries, lettuce, pears, spinach, potatoes and carrots. FoodNews.org (<http://www.foodnews.org/walletguide.php>) provides a reference guide rating 43 fruits and vegetables on their pesticide load.

Meats & Dairy

The DailyGreen.com (www.thedailygreen.com) states that meats typically contain less pesticide than plant-based foods, but non-organic meats still come from animals nourished with hormones to speed growth, antibiotics to resist disease and pesticides in their feed. The same can be said about milk, although residue detection is rare and of low concentration, concerns arise because this product is a staple of a child's diet.

Grow your Organics

Growing your own greens is convenient, cost efficient and environmentally friendly. A simple 4 foot square box will produce one meal's worth of vegetables for one adult per day. A Rutgers University nutritionist noted that gardeners – especially children – became so enthusiastic about growing their own food that they eat more vegetables and less junk food. For more information on how you can start your own square-foot garden visit squarefootgardening.com.

Grocery Shopping Tips & Tricks

- Stick to a prepared shopping list to avoid impulse purchases
- Size Matters: In order to avoid raising prices, many of the products are now being packaged in smaller containers.
- Grocery shopping while hungry leads to the unnecessary purchase of junk foods that provide a quick fix.
- Cut down on more costly convenience items like pre-cut fruits and pre-mixed salads.
- Avoid fresh vegetable spoilage by buying frozen alternatives when applicable.
- Eat more greens and beans, cutting back on expensive meat products.
- Avoid convenience stores, they usually charge higher prices for less quantity than discount grocers.
- Grocery stores carry on average 45,000 items. In order to improve their bottom line, they rarely raise the price on top selling items (people would notice), rather, they raise rates on specialty products or non-food items.
- Try store brand products, but check prices...sometimes to name brands cost less.
- Use store discount cards, but still comparison shop, discount card promotions are not always the better value.

- Grow your own vegetables helping feed both a physiological need and, quite possibly, a social or esteem need.
- Purchase non-perishable items in bulk (or when on special). *Suggested by Clarence in NYC!*

Thank you for reading this month's letter. I wish you a BudgetFree Life in 2009.

Subscription Information: The GivingGrinch.com Newsletter is a free publication. To subscribe, unsubscribe or a change of address send e-mail to: subscribe@givinggrinch.com

Individual or Group Consultations: contact@givinggrinch.com

Sponsorship & Advertising: contact@givinggrinch.com

Disclaimer: "GivingGrinch.com" and the "BudgetFree for Life System" are part of Think Box, LLC. All rights reserved. Think Box, LLC does not assume responsibility for advice given. Advice should be weighed against individual abilities and circumstances.

Publication Information: Copyright "Think Box, LLC." All rights reserved. Copies may be distributed without alteration electronically free of charge. This newsletter may be reproduced, without alteration, for non-commercial purposes without prior permission. Any questions, suggestions, or replies to questions may be reprinted without expressed consent. All submissions become the property of "Think Box, LLC" and "GivingGrinch.com." Think Box, LLC © 2008, All Rights Reserved