

# Money Management

## Saving Even More At A Wholesale Club

(NAPSA)—Smart shoppers save more by following a few simple techniques to extend their purchasing power. You don't have to spend hours clipping coupons, either (although that may work, too). It's more about learning where you can save the most while not overwhelming a family's already busy schedule.

### Shopping Suggestions

Here are some hints to help you make the most of your wholesale opportunities:

#### •Tip No. 1—Get Rewarded.

Some shoppers can pay a little more for their club membership and earn a 2 percent payback on almost everything they buy.

•Tip No. 2—Don't Skimp When Shopping. Just because you're shopping smart doesn't mean you have to sacrifice quality.

•Tip No. 3—Look For Special Services. In addition to groceries and general merchandise, you may be able to purchase gas, fresh deli, rotisserie chicken, and even travel deals.

•Tip No. 4—Find Family-Friendly Sizes. Don't buy more than you can safely store. Fortunately, some stores, such as BJ's Wholesale Club, offer food in smaller sizes, such as a gallon of milk, cold cuts and cheese sliced to order, a single loaf of bread and even a small, family-sized bag of salad.

•Tip No. 5—House Brands Help Roll in the Savings. Whether it's shrimp, fresh-baked cookies, prepared foods, organic fruits and vegetables, shampoo,



**Shopping at a wholesale club can help you save time, trouble and money.**

vitamins, juice, paper goods or linens for your home, a good wholesale club offers high-quality house-brand items at savings comparable to brand-name items. For example, one of BJ's house brands is Berkley & Jensen.

The quality of these products meets or beats that of comparable national brand products, at a savings of 15 to 60 percent.

•Tip No. 6—Use Coupons to Their Full Advantage. The only wholesale club that accepts all manufacturer's coupons, BJ's also offers exclusive coupons that are available in-club, in the Member Journal and on BJ's.com.

### More Information

Learn more about wholesale club shopping, including where to find nearby stores, online at [www.bjs.com/locations](http://www.bjs.com/locations) or call (800) 257-2582.