



STOCK UP AND *save*

Discount shopping tricks and traps, plus the best deals at warehouse clubs

You're expecting a houseful of people for the holidays, so you'll be loading up on food, drinks, and other extras to keep everyone entertained. Wouldn't it be great if you could plug your party list into a computer and have it spit out the lowest prices for each item and where you can find them? Sorry, nope, we can't help you there, but what we were able to do was send dozens of our mystery shoppers to stores across the country armed with a list of holiday party staples like peanuts, crackers, and beer. Their mission: Compare prices at Costco, Sam's Club, Walmart, Target, and local supermarkets. In total, they visited more than 130 stores in more than a dozen states. Turn to page 34 to see where they found the best deals.

For tips on saving money on gifts and everything else you need to buy for the holidays, check out our 11-step plan on the next two pages. It can help you beat the system and save hundreds, and maybe even sneak in a little shopping for yourself. It's OK—you're not alone by a long shot! In our new poll on impulse purchases, we asked more than 1,000 women if they'd bought something on a whim in the past year, and almost 60 percent copped to it. Yes, even in this crummy economy. But with all the money you'll save on your holiday shopping with our tips, maybe you can get away with a splurge or two guilt-free this year.

ILLUSTRATIONS: EDWIN FOTHERINGHAM

11 smart saving strategies

■ If you don't shop at warehouse clubs, give it a try.

As you'll see on page 34, it really can pay to join a warehouse club. If you've been wondering whether a club membership is worth it for you, you might be able to try before you buy. If you don't know a member who will let you tag along on a shopping trip, look online for a free trial membership. BJ's recently promoted a 60-day free trial, way better than the typical day pass, which sometimes comes with the caveat

that you pay a nonmember surcharge (usually 5 to 15 percent extra). Or you might be able to finagle a special discount. Sam's Club gives college students a \$15 gift card when they sign up, plus an additional card for a roommate or friend. Costco offers an upgraded \$100 membership that includes a 2 percent rebate on almost everything you buy. Watch the clubs' sites for special deals like those.

■ Be smart about outlets.

Outlets aren't just at outlet malls. Many retailers have outlet stores and Web sites where they clear out merchandise. Sears, for example, has bricks-and-mortar outlets; to find one near you, go to the Sears Web site and click on the outlet tab. Best Buy auctions off its stuff on Overstock.com. Even Zappos has an outlet online: 6pm.com.

■ Know how to size up a sale.

Just because it's on sale doesn't mean you can't get it cheaper elsewhere. According to one study by a retail consulting firm, 70 percent of shoppers

are influenced by a sale when they're making a planned purchase (only 47 percent said they would shop at a store offering "everyday low prices"). But don't get blinded by 50 percent off signs. Do a quick check on a price-comparison site such as PriceGrabber.com or Shopping.com before you go or Google the item. If you have a Web-enabled phone, you can punch up those sites while you're in the store.

■ Save time, go online.

Before you hop in the car, get on the Internet. Some stores will tell you whether an item is in stock in your local store. If it isn't, you might be able to order it online for free in-store pickup. The site might offer products that aren't sold in stores, along with special savings. For example, the Sears site recently ran an offer for 15 percent off on clothing, shoes, and home fashions. And if you shop a store often, you might want to follow it on Twitter. Sam's Club recently sent out a tweet offering an instant discount of \$70 on four Michelin tires if you buy online.

Don't let pricing strategies trick you into spending more.

We all love saving a buck. So you're probably more likely to buy a product that's \$1.99 than one that's \$3. But if the price is \$2 instead of \$2.99, the cheaper item may not seem that much cheaper, according to a recent study. Pricing strategies like that work to help retailers get the most dollars. But if you're wise to these retailer tricks, you're less likely to fall prey. Here's another to watch out for: There's a "right digit" effect in advertised prices, according to researchers at Clark University and the University of Connecticut. When the last digit of a sale price is less than 5, you're more likely to think the discount is greater than if it's larger than 5. So you might think an item on sale for \$211, reduced from \$222, is a better deal than one that's now \$188, originally \$199, even though the difference in both cases is \$11.

■ Cash in on those coupons.

Of the warehouse clubs, BJ's is the only one to accept manufacturers' coupons. But Sam's Club recently announced that it had added in-store coupon kiosks where you can find specials. Costco also offers its own in-house coupons, and so does BJ's. And don't forget that mass retailers like Walmart and Target accept all manufacturers' coupons. So you can use the ones you clip from the Sunday papers as well as many of the deals listed on popular coupon sites such as CouponCabin, CouponWinner.com, and RetailMeNot. We recently went online and saw 15 percent off when you spend \$125 on furniture at Target.

■ Choose that first item carefully.

"Once tightwads start spending, it primes the pump," says George Loewenstein, professor of economics and psychology at Carnegie Mellon University. If you're really focused on saving money, something happens as soon you put that first item in your cart: You're apt to keep buying, and you can easily lose track of how much those incremental purchases are costing you. (Interestingly, spendthrifts seem to be less prone to this.) The fix: Try hopping from store to store. That resets the calculator at zero, so you'll be more aware of what you're spending. But that works only if other stores are nearby; otherwise, you can easily blow all your savings on gas!

■ Remember returns rules.

Even if you get a great discount, you could still end up with a raw deal if you don't check return policies before you buy. Also be aware that different items have different return rules. For example, Walmart and JCPenney often have more restrictive return policies for electronics and jewelry than for other merchandise. Ditto for so-called "special-occasion dresses." At Target,

Beware of where you walk.

"Nothing that happens in a store is accidental," says Paco Underhill, author of "Why We Buy: The Science of Shopping" (Simon & Schuster, 2008). When you walk in, you might be funneled through a narrow corridor of seasonal merchandise the retailer wants to unload but hasn't necessarily put on sale. Big tables piled with merchandise might be placed in the middle of aisles to get you to stop and look. Women are much more vulnerable than men to making unplanned purchases from an end cap (those shelves at the ends of aisles), says D'Anna Hawthorne, strategy director for Miller Zell, a retail consulting firm.



some items, including camcorders, DVD players, and digital music players are subject to a 15 percent restocking fee. At Walmart the return window for most items is 90 days, except for certain electronics, which are 15 to 45 days, depending on the item.

■ Don't miss that rebate.

Maybe you can save even more by getting a rebate on what you just bought. Check Rebate-Tracker.com for lists of current rebates on all kinds of products, including shampoo, backpacks, and lightbulbs. Bonus: It offers an online tracking tool to monitor those forms

you've sent in. And if you shop through Ebates.com, you'll automatically receive a cash-back bonus on whatever you buy.

■ Jump on last-minute deals.

If you want an item on the clearance rack, you know you'd better grab it before it's gone. But did you know that the warehouse clubs use special codes on their marked-down items? At Costco, these items are marked with prices that end in .97; at Sam's a "C" at the end of an item number indicates that the item is "cancelled" and won't be restocked. It's not necessarily clearance-priced, but when it's gone, it's gone.

Join the club!

If you don't already belong to a warehouse club, you've probably been tempted to join one—or at least curious about what they offer that your local Walmart doesn't. Warehouse clubs are everywhere. Costco is in all 50 states, Sam's Club is in all but Oregon, and both are international as well. BJ's is in 15 states, mostly on the East Coast. We've been keeping tabs on the clubs for years, comparing prices on all kinds of items with the help of our team of secret shoppers. Our latest price-comparison project focuses on holiday party supplies you'll be buying in the next couple of months. And the results are pretty impressive but not surprising. On our last warehouse-shopping expedition, we found similar savings on

everyday items like trash bags, batteries, cereal, peanut butter, coffee, and diapers, which were about 30 to 60 percent



cheaper than at supermarkets and other nonclub stores. You can also save big on mattresses, books, eyeglasses, and luxury

goods. But electronics, like cameras and printers, weren't always the best deals, so when it comes to the shiny stuff, you probably want to shop around.

Of course it'll cost you to join a warehouse club (see facing page). But you could score enough savings in one big holiday shopping trip to recoup your investment. So now's a good time to join.

TIP Take a friend along so you can split perishables and other items you might not use quickly. Other smart shopping strategies: Make a list and stick to it! Comparison shop—if you have a good coupon, you might be able to get it cheaper at a supermarket. And try to shop on weekdays, when warehouse clubs aren't as packed, so you can take your time being a smart bargain shopper.

WHAT'S THE DEAL

Membership fees and other important club details

COSTCO	SAM'S CLUB	BJ's
Locations 557 stores in 7 countries	Locations 602 stores in 4 countries	Locations More than 180 stores in 15 states (CT, DE, FL, GA, OH, MA, MD, ME, NC, NH, NJ, NY, PA, RI, VA)
Annual fee \$50 (up to two household members)	Annual fee \$40 (up to two household members)	Annual fee \$45
Coupons? In-store coupons only	Coupons? In-store coupons only	Coupons? All manufacturer coupons plus in-store coupons
Ways to pay Cash, check, debit card, American Express, Costco card	Ways to pay Cash, check, debit card, Discover Card, MasterCard	Ways to pay Cash, check, debit card, all major credit cards, food stamps
Extras Gas station, pharmacy, optical department, and electronics recycling, and more at Costco.com, including travel. Costco rated in top 10 grocery stores in a recent Consumer Reports survey; private Kirkland brand scores high in many of our tests (including cereals; see page 56).	Extras Auctions, cell-phone plans, pet insurance, roadside assistance, and more at Samsclub.com.	Extras Auto and home insurance, car rentals, custom-built sheds, and more at BJs.com.

PRICE SCAN How much warehouse stores can save you

To find the best deals on a list of holiday party supplies, we sent 28 mystery shoppers to Costco, Sam's Club, Target, Walmart, and local grocery stores to compare prices. They hit more than 130 stores in 15 states. The results: Warehouse clubs had the best deals by far almost every time (the one category in which the clubs didn't shine was drinks), and there wasn't much difference between Costco and Sam's Club. Target and Walmart can also save you big money over local grocery stores, but not as much. Warehouse stores can easily score you bargains of 40 or 50 percent, but Target and Walmart often cut prices by 20 to 30 percent in our price scan. And if you're worried about having enough space so that you can supersize it at warehouse clubs, see our tips on page 36. The lowest prices in each category are in bold type.

Serving	COSTCO	SAM'S CLUB	TARGET	WALMART	GROCERY STORES	CLUB SAVINGS*
Vanity Fair Everyday napkins (2 ply)	1 cent per napkin	1 cent	2 cents	2 cents	2 cents	45%
Chinet dinner plates (classic white)	9 cents per plate	9 cents	13 cents	14 cents	16 cents	43

Snacks	COSTCO	SAM'S CLUB	TARGET	WALMART	GROCERY STORES	CLUB SAVINGS*
Tyson chicken wings	11 cents per oz.	11 cents	19 cents	17 cents	26 cents	57%
Planters Dry Roasted Peanuts	11 cents per oz.	11 cents	18 cents	14 cents	22 cents	53
Hidden Valley Ranch dressing	11 cents per oz.	11 cents	17 cents	13 cents	18 cents	40
Ritz Crackers (Regular)	13 cents per oz.	12 cents	17 cents	16 cents	20 cents	37

Baking	COSTCO	SAM'S CLUB	TARGET	WALMART	GROCERY STORES	CLUB SAVINGS*
Nestlé Toll House Semi-Sweet chocolate chips	11 cents per oz.	12 cents	21 cents	21 cents	23 cents	52%
Domino sugar	3 cents per oz.	3 cents	NA	4 cents	4 cents	26

*Savings on lowest price compared with highest price.

Drinks	COSTCO	SAM'S CLUB	TARGET	WALMART	GROCERY STORES	CLUB SAVINGS*
Corona beer (bottles)	99 cents per bottle	96 cents	\$1.27	98 cents	\$1.14	25%
Coca-Cola (cans)	29 cents per can	27 cents	36 cents	26 cents	33 cents	—
Ocean Spray Cranberry Juice Cocktail	4 cents per fl. oz.	4 cents	4 cents	4 cents	5 cents	—

Cleanup	COSTCO	SAM'S CLUB	TARGET	WALMART	GROCERY STORES	CLUB SAVINGS*
Reynolds Wrap Heavy Strength	4 cents per sq. ft.	4 cents	6 cents	7 cents	8 cents	50%
Dawn Ultra	9 cents per fl. oz.	8 cents	10 cents	10 cents	12 cents	29
Cascade Action-Pacs with Dawn	18 cents per pac	17 cents	20 cents	20 cents	22 cents	21

After the party	COSTCO	SAM'S CLUB	TARGET	WALMART	GROCERY STORES	CLUB SAVINGS*
Advil Liqui-Gels (capsules)	7 cents per capsule	7 cents	8 cents	9 cents	13 cents	47%
Alka-Seltzer	9 cents per dose	8 cents	11 cents	11 cents	14 cents	43



WHERE TO STASH ALL YOUR BARGAINS

Clever storage solutions for warehouse-store shoppers

So you went to the warehouse club and stocked up on everything from toothpaste to tea bags. Now where do you stow it all? We asked organizing pros Erica Ecker and Standolyn Robertson to help us find great stashing spots in the space you already have but may have overlooked.

Make over a cupboard or closet.

There are probably at least 6 empty inches between a pantry door and the stuff inside—enough for an over-the-door rack to hold more canned goods. Or hang a canvas shoe holder over a linen-closet door to pigeonhole lightweight toiletries such as boxes of

toothpaste and cotton swabs. You could even commandeer an underused closet for all of your overstock items. No spare closet? Put up a system of wire shelves in your basement. Having everything in one place makes it easy to do an inventory check before your next shop.

Hold 'em high. You know those shelves you have to stand on tippy toes or a step ladder to reach—maybe in your kitchen or a closet? They probably don't hold much because they are so hard to reach, but they're perfect hiding places for those 12 rolls of paper towels, TP, or other lightweight items you don't need on a daily basis. "You don't want to keep

heavy cans up there; one could slip while you're reaching," Robertson says.

Go double-decker. Plastic risers cost less than \$10 and are an instant way to cram more soup or tuna cans into existing kitchen cupboards. "It's a low-cost way to add an extra shelf and better than stacking because you don't have to shuffle everything around to get to something on the bottom," Robertson says. You can also double-decker a laundry room or vanity shelf to line up your multiples. Ecker uses one- or two-tier rotating lazy Susans to tap hard-to-reach spots in cabinets; single-unit lazy Susans cost about \$25.

WHAT ABOUT THAT DIAMOND WATCH?

Golden opportunities at Costco

You might head to Costco or Sam's Club to stock up on jumbo jars of mayo and other staples, but you can also get cut-rate prices on first-rate jewelry, crystal, handbags, and other luxury loot. If you've been wondering whether the stuff is the same quality as what you'll find in other stores, the answer is yes. (Just hide the receipt if you're giving a gift to a snooty friend or family member.) We visited warehouse clubs near our Yonkers, N.Y., headquarters and found big discounts of as much as 61 percent on items also sold in other stores and online. The highlights are at right. But just remember:

- You might not always find the latest models or a variety of styles when it comes to luxury goods.
- The goods might be "gray market" items, intended for sale overseas. They're first quality and legal to sell here, but you won't get a manufacturer's warranty.
- You could end up with a fake. Costco's chief financial officer, Richard Galanti, admits they've been burned once or twice with fakes. But you can return items anytime to Costco and Sam's, within 30 days at BJ's. Just keep receipts and original packaging.



Calvin Klein satchel
\$66 at Sam's **vs.** \$298 (original price)

Escada sunglasses
\$90 at BJ's **vs.** \$230

Juicy Couture Hipster bag
\$230 at BJ's **vs.** \$350

Cartier diamond watch
\$33,000 at Costco **vs.** \$48,300

On a whim

Even the savviest discount shoppers fall off the wagon sometimes and buy something on impulse. (Seriously, how fun would shopping be without the occasional splurge?) In our latest national ShopSmart poll, we asked more than 1,000 women about their impulse spending.

OK, we admit it!

60% of women have made an impulse purchase within the past year.

39% in the past month.

15% admit they often buy things on impulse.

54% have done the same amount or more impulse spending in the past year.

WHY WE DID IT

42% said they made their most recent impulse purchase because it was a great price or it was on sale.

18% just couldn't resist.

5% said they might need it someday.

4% wanted to take advantage of a deal or coupon.

4% were afraid the item might not be there next time.

2% said their kid begged.

What we bought

25% said clothing was their most recent impulse item.

14% food.

6% accessories.

5% electronics.

5% housewares.

4% cosmetics.

2% jewelry.

8% said "other." Some of our favorites: a saddle and chaps, a swing set, and a camper.

\$108=average cost of impulse item

THE SCENE OF THE CRIME

30% said their most recent impulse purchase was at a store such as Target or Walmart.

37% have stayed out of a particular store to avoid temptation in the past year.

36% said they didn't always tell their spouse about impulse buys. Their top reasons: He wouldn't care or would think the purchase was unnecessary.

When good buys go bad

19% said their impulse buying created storage problems.

16% said it led to a financial problem.

16% said their impulse purchase was an item they already owned.

35% who had made an impulse purchase in the past year said they regretted it.

25% of these women said they returned the item; the same percentage donated it or gave it away, and 20% ignored, hid, or tossed it.

