

# EARL ON CARS

## Earl's Costco auto buying program tutorial

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I'm a strong advocate of the Costco auto buying program. In full transparency and disclosure, I'm also a certified Toyota dealership for Costco. I get more questions about the Costco Auto buying program than just about anything else and that's my reason for writing another article on the subject.

My only complaint about Costco's program is that, in my opinion, there's too large a burden of due diligence placed upon the Costco car buyer.

I believe that a Costco member should be able to go online at [www.CostcoAuto.com](http://www.CostcoAuto.com) and get the out-the-door price of the vehicle they want and the dealership they can buy it from. Sadly, this is not often possible, and what follows is a "tutorial" of the precise steps you most follow to get the true Costco member price.

■ Go to [www.CostcoAuto.com](http://www.CostcoAuto.com). Click on "New Vehicles" and enter your ZIP code. Select the year, make and model of vehicle you want to buy. NEVER GO TO THE DEALERSHIP WITHOUT REGISTERING ONLINE. You may be deceived by a non-Costco certified salesperson into believing you're getting the Costco price.



COURTESY PHOTO

■ Click on "Locate Dealer."

■ Enter your name, Costco member number and email address. Click again on "Locate Dealer." If you're not a Costco member, I recommend you pay the nominal annual membership, \$65, and become a member. Your savings on buying a car will exceed this cost many times.

■ You will be given the name of the dealership and the name of the salesperson at that dealership who are certified Costco representatives. DO NOT, UNDER ANY CIRCUMSTANCES, DEAL WITH ANY OTHER SALESPEOPLE.

■ You will be contacted by phone and

email almost immediately by the Costco representative. Verify that she or he is named on the Costco website.

■ Ask the Costco representative to email you the out-the-door Costco member price on the vehicle you have selected. Explain that this price must include all charges by the dealership except government fees — sales tax and license tag and registration. If she or he refuses, report this to Costco at 800-755-2519.

■ If you must visit the dealership to further evaluate the vehicle

you're buying, demand that you see the Costco Member-Only Price Sheet. This price sheet on the specific car you're buying should disclose any added price for dealer installed accessories. If there are dealer installed accessories, DEMAND A CAR WITHOUT THEM. This price sheet also must disclose any added, hidden nongovernment fees — also known as "dealer fees" — by many names like doc fee, electronic filing fee, tag agency fee, dealer prep fee, administrative fee and notary fee.

■ Determine your own out-the-door price by adding any of these hidden fees

or dealer installed accessories to the Costco price. Also beware of hidden fees that aren't disclosed on the Costco Member-Only Price Sheet. These will "pop up" later in the F&I or business office and are unknown and unacceptable to Costco.

■ To be safe, you should shop and compare the final out-the-door price you've calculated with at least two other dealers.

■ If your experience with the Costco dealer was not a good one and they did try to deceive you, contact Costco at 800-755-2519. You will be asked by Costco to fill out a customer satisfaction survey after your purchase, which will entitle you to service and parts discounts with that dealer.

Costco requires its certified dealers to sell Costco members cars at a LOWER PRICE THAN THEY SELL CARS TO ANY OTHER CUSTOMER. You may or may not know that most car dealers sell the same car to different buyers at vastly different prices — depending on the sophistication of the buyer, the salesperson, type of advertising and even the time of the month. A few buyers get extremely low prices, which requires a certified Costco dealer to sell a Costco member the car at an even LOWER price. Car dealers don't like to do this and come up with very clever ways to trick Costco buyers into paying more — hidden fees and dealer installed accessories are two of their favorite tricks.

COSTCO MEMBERS BEWARE. ■

## BUSINESS

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programs that reduced the length-of-stay of adoptable animals, developed and implemented a transport program, and innovated rescue, placement and adoption practices to help get more pets into loving homes faster than ever before.

Ms. Tomsich resides in West Palm Beach with her husband, John, their Basset hound, Red, and their cat, Bell. When not at work, Ms. Tomsich can be found spending time at the barn with her adopted BLM Mustang, Meeko.

### Sollis Health names assistant medical director

Sollis Health, a 24/7 members-only VIP medical service, has named Dr.



Jennifer Jackson the assistant medical director for its new flagship location at 324 Royal Palm Way in Palm Beach. In her new role, Dr. Jackson will support the

medical director, Dr. Ian Russinoff, in the medical care of Sollis

patients, as well as overall operations of Sollis Health's Palm Beach location.

A resident of Boca Raton, Dr. Jackson has 14 years of emergency medicine experience. She completed her undergraduate at the University of Florida and is board-certified in emergency medicine, graduating medical school from The George Washington University and completing her emergency medicine residency at Yale. She was assistant

professor of emergency medicine at the University of Miami Miller School of Medicine for nearly 10 years, teaching emergency medicine and clinical skills. She also was medical director at Broward College and a senior medical doctor for Royal Caribbean and Celebrity Cruises. She also maintains hospital affiliation in the emergency department at Holy Cross Hospital in Fort Lauderdale. When not helping her patients, Dr. Jackson enjoys painting, scrapbooking and cheering on the Florida Gators.

### Mac Fabrics to host Sip & Shop event

Mac Fabrics and Design Center will host a Sip & Shop the Showroom on Tuesday, March 7, featuring the 2023 Sunbrella fabrics for outdoor living.

Brand ambassador Tony Fables will provide a look at the new collection



COURTESY PHOTO

### Sunbrella Outdoor

of Sunbrella high-performance fabrics, textiles and trims in exquisite new colors, patterns, florals and stripes. Sip & Shop the showroom from 11 a.m. to 4 p.m., with a presentation from 1 to 2 p.m.

Mac Fabrics is offering a special 10% off Sunbrella purchases on the event day.

Mac Fabrics is at 535 24th St., West Palm Beach; 561-833-7000 or [macfabrics.com](http://macfabrics.com). ■

## THINK

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### Starting point: The banking system

An engineer always starts with the input into a system, which in the economy is the monetary policy of the banking system. Monetary policy is the real "engineer" input into the economy and society. So, the way to see through all the nonsense coming from the wonkish economists is to start with the banking system and what it's doing to our world, society and humanity.

This can quickly become a profit-making tool. Because as it turns out, the banking system's monetary policy is in broad daylight and hasn't changed significantly in over a century. In short, the banking system needs to keep the economy grow-

ing by balancing interest rates, and now by quantitative easing — a monetary policy used by central banks to increase the money supply and spur lending and investment. But what we need is a better option that is both capitalist and small government while eliminating the need for social safety nets. We need a system that unites us rather than divides us.

The best way to build consensus in how to operate our economic system is to destroy the arguments of both parties and unite them in a singular pursuit, which in a nutshell is to replace the way we currently think about and use money (which forces people into a life of dependence on government safety nets) and follow a more natural system that allows for dignity, liberty and growth.

From an engineering perspective, I can envision ways we can fix many of our problems and have a future that looks like this:

• Where technology increasingly contributes to the common good, for poor

people and rich people and all the people in between;

• Where supermarkets aren't throwing out 60% of their produce while people just up the street from the supermarket are going hungry;

• Where 5 million children don't die a poverty-related death on an annual basis;

• Where the bottom 25% of the population no longer has absolutely nothing in their savings — and instead, they have the means to continue saving as the years go by;

• A future where savings accounts yield a handsome return and not the insulting near-zero interest rates of modern times

• A future where sustainability is possible for nature, humanity and wildlife

• A future where jobs are not precious, but instead ubiquitous, and not thought of as a rare commodity and manipulated to control wages.

The bottom line is, if we change how money flows into our reality, then we will

fundamentally change reality.

Surprisingly, the biggest obstacle is not the government or bureaucracy. The main problem lies in what humanity collectively believes money to be. In order to solve the world's problems, we're going to have to dismantle our definition of money and how we believe it's supposed to work.

### About Jarl Jensen

Jarl Jensen is ForbesBook author of "The Big Solution: Deactivating The Ticking Time Bomb Of Today's Economy." He's the founder and president of Inventagon, a company creating simpler research and development solutions for organizations across the globe. Jensen holds patents for medical technologies that have reached sales of over \$1 billion. He founded EuroMed, a company he sold in 2016, and has written five books about the economy and its relationship with society. ■