

United Educators SF-Retired Division – Spring 2009

Some Tips for Saving \$\$\$ – Food, Transit, Theatre & More Plus Consumer Protection

We list the items below for your information only since the Retired Division does not make endorsements. Details were checked for accuracy in December 2008.

Remember: Always ASK for a senior discount. Many businesses offer a discount, but few advertise it.

Food For Less

Senior Discounts (www.SeniorDiscounts.com or 1-800-372-7513) – There are three categories of membership: Basic (Free), Gold for \$7.95 annually or Premium for \$12.95 annually. A Premium membership includes a Senior Discount Guide Book (\$5 shipping) that lists many discounts available to seniors. The details of each category are described on the web site.

A Few Early Bird and Other Specials

Bambino's – 945 Cole near Parnassus (415-731-1343) (www.bambinosristorante.com) – Tuesday only – three-course dinner \$13.50, selected wines \$13.50 a bottle.

Caesar's – 2299 Powell at Bay (415-989-6000) Early Bird three-course dinner, 4:30 to 6 p.m., Tuesday – Friday. \$13.50.

Lakeside Cafe – 2528 Ocean Ave. near Junipero Serra (415-337-0359). Early Bird Special dinner daily, 5 to 7 p.m., \$14.95.

Palomino – 345 Spear near Folsom (415-512-7400) (www.palomino.com). Early Bird special three-course dinner daily, 5 – 6 p.m., \$25.

Villa d'Este – 2623 Ocean Ave. (415-334-0580) (www.villadestesf.com) – seven-course dinner, \$35 a couple, 7 days a week; \$14.50 early bird special, Monday-Friday, 4 to 6 p.m.; Champagne brunch \$22 a couple, Sunday 11 a.m. to 2 p.m. Need website coupon.

Grocery Stores

DeLano's IGA Supermarkets – 6333 Geary at 27th, 4201 18th at Castro, 1245 S. Van Ness at 23rd St. – 5% senior discount Tuesdays and Saturdays.

Rainbow Grocery – 1745 Folsom, 14th St. and Erie St. – 10% senior discount daily.

A Sampling of Businesses Offering Discounts

Many businesses offer senior discounts on services, discount cards for purchases or have senior discount days. Phone the business for details.

	Phone	Discount
Alexander Windows	650-583-0860	10% senior
Barnes & Noble (North Beach)	415-292-6762	discount card
	Phone	Discount
Borders Books (Stonestown)	415-731-0665	discount card
Budget Blinds	415-334-5900	10% senior
Cole Hardware (Mission store)	415-647-8700	10% senior
Flowercraft Nursery	415-824-1900	10% senior
Miracle Cleaners	415-585-1133	10% senior
Office Depot	several locations	discount card
Office Max	several locations	discount card
Ross Department Store	several locations	senior discount Tuesdays

Consumer Protection and Referral

Golden Gate Better Business Bureau (SF and Northern California Counties) – 866-844-2000 (www.goldengatebbb.org). You can find a business by name or category in San Francisco and throughout the Bay Area to check its record, file a complaint or get tips and articles on fraud and other consumer problems. All for free.

Consumer Action – 415-777-9635 (www.consumer-action.org). It's a non-profit advocacy organization that produces publications (cost: postage paid self-addressed envelope) on topics ranging from personal finance, identity theft, cell phone plan pitfalls and more. It offers free non-legal advice, plus a consumer hotline and links to many other consumer websites.

Bay Area Consumers' Checkbook – 800-213-7283 (www.checkbook.org) For a \$34 two-year subscription you get a thick magazine twice a year with articles on many consumer topics of interest in the Bay Area, plus frequent updates. Businesses are rated based on subscriber evaluations. The *Checkbook* website (one-time \$25 fee) has archived articles and member reviews of businesses and services covering the past several years. It's similar to *Consumer Reports* but covers only San Francisco and the Bay Area.

Angie's List (San Francisco) – 415-399-8880 or 866-887-6117 (www.angieslist.com). This service, based on subscriber referrals and evaluations in many different categories, has been available for \$63 a year in many parts of the country since 1995. It expanded into the Bay Area about three years ago. Offers reduced rates for renewals or long-term membership.

Cole Hardware Home Repair Referral Service – 415-753-2653, ext. 3 – 24 hours a day (www.colehardware.com/referral.htm). Cole refers you to repair services in fields ranging from computers to lock installation to plumbers and electricians and has many "how to" articles on its website.

Good Service Guide – 415-641-9990 for San Francisco (www.goodserviceguide.com). Since 1987, this guide has provided descriptions and reviews of some local businesses in a variety of fields. Businesses do pay to be included, but inclusion is based on customer references. You can request a free printed guide for San Francisco and other Bay Area counties.

Bay Area Transportation

MUNI (SF Municipal Railway) – 50 cents a ride for seniors 65+ or \$10 a month for a Senior Pass. Available at many locations or at www.sfmta.com, Fares and Sales.

BART (Bay Area Rapid Transit) – For seniors 65+ a \$24 ticket costs \$9 (62.5% discount). Available from many retail vendors, including Safeway, at selected BART stations, by mail or at www.bart.gov.

Golden Gate Ferry – For seniors 65+ it's \$3.70 for a one-way ticket (50% off) to Larkspur or Sausalito from Ferry Terminal on the Embarcadero. You'll need a transit ID (see below), Medicare card or other transit senior pass for proof of age. More information at www.goldengateferry.org.

Regional Transit Discount Card – \$3 for seniors 65+. The ID card (with photo) establishes your eligibility for transit discounts offered by AC Transit and Golden Gate Ferries. For specifics, go to www.transit.511.org/, then Disabled and Senior Services, Regional Transit Discount Card or phone (510) 208-0200. The website also has information on transit services by area - routes, fares and more. MUNI, BART and Caltrain will become part of the system soon.

Theatre and Other Entertainment

San Francisco Movies' Senior Discount Tickets – Balboa \$6.50, Bridge \$8, Castro \$7, CineArts@Empire \$8, Clay \$8, Embarcadero \$8.25, Sundance Kabuki \$8.25, Luminere \$8, Opera Plaza \$8, UA Stonestown Twin \$7.50, Century 20 Daly City \$7.50 (Monday \$6), Century SF Centre 9, \$8, Metreon \$10.

SF Symphony – Rush tickets (not just for seniors) \$20, limit 2 per person. Phone the Rush Information Hotline (415) 503-5577 at 6 p.m. the day before the performance or Friday for weekend performances to check ticket availability.

SF Opera – Rush tickets for seniors 65+, \$30, limit 2 per person. On sale at the Opera Box Office on Van Ness from 11 the morning of the performance until one hour prior to curtain. Call the box office (415) 864-3330 the day before to check ticket availability.

American Conservatory Theatre (ACT) – Rush half-price tickets for seniors 65+ go on sale 2 hours before performances, and discounted tickets for \$22 to \$17 before matinees. Call the box office (415) 748-2228 to check and availability.

Magic Theatre – Rush tickets for seniors 62+ and others, \$10, one-half hour before curtain for each show. Phone (415) 441-8822 for ticket availability. The box office is located in Fort Mason, Building D, Third Floor. Also \$5 off regular advance tickets.

42nd Street Moon – Tickets for seniors: previews \$24, weeknights \$32, weekends \$37 and Saturday matinees \$32. Performances are at the Eureka Theatre, 215 Jackson between Battery and Front. Tickets are available at www.42ndstmoon.org or at the Eureka box office (phone 415-255-8207 for hours).

Theatre Rhinoceros – Senior discount tickets cost \$15 W-F & Su and \$20 on Saturday. The theater is located at 1926 16th Street (near South Van Ness). Phone the box office for ticket availability at (415) 861-5079.

Aurora Theatre – Rush tickets available to anyone for \$20 (cash only) one-half hour before the show at the box office, 2081 Addison in Berkeley, next to the Berkeley Rep Theatre and one block from BART, Downtown Berkeley station. Phone (510) 843-4822 for ticket availability.

Berkeley Repertory Theatre – Rush tickets available to seniors 65+ at \$10 off tickets in Sections A and B one hour before the show at the box office, 2025 Addison in Berkeley, next to the Aurora, and one block from BART, Downtown Berkeley station. Phone (510) 647-2949 for ticket availability.

Goldstar.Com – Half-price tickets (plus service charge) for a wide selection of performances of all sorts, some same-day or with only two or three days' notice. At www.Goldstar.com, go to "Browse Our Cities" and choose San Francisco for daily event updates. Also sign up for Goldstar's valuable weekly email listing of events.

Theatre Bay Area – Offers half price tickets in advance (plus service charge) for limited performances at small theatres throughout the Bay Area online at theatrebayarea.org and information on half-price same-day tickets available at the TIX Union Square box office.

Aquarium of the Bay – Admission for seniors 65+ is \$8. It's located at Pier 39 and is open 10 to 6 or later in winter, 9 to 8 in summer. For more information, go to aquariumofthebay.com or phone (415) 623-5300.

San Francisco Recreation and Park Swimming Pools – Only Hamilton and Rossi pools are currently closed for renovation. At the other city pools, a single swim is \$4 (no discount), but seniors 65+ may purchase scrip allowing them 10 swims for \$21. Call (415) 831-2747 to find out how to purchase the scrip.

San Francisco Zoo – Admission for San Francisco residents 65+ is \$7.50 and free for everyone the first Wednesday of the month. Admission for non-resident seniors is \$11. The Zoo, on Sloat Blvd near Ocean Beach is open 10 to 5 every day.

From Consumer Report's "ShopSmart" Magazine – March 2009

23 tips all online shoppers should know

You click on "Buy" and then wonder, "Could I have gotten it cheaper somewhere else?" Maybe you even ask yourself whether you can trust your credit card with this seller. Well, ShopSmart has been covering online shopping for the past two years, and during that time we've learned a few things about making sure you get the best deal every time you shop. We've boiled it all down for you here. The advice below includes the basic tricks that the savviest Web shoppers know by heart. So the next time you ask yourself, "Did I shop smart?" you can pull out this list and know you've made all the right clicks.

How to nab the best deals

Start with price-comparison sites. No matter what you're buying, always check at least two or three pricecomparison sites. We've found that no one site has the best deals every time. PriceGrabber.com, Shopping.com, and Google.com/products are a few of our favorites because they're easy to use and great for digging up bargains. And all three can provide tax and shipping fees. Also check out BizRate.com, Shopping.Yahoo.com, BeatMyPrice.com, and specialized search engines such as Retrevo.com for electronics.

Comb through product reviews to zero in on the best buy for you. Buyers who have used a product can tell you whether that lint roller actually gets Fluffy's fur off your sweater or warn you that the Pilates machine will fall apart after a few months. Many shopping sites, including QVC, Petco, and Zappos.com, post user reviews. Or try Buzzillions.com or Epinions.com. Another trick: Google the name of the product (or the retailer) and the word "complaints." (You can, of course, also subscribe to ConsumerReports.org for expert product reviews and advice.)

Grab a promotional code. Dozens of sites collect promotional codes for discounts on Web purchases. To find them, Google the name of the shopping site with the words "coupon code" or "promotion code." A shortcut: Go straight to RetailMeNot.com, which keys you in to the most promising codes.

Shop retailer sites. To keep on top of special Web deals, coupons, and sales at your favorite stores, go to retailers' sites and sign up for their e-mail alerts. Some sites also offer RSS feeds that send you product updates every time you go online. To get started, you need an RSS reader. Microsoft's Internet Explorer 7 has one built in; so do personal home pages such as My Yahoo and My AOL. You can also download free RSS reader software at sites like FeedDemon.com and FeedReader.com. Once you set up your reader, subscribe to feeds by going to your favorite retailers' sites and following the RSS instructions there. The feeds will be automatically sent to you.

Take advantage of Web sites that round up the sales. You can scan sales at tons of retailers at iStorez.com. Pick a product category, such as "bedding & bath" or "kids & baby," or select a specific retailer, and you'll be able to click through to its site. Don't miss the "last-minute deals" category. And as we've reported in previous issues, ShopItToMe.com is a great site for combing through sales on clothing and shoes. It will e-mail you daily or weekly alerts about discounts on labels ranging from Ann Taylor to Chanel.

See if eBay has it cheaper. Enter the item in the search box, then click on "advanced search" and select "show completed listings only." You'll see a list of the prices paid for that item (new and used). Our shoppers have found that some retailers offer better prices on eBay than they do at their own sites.

Get a rebate. Even if you've found a rock-bottom price, you can cut it even more by scoring a rebate. Ebates.com gives you a percentage back on purchases from more than 1,000 retailers. Every quarter or so, the site hands over a check with your rebate money. Another rebate site, MyPoints.com, awards you gift cards, not cash. Also, if you have a credit card that accrues rewards points, use it to pay online. It's another way to get more mileage from your purchase.

Leave the item in your cart. If you don't check out, the price might go down. A recent survey from the E-tailing Group, an online-commerce consulting firm in Chicago, showed that if you leave something in your cart but don't buy, you have a decent chance of getting a follow-up e-mail offering a discount. Warning: The price might also go up.

Get free shipping. Double-check the total cost before you buy. Many search engines, including Shopping.com and Google Product Search, let you type in your ZIP code so you can see how much shipping charges and tax add to the cost. To find online sellers that deliver free, go to Freeshipping.org.

Shop the stores. Don't assume that the price you see online is the best deal around. Try calling or visiting local stores if you have the time. A big-box retailer might be able to give you a break on a floor model, for example. Also, check Walmart.com and Target.com, which might not always turn up on price-comparison sites.

Keep an eye on prices. PriceProtectr.com, DealAlerter.com, and PriceSpider.com track prices on thousands of items and will e-mail price alerts. If something you just bought goes on sale, you might be able to get a refund for the difference; many e-tailers, including Kohl's and Target, offer price guarantees for a limited time. You can also use price trackers to request alerts, so when the price of something you'd like to buy drops, you can jump on it.

Don't get cheated

If the site is unfamiliar, go to BBB.org. Click on "USA site," then on "Check out a business or charity," and then on the "Phone, URL, Email" tab. The Better Business Bureau recently replaced its "satisfactory/unsatisfactory" ratings with letter grades from A to F, which will give you more details on how good or bad a Web site really is.

Scan for negative seller reviews. Several price-comparison sites, including PriceGrabber.com and Google.com/products, allow customers to rate sellers. Look at negative reviews to make sure the situations described are something you can live with. (At the Google site, click "sort by seller rating" and scroll to the bottom.) Also, look at the dates of the reviews. Focus on those written in the last six months. But beware if there are only a handful of reviews, or if they're all glowing. An unscrupulous seller might have planted the praise.

Check seals of approval. Those little symbols at the bottom of a Web page can help you determine if a site is legit. Hacker Safe (now McAfee Secure) and VeriSign Secured attest to a site's security; TRUSTe certifies that a site meets its minimum privacy standards. Be warned: These seals can be fraudulently copied and pasted onto a page. To spot a fake, go to the seal issuer's site (www.mcafeesecure.com or www.truste.org) and look for the seller's name or URL. For VeriSign, click on the emblem; a pop-up window will validate its authenticity.

Get to know the seller. Always check three things when dealing with any e-commerce site: a street address and phone number (not just an e-mail address) so you can contact the seller with questions and complaints, a privacy policy describing how the site will use your info, and secure checkout (look for an “https” prefix or a lock symbol next to the URL when you hit the checkout page). But keep in mind that none of those things is a guarantee that you’re dealing with a reputable site. There’s no substitute for checking online reviews. (For more info on staying safe online, go to www.ConsumerWebWatch.org.)

Put away the checkbook. Never pay by check or money order when buying online. If something goes wrong, the seller has your money and the onus is on you to try to get it back. The safest way to pay is with a credit card.

Try an alternate payment method. Some smaller sellers don’t accept credit cards but do take PayPal. If you use PayPal, link it to your credit card, not your checking account. It’s easier to have the charges reversed if you’re not satisfied. Another option at checkout: BillMeLater; with this choice you can elect to receive your bill in the mail or online.

Eyeball the site’s return policy. It can usually be found under the “help” or “customer service” tab. At many stores, certain product categories, such as electronics, have shorter return windows. And check to see what you need to keep (such as the packaging or receipts) to receive a full refund.

Be careful when returning to a store. If you buy something online, don’t assume you can bring it back to a store. Many online sellers, including Home Depot, Macy’s, and Target, have tighter restrictions for products bought on their sites than in their stores.

Watch out at online megamalls. Sites like Amazon sell products from other merchants that set their own policies on shipping and returns. Look carefully at the name of the vendor. If it’s different from the name of the site you started on, Google the seller’s name and go directly to the site to make sure you’re OK with shipping fees and guarantees.

Watch for red flags. If the site has typos, misspellings, or a URL that ends in .CN, .RO, .RU, or some other odd suffix, or only accepts checks, click someplace else! It could be a scam.