

## Do You Have Any Saving Graces?

Think savings - think bank. I remember being given lollipops at the bank when I was a little girl. That's when banks gave toasters for opening new accounts and gave calendars for Christmas. Banks have changed. Now some give free checking accounts, some give free use of ATM's and some give free safety deposit boxes. Some banks have high-yield money market accounts and others have super-high-yield accounts. Getting everything you want in one place isn't something you can bank on anymore. The Money Book, How To Save Money Every Day, Half-Price Living - hundreds of books have been written about how to save. These books say to make a budget, set goals and have money automatically withdrawn from your paycheck. What it comes down to is that saving is like dieting. Spend less and exercise more - good judgment. I exercise good judgment by shopping at Costco. Costco is the biggest membership warehouse club in the world and the fourth biggest general retailer in the U.S. - but there's a problem. I'm not spending less at Costco. Although I spend less for a giant box of laundry detergent and a box of eight cans of tomato paste and a package of twelve rolls of paper towels, I don't stop there. I spend less for flowers and books and clothes and more. Because I buy more than I need, I'm not saving money. The "co" in Costco must stand for customers overbuying. Twenty cents off dish detergent, forty cents off a dozen eggs if I buy a pound of bacon, sixty cents off three cans of soup - I used to go through the Sunday paper cutting out coupons; but not anymore. In spite of supermarket coupons, things are cheaper at Costco. I thought coupons were part of the past - along with S&H Green Stamps and free glasses when I bought gas. Then I got a book of Costco coupons in the mail. These coupons have perforated borders. No more cutting - except corners. Every year I keep track of how much money I save with coupons, discounts and sales. At the end of the year the money is mine to spend on something for the house. One year I spent it on a fountain. Another year I spent it on an antique lamp. I think of this as saving for a reigny day because when it comes to deciding what to buy, I rule.

## About the Author

Knight Pierce Hirst takes humorous looks at life. Take a minute to make yourself smile at <http://knightwatch.typepad.com>

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