

Words of Wisdom from Ludlow Hall

I took my own advice the other day (see Rule #11 in Advice to 1st Year Students). It is comforting to know that even in Fredericton there are places where one can go and spend those gobs of disposable cash that we have floating around and come out with nothing to show for it.

I decided to be fiscally responsible this year. I drew up a budget. Actually I drew up two budgets. There is one for parental consumption (unfortunately they still control the trust fund) where I inflate all of the justifiable expenses. Then there's the real one. \$10.00 a week for food (after all, what good is shopping for clothes if you are going to pudge?) and similar figures. This is known in polite conversation as fiddling.

Of course we cannot shop on cash alone. When the going gets tough, the tough reach for plastic. In order to distribute the non-existent resources further, it helps to have a mitful of cards. VISA and Master Card are absolutely essential. The odd department store card doesn't hurt (although how much shopping do we actually do in department stores?). The real dilemma comes with American Express. Remember kids, now that we have the old B.A. (B.B.A. or B.Sc. or whatever, don't bother me with picky details, I get enough of that in Professional Conduct) Amex have a sweet deal going: one genuine Green Card no questions asked, as long as you have a clean record. Here's a dilemma: it costs \$45 a year to keep yourself in pretension and Amex expect you to pay the full shot at the end of the month. Still there's nothing like it for first impressions, and you always get a cash advance off the other cards to cover it.

That brings us to the next topic. What to buy. What good is a \$150 sweater if it doesn't say so with a logo on the left breast? And furthermore, what happens when all of your too well dressed classmates have it? The trick is to spend the extra \$75 for the unique item. That way you can be sure that you will not walk into Property one day to find someone wearing the same thing. It also helps if your wardrobe is big enough that you can go for at least four weeks without a repeat.

Well now, where do we go? Fortunately Freddy Beach is well endowed with places to go and purchase. Which you prefer is a matter of taste, and of course, your taste is impeccable, you would not be where you are if it were not. There is a lot to be said for the road trip too. I mean, we all know the

advantages of shopping in Freeport and Kittery. Why pay \$200 when you can get away for less than \$100? The thing to do here is wear last season's stuff on the way across, then change into the largest number of pieces of new clothing possible (turn the air conditioning on full blast if your too hot) and throw the obsolete apparel out. It helps if you have been out 48 hours as well because then you can pretend to be honest and declare about \$95 worth.

There is a psychological tool that we have going for us. I know that it is a bit *declassé*, but think about wearing your 'Faculty of Law' shirt whenever you go in somewhere for the first time. Not only will merchants automatically give you oodles of attention, because of the gobs of cash that you supposedly have, but in addition they will make you offers like \$100 down, the rest on layaway, INTEREST FREE! I kid you not, and the major bucks you are going to

earn, as much as you need what they are selling.

The intimidation shirt is also *de rigueur* when you are returning anything. Merchants always assume that you know some mystical piece of law that will allow you to get four times the value of the item if they fail to give you satisfaction. Why bother undecieving them? Nobody ever won the game by failing to use an advantage. You will do it for your clients, you may as well do it for yourself. If they are

uneilding, mutter something about *The Consumer Products Warranty and Liability Act* and stomp out. Even if the title is wrong, they won't know. The next time you come in they should be more accomodating.

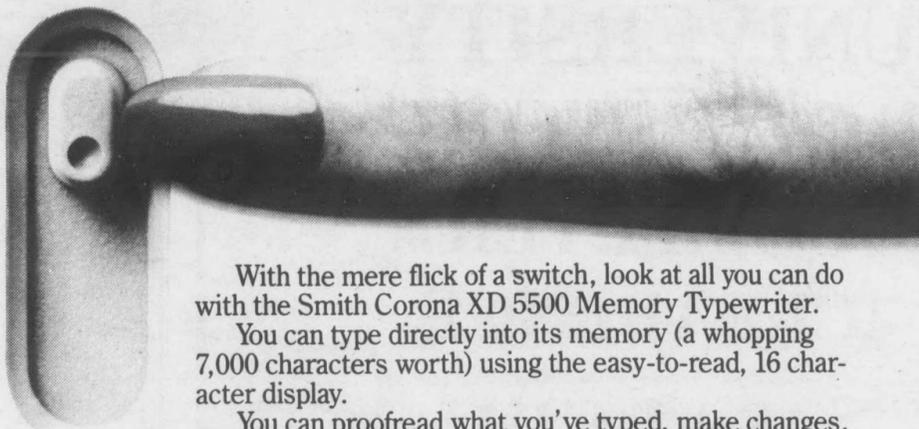
Oh well, as they say, 'It doesn't matter whether you win or lose, as long as you get to shop.'



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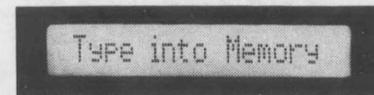
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