



Credit Counselling Service of Newfoundland and Labrador

“Money Grabbers” – Things and places where cash disappears with little to show and no way of knowing how much was spent. To understand this phenomenon a little, put yourself in this purely fictional fellow’s mind. Hear his private thoughts during a typical day.

“Kenmount Road congestion has improved so much since they opened the Outer Ring. Tim Horton’s outlets along the way are not so crowded either, 5 minutes in and out; ‘A double-double decaf please’. The terrified cat in the back seat is how old, 9 or 10? I’m dropping him at the Vet’s for a check up and I’ll pick him up tonight. I really like this route, I can pop into the bank along the way too; our bank is at the Mall but it’s under \$2.00 to use this ATM. What’s 2 bucks?”

“It will be a great weekend. The forecast is good so the lawn is being fertilized today, but the grass can’t be cut until Monday. I’ll pay young Christopher to do it; I’m too busy until next weekend and by then it’ll be up to my knees. Chris is a great kid, \$15.00 to cut the grass in summer, \$20.00 to shovel in winter. Boy, you can’t buy good neighbours.”

“I hope I can find a minute when I get to work. I need to book a haircut for tomorrow. It’ll need to be an early one; tee off is 9:45. Hopefully the wife can pick up the dry cleaning when she’s out in the afternoon. I won’t have time; I think its tomorrow that the kids are having photos taken. The Lions Club has a hotdog sale tomorrow afternoon too; I must try to remember my membership dues. “

“This company is growing in leaps and bounds, I hope they expand the parking lot. 3 out of 4 days I’m filling a meter, and parking close to these maple trees means 2 trips to the car wash every week.”

“I’ve got to avoid David today; he wants to increase the weekly ticket pool to \$10.00. I don’t like his idea but I’m lousy at saying no. He offered me a smoke 7 months ago and already I’m up to 2 packages a week. He’s so persuasive. Just the same, me and the young fellow are having a blast with the modeling kits he sells.”

“I’ve got to think about how me and the wife will celebrate 16 years together. Sixteen is such an odd number. Maybe a dinner down town, and then whatever’s on at the LSPU. But again, she’d probably be just as happy with bingo, a good book or bowling.”

“Holy crow, break time already. I’ve got 15 minutes to get to the pharmacy. What will it be? Pop, bag of chips, 2 pull tickets and toothpaste. Hang on, that magazine looks like it’s got information on the Israeli strikes in Lebanon. My young one could use that for her history assignment. Check the magnets with pictures of old fishermen in oilskins. The guy on the end looks like the wife’s uncle Harvey. \$2.99; small price to pay for a laugh. No cold Diet Pepsi, must be the strike. Maybe there’s some upstairs in the vending machine. It’ll cost twice as much but it’ll be cold. I’ll get this tie clip too; Grandmother’s party on Sunday is a “dress up affair”. Maybe we could order from one of those basket stores to avoid shopping for a gift. They even carry cards.”

“No lunch today. This project is due Monday. Maybe David can grab me a sandwich and water at Subway. I’ll have to drop off the film tomorrow. A new golf shirt will have to wait too. I have tickets for the old timers game tonight. I’m not missing that. It’s been a long time since I’ve seen Lanny MacDonald skate. The boys say they’re selling 1980’s Calgary Jerseys. Got to have one.”

“Afternoon break. Oh no! Can’t find my list. I remember; it’s a bottle of wine, milk and cat food. But what else? Oh well, I’ll phone the wife. She and her sister have gone ‘bargain hunting’ to Bay Roberts and Carbonear. I’ll call her cell. ‘Yes, dear, it’s wine, milk, cat food and ...Oh yes light bulbs, the new energy efficient ones.’ On the way home,

stop at the Mall, get movie tickets for our daughter, she doesn't like to stand in line. Her buddies will pay her and I'll collect after the movie. And pick up a video game for our son. We should buy some of these, they're so darned expensive to rent. He wants the new dance mix DVD too, but I'm not going inside the music store. The wife will see to it tomorrow, And we need a copy of the Independent. That's a great little newspaper."

"AHHH, my own driveway; home at last. It's been a long week. Here comes Christopher, Mr. Dependable; he's selling chocolates for his soccer team. Yes my son, I'll take two."

This fellow has been thinking pretty normal things throughout the day. Mostly though he's been thinking about "money grabbers". Can you identify the 46 things this guy found himself "taken by". Try estimating his costs and how they might be reduced. Do **You** think like this guy? Can **You** change the way you think? Can **You** change your habits? Doing so will save about 40% of what you spend 'money grabbers'. And to quote Martha, "That's a good thing!"

Next time.....Financial Goal Setting