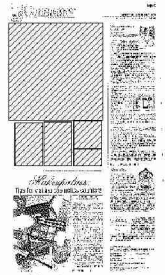


MEMBERS ONLY



Finding discounts in your wallet



By **CHAD CAIN**
Staff Writer

Alice Thibault hasn't had to pull her AAA card out of her wallet since she became a member of the automobile club three years ago — and that makes her happy.

"Knock on wood, we haven't had to use it yet," said the Easthampton resident, tapping her knuckle on the table during a recent lunch at the Hampshire Mall in Hadley.

But when informed that the card can do much more than cover towing costs in emergencies — like save her significant coin on hotel stays, eyeglasses, insurance, hearing aids and dozens of other goods and services in the Valley and around the country — Thibault was surprised.

"You're kidding!" she said. "I'm going to call them and ask about that. Maybe have them send me a list."

Thibault isn't alone. Every year, otherwise frugal people lose out on hundreds of dollars in potential savings by simply not using membership cards already in their wallets.

It's not just AAA cards, either. Thibault uses her AARP card to get hotel discounts while traveling. But it also entitles her to hundreds of other discounts to restaurants, retail stores and more.

Savvy spenders view using the cards as the equivalent of receiving something for nothing. After all, they are going to be members of the organizations regardless. Why not flash the card and save some money?

Here's a look at some of the discount programs that are out there:

AAA discounts

The American Automobile Association is one of the biggest membership organizations in North America, with 51 million card carriers in the U.S. and Canada. Members belong to clubs based on their region and in this area are represented by AAA Pioneer Valley.

In 2009 AAA members saved more than \$2 billion at more than 164,000 partner locations around the world, according to the organization.

There are dozens of national discounts at retailers like Target, Kohl's and Payless (one current example, good through Jan. 25, 2012: 25 percent off online orders at Bath and Body

Works when the store is accessed through aaa.com). In addition, AAA Pioneer Valley offers local discounts through a program called "Show Your Card and Save." The discounts are grouped by categories — services, attractions, dining, retail, automotive,

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cell phone, health, travel and more.

Some sample savings: "preferred member pricing" for prescriptions at CVS pharmacies; \$2 off admission to the Springfield Museums; 10 percent off the lowest fares on Amtrak; and 5 percent off shipping rates at local UPS Stores.

The most recent issue of the AAA Times newsletter features an offer in which members can get a breakfast or a triple-scoop sundae at Friendly's restaurants for \$3. (There's just one restriction: The offer is not available in the chain's Northampton, Florence and Hadley locations.)

On the national front, members can take advantage of a AAA Disney Alliance that provides exclusive benefits, services and vacation packages for Disneyland Resort, Walt Disney World Resort, Disney Cruise Line and Adventures by Disney.

For more information, visit www.aaa.com/discounts.

AARP savings

Like the auto club, the association for people 50 and older is well known for its insurance programs and travel discounts.

But AARP also offers a long list of other discounts in the retail, dining, groceries, health and beauty items, clothing, books and sporting goods categories.

Among the 15,000 restaurants that participate is Denny's, where members get 20 percent off dinner from 4 to 10 p.m.

For more information, visit www.aarp.org/benefits-discounts/.

Student savings

Rummaging through her wal-

let on a recent day while lunching at Panera Bread in Hadley, University of Massachusetts student Sarah Driscoll found a rewards card to the clothing store American Eagle, but little else. She did, however, have her UMass Amherst student ID.

Students have privileged status as consumers, as Driscoll is finding out. She has already taken advantage of a 10 percent discount at Dunkin Donuts and knows about savings at the Cinemark movie theaters at the Hampshire Mall.

Students are eligible for special pricing nobody else can get — on everything from computers to clothing to restaurant food, which are typically things that college students spend money on anyway.

Microsoft Corp., for example, is giving students who buy a Windows 7 PC priced at \$699 or more a free Xbox 360 gaming console. Other computer companies also offer back-to-school deals for students, including Apple, Hewlett-Packard Co. and Dell Inc.

Sometimes, merchants will require a student identification card or, in the case of college students making purchases online, an email address ending in .edu.

Brad Wilson, founder and editor of deal website BradsDeals.com, recently told the Chicago Tribune that students with an ID should always ask for a discount. He says savings are much more widespread than the average student realizes.

Teacher savings

The Massachusetts Teachers Association maintains a vast "Discount Directory" that gives its 107,000 members access to more than 250,000 discounts for both online and in-store purchases nationwide. Immediate family can also take advantage of the discounts if the member teacher requests a family card.

In addition to national chains like Sears, Apple and Verizon, the MTA offers health and wellness discounts to members

on such services as hearing, dental, chiropractic, vision and more.

The organization also offers a home heating savings program with discounts on oil and propane.

One section of its benefits website, www.mtabenefits.com, lists savings on tickets for entertainment, sporting events and museums. Members can also register for free giveaways.

Teachers, like students, should always inquire about reduced rates or prices even if the business doesn't appear to be part of any official discount program.

Alumni associations

Members of the University of Massachusetts Amherst Alumni Association qualify for on- and off-campus benefits in areas like entertainment, travel and lodging, services and merchandise. The discount may vary according to the member's level of giving to the alumni association.

All members, however, can receive a 10 percent discount on dinners at The University Club on campus, a 5 to 10 percent discount at the UMass Hotel at the Campus Center, and savings at the campus store and sporting events.

Off-campus savings include discounts to events at TD Banknorth Garden in Boston. The association also belongs to a program called Working Advantage that gives members deals on tickets to Broadway shows and theme parks like SeaWorld in Orlando. Working Advantage has a dedicated website that members can access through the UMass Alumni Association website at umassalumni.com/membership/benefits.html.

Alumni associations at other colleges and universities often offer similar benefits.

Military discounts

Members of the military are eligible for multiple discounts.

With 10 million members, www.military.com describes it-

self as the largest active military and veteran membership organization in the United States. It has a detailed discount section that lists participating businesses by category.

The categories range from the standard entertainment, dining and travel deals to financial and legal services, kids and babies, sports, toys and games, and computers and software, to name a few. The home improvement store Lowe's, for instance, offers a 10 percent discount to members of the military.

To get a discount, an individual has to present valid military identification. In some cases, the savings go to active military only, while other businesses offer discounts to veterans and family members as well.

For more information, visit www.military.com/discounts/.

Other discounts

There are thousands of other discounts available through membership organizations. Here are a few:

■ Big Y Express Savings Club members know to use their card for in-store deals, but the supermarket chain partners with other businesses and attractions to offer additional discounts.

Among the deals for members with an Express Savings Club card: discounted admission to the Basketball Hall of Fame in Springfield (\$4 off an adult ticket, \$3 off for kids); reduced-price tickets for Six Flags in Agawam and Connecticut Sun Basketball; and a discount on Executive Valet airport parking. These discounts must be obtained in advance at any Big Y service desk.

Members can also use Big Y silver and gold coins — or for those who have upgraded to the Silver Savings Club, their Silver Savings card — to get deals at restaurants, movies and other attractions.

For more information, visit www.bigy.com/esc/silverSavings.php.

■ WFCR has a Community

Connection Card which gives station members — aka donors — discounts at local stores. Among the deals: 10 percent off tickets to the Performing Arts series at the UMass Amherst Fine Arts Center, 15 percent off a single in-stock item at Joia Beauty in Northampton, and 12 percent off regular-priced items at Jackson and Connor men's clothing store in Northampton.

For more information, visit www.wfcr.org/about/card.php.

■ **FL Roberts** and Pride gas stations have rewards programs that offer savings on purchases of not just gas but also soda, milk and other items. Visit www.froberts.com/ or www.pridestores.com.

■ Museums often have reciprocal arrangements, which means that joining one museum might mean free admission or admission discounts at other museums. Membership to the Mystic Seaport Museum in Mystic, Conn., for example, includes partnerships with 16 other museums in the region.

■ Health insurance plans often offer discounts on fitness, glasses and other products.

■ The National Rifle Association offers savings on big-ticket items like mortgages and life insurance. Its members can join the NRA Wine Club or take advantage of discounts on prescription drugs, laser vision correction, hotels, car rentals and more.