## How to get Black Friday deals

As Thanksgiving draws near, retailers begin dropping hints about their Black Friday promotions. Some stores have begun to open their doors on Thanksgiving evening, after many people have filled up on turkey and trimmings.

Smart shoppers recognize that Black Friday is a great time to find deals on holiday gifts, and following these tips can help shoppers save even more.

- · Begin researching early. Since many retailers begin posting information online or send out advertisements about sale items far in advance of Black Friday, shoppers should pay attention to each retailer's offerings so they can better coordinate their shopping efforts. Cross-reference prices against other stores, including both online retailers and traditional brick-and-mortar stores.
- Establish a shopping budget. It's tempting to go out shopping with credit cards blazing, but that may lead to overspending. Determine what you can afford and set a budget for Black Friday shopping. Establishing a budget can help you avoid impulse purchases as well.
- Look for extra discounts. The early bird often gets the worm, but late shoppers also may benefit on Black Friday. Determine which times of the day stores are offering their biggest discounts. Doorbuster sales tend to start very early, but such sales might be irrelevant if only items you do not need are being discounted. Determine if there are any additional sales that extend throughout the day.
- Divide and conquer. Split up the shopping responsibilities so you and your family can get your shopping done quickly. The divide and conquer approach allows you to cover more ground and ensures someone will be there to claim the best deals from various retailers.
- · Dress comfortably for shopping. Malls and department stores may be crowded and can be warm, so dress in layers so you can remove clothing if you get hot. You'll probably do a good deal of walking on Black Friday, so make sure to wear comfortable
- · Have discount codes at the ready. Many retailers now use digital apps or emails to keep in touch with customers. These same apps may enable smartphone users to search for discount codes and other coupons. Keep digital coupons handy so they can be presented quickly at checkout.

Black Friday is one of the best days of the year to land steep discounts on a variety of merchandise and services. Make the shopping trip even more successful this time around.

## Tis the season to ship smart

The longer you wait to

ship gifts, the more you

can expect to pay if you

expect those gifts to ar-

rive on time. Shipping

gifts as you buy them,

The holiday season can be hectic, and thanks to that sometimes frenetic pace, it can be easy to put things on the back burner. While it's OK to put off some things until the holiday season has come and gone, shipping gifts to loved ones does not fall into that category. Shipping can be expensive, especially for last-minute shoppers who want to ensure their gifts arrive in time for the holidays. But the following are a handful of ways to ship smart and save both time and money.

· Ship directly to the recipient. Last-minute shoppers who are buying online can save money by shipping gifts directly to the recipient. While shipping directly to the recipient may seem less personal than sending a gift you wrapped yourself, many online retailers allow shoppers to send gift-wrapped items directly to another person. Just be sure to have the recipient's correct address when choosing this option.

· Ship early. Waiting to ship all gifts at the same time may be more convenient, but it can prove more costly as well. If you typically finish your holiday shopping just a few days before Christmas, then waiting to ship everything will cost more money than shipping gifts as you buy them.

Reduce waste this holiday season The holiday season

is a time for families to gather and express their love and appreciation for one another. Exchanging gifts has become a big part of the holiday season, and while such a tradition is well-intentioned, gift-giving annually produces substantial amounts of waste.

Food plays a big role at many holiday celebrations, and uneaten food contributes heavily to the excess waste during the holiday season. Time magazine reports that an estimated 1.3 billion tons of food, or about onethird of global production, is lost or wasted each year. The United States alone wastes 34 million tons of food annually, and a considerable amount of that waste is produced during the holiday season.

Food is not the only thing wasted during the holiday season. Everything from packaging to gift wrap to the number of gifts purchased can contribute to excess holiday waste.

As big a problem as holiday waste has become, there are several simple ways to reducing holiday waste.

- · Make a list and stick to it. Retailers are very good at upselling and getting people to purchase items they do not need during the holiday season. Stick to a shopping list for food or other supplies for the holiday season and beyond. Do not be tempted to buy more than is necessary.
- · Scale back the menu. If you typically have lots of leftovers after the holiday, you're likely overestimating just how much

people will eat. Learn from past experience and cook less this year. If you have a lot of leftovers, send guests home with their own plates instead of letting them pile up in the refrigerator and spoiling. And keep in mind that leftover food can always be donated to nearby food banks and homeless shelters.

- · Reuse whatever you can. Diligently collect and store holiday wrappings and trimmings that are in good condition and put them to use again and again. Gift bags and boxes are easily reused. Once materials have passed their prime, attempt to repurpose and recycle them before discarding them.
- · Compost food scraps. Eggshells, coffee grounds and vegetable peels can be put to use in

cal pharmacy as a place

to find convenient gifts.

Look for unique items in

the seasonal aisle, where

you might be able to find

stocking-stuffer toiletries

or cosmetic gifts that suit

several people on your

shopping list.

the garden when com-

- posted. · Give an experience rather than "stuff." When gifting, think about giving experiences rather than traditional gifts. Experiences may include trips to a museum or tickets to a concert or a play. Such gifts will make for memorable experiences and, because experiences are not packaged, will help cut back on holiday waste.
- · Make your own gift tags and wrapping. When wrapping gifts, use comics, maps, old calendars, and items that you would otherwise discard. You even can decorate newsprint with rubber stamps or drawings from the children.
- · Purchase a rooted tree. Look for a tree that has the root intact so it can be planted afterward.
- · Decorate with items from around the house. Costume jewelry and other trinkets can adorn the limbs of Christmas trees. Look throughout the house to see what you might have that can serve as replacements for heavily packaged, storebought decorations.

Reducing waste during the holiday season can be accomplished without affecting the festive atmosphere synonymous with this time of year.

## Gift ideas for last-minute shoppers

Early bird shoppers may purchase and even wrap gifts before December, but eleventhhour shoppers may need some help come the holiday season. For those last-minute folks, there still are plenty of ways to ensure your shopping list is checked off. The following gifts are quick to purchase and can still make for thoughtful presents.

- · Liquor or wine basket: Prepackaged spirits often come with decorative glasses and other accoutrements for entertaining. What's more, they're convenient to purchase if you're on a time crunch.
- · Fueling station gift card: Drivers will appreciate a gift card to their favorite fueling station. Such cards suit anyone who has a car and frequently travels or

commutes.

- Food basket: A visit to the supermarket or a convenience center can yield many tasty finds that can be packaged together into a gift basket. Pair foods with a gift card to that retailer.
- · Streaming service: Offer to treat a loved one to a month or two of their favorite streaming television or movie service. If they already have streaming subscriptions, offer to cover the cost of the subscription for a few months.
- · Premade gifts: Don't overlook your lo-

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