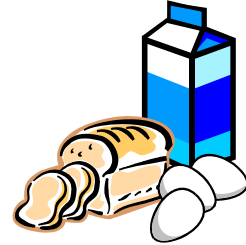




Shopping

Grocery Stores

There are several chains of grocery stores located in the Northeast and usually most towns have one or more stores from which to choose. Besides carrying the standard fare of milk, bread, meats, canned goods, fruits and vegetables, most grocery stores have specialty areas which stock ethnic foods, pre-made meals, gourmet delicacies and vegetarian selections



At the grocery store, there are a variety of ways to save money on the prices. Stores issue “club cards” to patrons, which offer discounted prices off the listed prices on the shelves. These special prices are featured in a weekly flier, which can usually be found in a basket upon entering the store. Fliers are also mailed to your home or can be found in the Sunday newspaper. The club card can be obtained at the courtesy counter of the store.

Also found in your Sunday paper are grocery coupons. Coupons offer discounts (usually ranging from \$.25 to \$1.00) on a variety of name brand items. Most grocery stores double or sometimes triple the amount of the discount offered by the manufacturer as an incentive to shop at their store.



When reading the label with the prices on the shelf, please take note of the two different prices on the label. Usually in orange and on the left side of the pricing label, is the amount the product costs per pound, gallon, liter, etc. On the right side of the label in the white area, is the actual price of the item. If there is a sale or special, there might be a yellow label or a larger sign near the item, showcasing the sale.

At the courtesy counter of most stores, you can obtain a map of the store. On the map, you will find a listing of common items and the aisle of the store where the item can be found.

Shoprite, Foodtown, Stop & Shop, Pathmark, Grand Union and Edwards are among the most popular grocery stores in New Jersey. You may have different groceries stores in your state.



For a listing of grocers in your area, go to <http://yp.yahoo.com/> and go to the Food and Dining Section, click on grocers and type in your zip code. A listing and directions to all grocery stores

local to your area will appear. Also, you may check the Yellow Pages of your Phone Book under the title "Grocers" for names, addresses and phone numbers of local grocers.

Ethnic Grocers

While there are no chain ethnic grocery stores in the New Jersey / New York area, there are several ethnic grocery stores in the area. The closer you live to a city, the more you will find. To find a listing of grocery stores, including ethnic grocers, go to <http://yp.yahoo.com/> and go to the Food and Dining Section, click on grocers and type in your zip code. A listing of names and directions to all grocery stores, including ethnic, local to your area will appear. Also, you may check the Yellow Pages of your Phone Book under the title "Grocers" for names, addresses and phone numbers of local grocers.

Shopping Malls

Malls offer a centralized and efficient way of shopping. Within a mall, you will find a store for just about every need. There are clothing stores, music stores, bookstores, jewelry stores, sporting good stores, shoe stores and stores for people who like stores.



Upon entering a mall, there is usually a large directory of the mall outlining the types of stores and the location. If you need further assistance, malls have an information booth staffed with people who can guide you through the maze of the mall. The information booth also offers other customer related conveniences such as baby stroller rentals.

The Freehold Raceway Mall, The Woodbridge Mall, Quakerbridge Mall, Garden State Plaza Mall, Eatontown Mall, Brunswick Square Mall, King of Prussia Mall, Cherry Hill Mall, Menlo Park Mall, Short Hills Mall and the Ocean County Mall are several choices in the area.



For a listing of malls in your area, go to <http://yp.yahoo.com/> and in the search box type malls and then input your zip code. This will give you a listing and directions to malls in your area.

Bulk Item Stores

Bulk item stores or club stores offer you a variety of items available in bulk quantities at discount prices. For example, you can purchase 24 cans of premium cat food for \$8.00 (\$0.33 a can), instead of paying \$0.40 a can at the grocery store.

You must first purchase a club card from the store. The club card is a membership to the store. The price range for a club card is generally between \$20 and \$40. This fee is renewed annually, however if you are shopping for a larger family or have the room to store the bulk items, it can be quite a bargain.



Bulk item stores also offer non-bulk items for sale such as televisions, computers, cookware, books and music.

Some bulk item stores in the area include; Sam's club, Costco and BJ's Wholesalers.

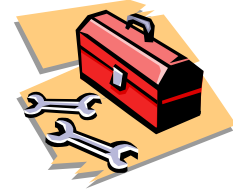
www.samsclub.com www.costco.com www.bjwholesale.com

Home Improvement Stores

Whether you are looking to buy some nails and a hammer to hang a picture or to purchase everything in a kitchen including the kitchen sink, look no further than the home improvement store.



Employees, who can direct you to find the right screw to fit your door and/or give you advice on your improvement dilemmas, staff these stores. The store and its well-informed staff, also offer workshops (often free of charge) that can teach you many home improvement techniques from tiling your floor to building a deck.



Two of the most common home improvement stores are Home Depot and Lowe's. Check out their websites below to see if there is one near you - www.homedepot.com and www.lowes.com.

Outlet Malls

The same stores that you would find in your typical mall also have what is called outlet or factory discount stores, which are typically grouped together under the heading 'Mall'.

Most outlet stores offer products that fall into three categories; over-stocks, discontinued items and irregulars.

Over-stock items are products which the store or company have purchased too many of to sell at their primary stores, therefore they send some to the outlet stores for sale. For example, ABC store purchased 100,000 pink polka-dotted pleated pants because a fashion magazine dubbed them the next hot seller. Unfortunately, only 100 brave souls purchased this lovely fashion statement. So, ABC store keeps a certain amount of stock of the pants in their primary store and sends the rest out to their outlet stores to sell at a discounted price.



Discontinued items are products that are no longer being made by the manufacturer or items that were new to the store last year, but room is made in the primary store for this seasons new items, so they send the older ones to the outlet store. For example, last year XYZ store received a brand new shipment of 1950s style poodle skirts. They were all the rage and everyone wore one. Almost all of the skirts were purchased from the

primary store. This year however, it is no longer cool to wear the 1950s style poodle skirt, but 1960s style beaded ponchos are the “latest thing”. To make room for the ponchos, the primary stores send the skirts to their outlet stores to be put on display.

Irregular items are products with a defect. Defects can range from the tiny to the blatantly obvious. Examine any product that is labeled “Irregular” closely. You can find an item with a small defect, such as shirt that is missing a button, which is easy to fix. You can also find an item with a glaring defect, such as a toy train with square wheels that will go nowhere when pushed (this item could also be labeled “A Misfit Toy”).

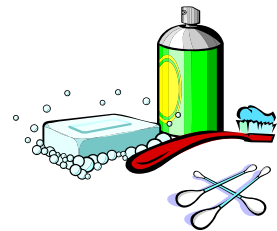
Popular outlet malls in the area are Liberty Village in Flemington, Jersey Gardens Outlet Mall in Elizabeth, Jackson Outlet Village in Jackson, Secaucus Outlet Center in Secaucus, Franklin Mills Mall in Philadelphia and Woodbury Commons in NY.

Discount Stores



There are major nationwide discount retail stores that offer quality name brand items at lower prices than what is generally found in the mall. These stores do not specialize in a particular type of product like the stores found in the mall. Instead, these stores have clothing,

cosmetics, appliances, shoes, electronics, house wares, toiletries, tools, automotive parts and toys - just about anything you can think of!!



The three major nationwide discount retail stores are: Kmart, Target and Wal-Mart.

<http://www.bluelight.com/home/index.jsp>

<http://www.target.com/>

<http://www.walmart.com/>

Sales Tax

When you purchase items in New Jersey, New York, and most other states, there will be times when you must pay sales tax on the cost of the items. The State of New Jersey has sales and use tax of 6%, or six cents on each dollar. The State of New York has sales and use tax of 8%, or eight cents on the dollar.

All retail sales are taxable unless specifically exempt by law. The law exempts most food items for at-home preparation, clothing, footwear, disposable paper products for use in the home, and medicines. The law also requires that sales tax be charged on certain services. Sales tax is collected at the time of the sale and is sent to the State by the vendor. Some examples of taxable items are automobiles, furniture, carpeting and meals bought in restaurants. Some examples of taxable services are lawn maintenance, auto repair, snow removal and telecommunications.