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Frugal before it was fashionable

Art of living cheaply spares Maine worst of downturn

By Jenna Russell, Globe Staff | July 16, 2009



WATERVILLE, Maine - Across the country, masses of worried consumers are taking lessons in getting by with less, turning to websites like suddenlyfrugal.com and thenewfrugalmom.com, and signing up for classes in car care and cooking. But in Maine, where Yankee thrift has been a way of life for generations, and the unofficial motto is the proverb “use it up, wear it out, make it do, or do without,” the notion of a “new” frugality is met with blank stares.

Take Martha Wolford, who makes do in Chester, north of Bangor, with two modest Social Security checks every month. She is 71, has no computer and no cellphone, and drives a 13-year-old Ford Aerostar van, which she calls, enthusiastically, “a great car!” She cans fiddleheads in spring and tomatoes in the fall, wears T-shirts

- she buys five for \$10 on sale - and raised six children on her husband's paper mill salary.

"The only time I might go a little overboard is the time of the month when we get our Social Security checks," she confessed. "Then I might buy extra paper products."

Across much of this sprawling, rural state, the art of living cheap is hard-wired into the regional DNA, a skill proudly passed down through the generations. Here, where hardened farmers and fishermen have been long battered by economic squalls, and incomes have lagged well behind the rest of New England, bargain-hunting and bartering are practices widely embraced. In their relentless pursuit of a good deal, Mainers scour yard sales that go on for days, scavenge the streets during local cleanup weeks, and pore over dog-eared copies of their beloved Uncle Henry's Swap or Sell It Guide.

"It's ingrained in people here to plan for tough times. That's the fabric of Maine," said Mary Webber of Yarmouth, a longtime family thrift counselor at Maine Savings Bank and the author of *The Frugal Family's Kitchen Book*. "Everybody now is into shopping thrift shops, but in most of Maine, people never stopped." Consider the fact that median household incomes in Maine are the lowest in New England - \$45,888 in 2007, according to the US Census Bureau, compared with \$62,365 in Massachusetts - but Maine's property foreclosure rate, ranked 38th in the nation, was the second lowest in New England in 2008, according to the online property database RealtyTrac Inc.

The credit card debt of Maine residents, per borrower, ranked 24th in the nation, and is also the second lowest in the region, suggesting that the state's consumers may be more likely to live within their means.

Wolford loves thrift shops, plays Scrabble, and can't recall the last restaurant she went to with her husband, though they are planning a night out, maybe at the Olive Garden, for their 50th wedding anniversary in September. She has made no changes since the economy went sour, and still splurges on stamps so she can frequently send notes to friends and acquaintances.

Her good cheer about her frugal ways is typical, said Kristen Andresen Lainsbury, a former shopping columnist for the Bangor Daily News who blogs about the state's retail scene as the Maine Maven. In Maine, she said, those who spend less earn respect, and they see themselves as smart and savvy, not cheap.

Lainsbury should know: She traveled 90 miles from her Orono home to Machias, on the rugged Down East coast, to score a hand-beaded, princess-style wedding dress for \$99 at Marden's, the Maine discount chain revered for its low prices.

"It's about the hunt, the excitement of finding something great," she said. "It's a point of pride here. It's Art of living cheaply spares Maine worst of downturn - something people celebrate."

Celebrated it may be, but Maine's tradition of frugality has its roots in the hardscrabble circumstances of a remote, rural, northern locale, experts said. Mill jobs have slowly disappeared for decades, and many residents work two jobs to get by or pick up physically demanding, short-lived seasonal work on the side, clamming or picking blueberries to make ends meet.

"People face a lot of challenges here, and to deal with them, to survive, they develop skill sets and behaviors, ways of thinking that focus more on needs than wants," said Jim McConnon, a University of Maine economist. "People have to be creative and resourceful, and they tend to be conscientious, and not spend because other people are spending."

Because of Maine's geographic isolation, its economy is less enmeshed with the nation's, said McConnon. That distance prevents it from feeling the full bounce in boom times, but also protects it from the steepest dips.

In other words, Mainers never feel so flush that they stop stuffing their pantries with emergency canned goods.

"They said you should stock up," Yvette Lamontagne said of the current collapse. "I was already stocked up."

The white-haired 86-year-old still pushes her own shopping cart through Caswell's liquidation center, a beige metal warehouse in Waterville, just off the interstate, where cardboard boxes of groceries sit on tables in towering stacks. Manager Terry Dostie said the heavily discounted food comes from closeouts, misshipments, and bankruptcies all over North America, and the low prices draw vanloads of families from all over central Maine.

Padding slowly down the aisles one day last month in sensible shoes, peering at prices scrawled in black magic marker on neon pink slices of posterboard, Lamontagne kept her eyes on the prize: Dinty Moore beef stew (97 cents for a 16 ounce can); \$1.09 canned hams; shredded wheat cereal for \$1.47 a box, almost \$2.50 less than at the chain stores.

The truly frugal Mainer never stops looking for a deal, said Kevin Webb, president and general manager of Uncle Henry's Swap or Sell It Guide. The 40-year-old weekly and bargain hunter's Bible, based in Maine's capital city, lists thousands of goods for sale, from kittens to used motorcycles, in tiny type alive with regional flavor.

"Albums about 1000 of them, not bad shape," allowed one recent ad. "I'd like them gone, asking \$400."

"Some people read it cover to cover, looking for the gem no one noticed," said Webb. "That frugal New England tradition . . . is a uniquely strong thing up here."

Marion Syversen, an investment adviser in Bangor, quickly came to understand the state's guiding ethos after she moved to Maine in the 1980s. Her husband lost his job within a year and a half of their arrival. They were forced to sell their house, and it took 10 years, and five more lost jobs, before they could afford another. Not so many years ago, she said, they were getting by on less than \$20,000 a year. And so they learned to shop yard sales and auctions and trade for what they wanted.

A tiny figure even in high heels, Syversen recounts their triumphs exuberantly: A \$3 chandelier. A \$5 refrigerator (marked down from \$10). A car stereo for \$20. A black Corvette, purchased for \$6,000, that her husband restored and sold for \$14,000.

She bought a ring at auction for \$1,000, extracted an emerald, and traded it to her plumber for radiant floor heating. Her Hampden farmhouse, restyled with salvaged materials and furnishings, is now a centerpiece of local home and garden tours.

"Anybody can write a check and go into debt to get what they want," she said. "How much smarter do I have to be?"