



# Holiday Gift GUIDE

## Pointers for Procrastinators

Last-minute holiday shopping tips

## Season for Safety

Smart smartphone shopping

## The Art of the Gift Return

How to navigate return policies

WINTER 2016  
A Special Supplement to  
**DELAWARE GAZETTE**  
**SUNBURY NEWS**

# Avoid holiday-related weight gain

The holiday season is a busy time of year dominated by social engagements. Many people find the hectic pace of the holiday season makes it challenging to eat healthy, especially since so many holiday parties include desserts and high-calorie foods. Various studies suggest holiday weight gain is common, though holiday revelers may not be gaining as much weight as they think they are. *The New England Journal of Medicine* found that while people's perceived holiday weight gain hovers between zero and 6.7 pounds, in reality most people gain just under 1 pound during the holiday season. Though that may not seem like a lot, according to researchers at the National Institutes of Health, many people never lose the weight they gain during the winter holidays. The pounds add up year after year, making holiday weight gain a significant contributor to adult obesity. The holiday season does not need to derail a healthy lifestyle. Consider these tips to avoid extra pounds come the holiday season.

**Eat before you go shopping.** Leaving the house hungry may tempt you to make impulse food purchases that can compromise healthy diets. It's easy to grab a quick convenience item at the food court or from a vending machine. However, eating a snack before you leave will alleviate hunger and you can control the foods that go into your body.

**Make smarter food choices.** When visiting a holiday party buffet line or grabbing an on-the-go snack, think about the foods you choose. Look for low-calorie items that will still fill you up. Proteins, complex carbohydrates and vegetables are good choices. Avoid creamy dips and dressings, and if you want to try something fried or cheese-laden, do so only sparingly.

**Be selective with sweets.** Sweets are readily available during the holiday season. Rather than filling up your plate with a little "bite" of each dessert you want to try, select your favorite and then enjoy a reasonable portion.

**Limit sampling while cooking.** If you are entertaining others, cut down on tasting while you prepare the meal. Those calories can add up without you knowing it, and soon you've eaten an entire portion even before the festivities begin.

**Pack healthy snacks.** It's always a good idea to have healthy snacks at the ready to tame random hunger pangs. Bring a favorite treat with you while shopping or if you will be visiting others. This helps you control your portion size and can keep you from overeating.

**Mind your drinks, too.** Many beverages, including alcoholic beverages and sweetened soft drinks, are high in calories. A single serving of wine can have anywhere from 100 to 300 calories. It's easy to lose count of caloric intake when indulging, but opt for low-calorie drinks or water whenever possible.

**Increase your level of physical activity.** Find ways to remain physically active during the holiday season. Park further away from



**Holiday buffets and eating out can contribute to unwanted weight gain during the holiday season.**

mall entrances so you can walk a greater distance and burn more calories. Take a few extra laps around the mall. Opt for the stairs instead of the elevator or escalator. If you're at a party with upbeat music, get on the dance floor and work off some calories. Holiday weight gain may seem like an inevitability. However, with some forward thinking and smart choices, holiday celebrants can prevent weight gain this holiday season.

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# How to find great gifts for the family handyman



For those people who don't know a box cutter from a box saw, shopping for men and women who like to get their hands dirty around the house can be a difficult task. Home improvement projects are complex undertakings that often involve the use of complex tools, and novices may be lost in the proverbial woods as they look for gifts for their loved ones who can't wait to swing hammers around the house. Though there's always an element of risk when shopping for gifts for loved ones, the following hints might help shoppers with no knowledge of home improvement projects find gifts that will please their favorite handyman.

**Take inventory of his or her existing tools.** When shopping for the DIY enthusiast in your family, try to take inventory of his or her tool chest before

beginning your search. Make note of any tools that look new, checking those off your shopping list, and any that look like they need replacing. Use your phone to photograph any unfamiliar tools that you might want to replace so you know what to look for when visiting the hardware store.

**Think of what your relative likes to do most.** The family handyman may have a particular area of home improvement expertise or something he or she is especially passionate about. Does your loved one prefer to work in the garden? Is he into woodworking and making decorative items for the house? Think of what he or she likes to do most and then look for something that will make that hobby more enjoyable. While multipurpose tools might make for welcome gifts, something more specific to his or her particular passion may make an even better gift.

**Think outside the (tool)box.** While new tools might make a handyman's day, they are not the only items that make great DIY gifts. Consider enrolling your loved one in an advanced class so he or she can learn more about a favorite hobby. Or

gift a magazine subscription so he or she can stay abreast of the latest DIY trends and topics. Such gifts are great options for shoppers hesitant to purchase potentially costly tools that may or may not be hits with their relatives.

**Speak with a professional.** If you can't access your loved one's workshop or simply don't know what he or she might want, ask a local contractor for gift recommendations. For example, a carpenter might know just what will elicit a smile from woodworking enthusiasts, while landscapers might be able to suggest items for gardening or lawn care enthusiasts. Advancements are always being made in the home improvement industry, and those people who make their living in that industry might be great resources as you try to find the go-to gift for your loved one.

Finding a gift for the family handyman might be difficult for shoppers with no DIY experience of their own. But a little forethought and perhaps some professional assistance can be just what shoppers need to find gifts their loved ones will cherish for years to come.

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## How to navigate return policies



Be sure to understand a store's return and exchange policy before making a holiday gift purchase.

The holiday season is rife with merriment and gift-giving. Shoppers flock to stores in an effort to find the ideal gifts for everyone on their lists. While shoppers hope the presents they select will be well-liked, many know that not every gift will be the perfect fit. It's in shoppers' best interests to familiarize themselves with store return policies to avoid being stuck with unwanted purchases or losing money on exchanges. Knowledge of store policies also is useful information to pass on to gift recipients, so that they will be able to realize the full benefit of their gifts should something need to be replaced. Shoppers who anticipate a loved one returning their gift would be wise to always include a gift receipt with gifts. Some stores offer only store credit to people who return gifts without receipts, while others may not allow non-receipt returns at all. In addition, some retailers only offer non-receipt refunds that are equivalent to the lowest recent sale price. Consumers can arm themselves with this information and take a proactive approach to holiday shopping.

Visit the customer service desk and ask for the complete return and exchange policy. Study the policy to understand how exchanges or refunds are handled.

Think about purchases before making them, which may cut down on the number of exchanges or returns necessary.

Keep all receipts in a safe place. Opt for emailed receipts whenever possible, as such receipts may be easier to catalog and less likely to go missing.

Ask for gift receipts if you are uncertain if the gift recipient will like the gift or you aren't sure on sizing or fit. Attach this receipt to a tag so it does not get lost during wrapping.

Visit the return desk during off-peak hours, such as dinnertime or early in the morning, when employees will be less harried and better able to work with you on facilitating exchanges.

Make purchases on store credit cards or other credit cards. Doing so may make the purchases easier to track if the receipt goes missing.

Shop at retailers with notoriously good return policies. *Money* magazine and *GOBankingRates* say that Nordstrom; L.L. Bean; Bed, Bath & Beyond; JC Penney; and Costco have the most generous return policies.

Returns and exchanges are a part of holiday giving. Consumers who educate themselves on stores' return policies can make the holiday season easier for themselves and their loved ones.

# Select educational gifts for children



When shopping for holiday gifts for children, shoppers can easily be overwhelmed by the many toys, electronics, apparel and other items available for kids. Those who may not be up-to-date on the latest trends may even find shopping for kids a bit like solving a difficult puzzle.

While some shoppers may want to get kids the flashiest toy, others may prefer gifts that are both fun and mentally stimulating. Developmental toys and educational games for kids make for popular gifts. Toy and game manufacturers continue to develop products that integrate logic, reasoning, language stimulation, and motor skill development. Shoppers looking for fun, educational toys and games for the kids on their shopping lists have a host of items to choose from.

**Building blocks:** Blocks that enable children to design and construct are popular among youngsters of various ages. Blocks come in many different forms, from early education wooden blocks that fill nursery floors to the more intricate, interlocking building sets that are coveted by older children.

**STEM toys:** Some of the latest trends in children's toys veer away from regular video games and apps and cater to the rising interest in STEM. STEM is an acronym for science, technology and math. Early introduction to STEM-related skills can pay dividends later in life, considering students who have an emphasis on STEM knowledge are highly coveted among employers. STEM toys may include

robot-building kits, toys that help young learners test the boundaries of physics, apps that help kids learn computer programming, and even scientific experiment kits that illustrate cause and effect.

**Sensory toys:** Young children can benefit from toys that stimulate the senses. Items to consider include water toys, sands (including the newer kinetic varieties), playdoughs, musical instruments, and bubbles. Even food-related toys, such as those that encourage baking or cooking, will appeal to various senses and can help kids learn valuable skills.

**Imaginative play toys:** Imaginative play is an effective way to stimulate creative thinking and may help children become better learners. The Creativity Institute, specializing in toys for creative play, says playing is important to children and the way they practice growing up. According to an article by Dr. Scott Kaufman that appeared in *Psychology Today*, "Systematic research has increasingly demonstrated a series of clear benefits of children's engagement in pretend games from the ages of about two and one half through ages six or seven." Dress-up toys, puppets, dolls, action figures, and toys that mimic real-life activities are all examples of products that promote imaginative play.

Educational toys can be included on holiday gifting lists. Not only will they encourage children to play and have fun, but they'll serve as building blocks to a lifetime of learning as well.

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# Be smart when shopping on your phone

**H**oliday shopping is an annual tradition for many people. But while it may be customary to exchange gifts with loved ones during the holiday season, how those gifts are purchased has changed dramatically over the last decade and a half.

Thanks to advancements in technology, many holiday shoppers get their shopping done without ever setting foot in malls or shopping centers. And data indicates more and more shoppers are using their smartphones to do their holiday shopping. According to Nielsen Mobile Measurement, the number of mobile shoppers in December 2014 rose to 138.1 million users, an increase of nearly 14 million users from the same period just a year earlier. And mobile shoppers averaged nearly a full hour more shopping on the Web from their mobile phones in 2014 than in 2013.

Convenience often drives shoppers' decisions to use their mobile phones during the holiday season. But it's important that shoppers not sacrifice security for the sake of convenience. Those who want the best of both worlds

this holiday season can take several steps to protect their personal information while shopping on their smartphones.

**Only use shopping apps with which you're comfortable.** Downloading an app only takes a few seconds, and some shoppers are so used to downloading apps they may not realize just what they're downloading. Before installing an app on your phone, familiarize yourself with the app and what it requests of its user. Some apps ask users for a considerable amount of personal information, even though there is no legitimate reason for them to have that information. If you're uncomfortable with apps that require you to allow access to your location and other potentially sensitive information, don't download the app.

**Sign out when you stop using an app.** It may be convenient to stay signed in to an app at all times, but that can leave you vulnerable to hackers and/or thieves. Many apps store users' credit card numbers so shoppers don't have to enter such information each time they

make a purchase. If you stay signed in to an app at all times, hackers who access your smartphone can then access your credit card information, as can thieves should your phone be stolen. Signing out when you finish using an app provides an extra measure of protection.

**Turn off automatic connections.** Many smartphones enable users to automatically connect to nearby Wi-Fi networks so they can seamlessly access the Internet regardless of where they are. However, some Wi-Fi networks are fraudulent, and you may unknowingly be transmitting sensitive data through such networks when you automatically log on. Disable automatic connections, only logging on to secure Wi-Fi networks when out in public.

**Browse but don't buy.** Shoppers who are especially concerned about smartphone security may want to use apps and their smartphone's Internet connections to browse rather than buy. Avoid logging into apps or websites when using your smartphone, instead



browsing deals and jotting them down on the phone's notes app. You can then make purchases once you gain access to a secure network, such as the one at your home or office.

Holiday shoppers are increasingly turning to their smartphones to do their holiday shopping. While the convenience of such devices may be unrivaled, consumers must prioritize security over expediency.

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As holiday shopping season kicks into high gear, retailers who use apps and mobile responsive websites to reach more customers may benefit by making a concerted effort to reach older shoppers. According to Nielsen's Mobile Measurement, 26 percent of the more than 100 million mobile shoppers are 55 and older, while an additional 40 percent are between the ages of 25 and 44. Those figures might surprise some retailers who are quick to associate mobile shopping with digital-native Millennials. Nielsen's Fourth-Quarter 2014 Mobile Multicultural Insights report even noted that Hispanics are more inclined to shop via mobile than non-Hispanic, white smartphone owners. Retailers may also be interested to know that more and more shoppers are turning to apps instead of websites to do their shopping. Between the fourth quarter of 2013 and the fourth quarter of 2014, Nielsen reports that 101.4 million smartphone users accessed a shopping app. By the fourth quarter of 2015, that figure had risen to 109.9 million users.



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# Last-minute holiday shopping tips

**H**oliday shopping season typically begins the day after Thanksgiving and extends all the way to Christmas Eve. While that's a considerable amount of time for shoppers to find gifts for everyone on their shopping list, many people will still find themselves putting holiday shopping off until the last minute.

In certain ways, last-minute holiday shopping is easier than ever. Thanks to online retailers who can ship products overnight, men and women who delay their holiday shopping have more options at their disposal than they did before the arrival of the Internet. And unlike the days of yore when the best deals were largely exclusive to Black Friday, some shoppers find that competition between online retailers and traditional brick-and-mortar stores is so great that deals can be found regardless of when they begin shopping. But while waiting until the last minute to begin holiday shopping may not be as risky as it used to be, shoppers may still benefit by sticking to certain strategies so they can find the perfect gifts without breaking

the bank.

#### **Stay within your budget.**

Even last-minute shoppers have holiday shopping budgets. But it can be harder for last-minute shoppers to stick to their budgets because they have less time to comparison shop and hunt for deals. As the holiday shopping season winds down, resist the temptation to go over budget. If a gift you had in mind is available but more than you can spend, look for something else. Overspending on holiday shopping in December is a recipe for debt in January, and no shopper wants to begin the new year weighed down by consumer debt.

**Shop local.** National chains and big box retailers are renowned for rolling out great deals during the holiday season, but such stores may have very limited or unimpressive inventory left by the time last-minute shoppers begin shopping. Local retailers are often incapable of slashing prices as significantly as their larger competitors, and that may mean they have more extensive inventories available throughout the holiday shopping season. In addition, shoppers who stick with local retailers

won't have to pay shipping costs to ensure items arrive on time.

#### **Shop during off-peak hours.**

Shopping during off-peak hours can help last-minute shoppers make efficient use of the limited time they have to buy gifts for their loved ones. Visit stores early in the morning or late at night, or schedule a midweek afternoon shopping trip so you aren't spending what little time you have left waiting on lines or hunting for parking.

#### **Give something less traditional.**

Holiday gifts need not come from stores. Rather than spending their time shopping for gifts for loved ones who seemingly have it all, last-minute shoppers can give the gift of a donation in their loved one's name. Last-minute shoppers who want to give something more tangible can create a homemade gift that's both unique and heartfelt. If your DIY skills are lacking, give a loved one the gift of a night out on the town at your expense.

Shoppers who wait until the end of the holiday shopping season to begin their searches for holiday gifts can still find great gifts without going broke.



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# How to make gift wrapping easier

**W**hile holiday shoppers are often enthusiastic about finding great gifts for their loved ones, many are decidedly less excited about wrapping those gifts. Many holiday shoppers spend hours wrapping gifts each year, and as gift lists grow, so does the amount of time needed to get all of those presents wrapped, hidden, packaged and/or shipped. Shoppers can employ the following strategies to make the process go much more smoothly and to reduce gift wrap-related anxiety.

**Relearn the basics.** Some people may think they know how to wrap gifts, only to realize it's harder than it looks once the paper, scissors and Scotch tape comes out. Relearn the basics by viewing online tutorials prior to wrapping gifts so the lessons learned remain fresh in your mind. Learn how to wrap standard clothing gift boxes and recognize that such boxes can often be used to house oddly-shaped items.

**Wrap as you buy.** Instead of getting bogged down with wrapping all in one evening, wrap presents as you purchase them.

This ensures that you don't leave everything for the last minute and reduces the likelihood that curious kids or inquisitive spouses discover gifts before the big day.

**Work on a hard surface.** It may be tempting to lay everything out on your bed and wrap gifts while you're binge-watching the latest Netflix series. But hard surfaces make the best places to wrap gifts. This ensures there won't be any wrinkles in the paper and that you won't lose supplies in the bedspread.

**Rely on double-sided tape.** For that professional look, invest in some double-sized tape so you will not have any unsightly tape lines.

**Keep all of your supplies together.** Store wrapping paper, scissors, tags, tape, ribbons, and whatever else you may need to wrap gifts in one convenient location. This cuts down on time wasted hunting for supplies around the house.

**Draw on plain gift boxes.** Make your own "wrapped gifts" by drawing or stenciling on plain gift boxes if you're short on time.

**Identify recipients by gift wrap.**

Designate one gift wrap for each person on your shopping list. This way you can easily distinguish one person's gifts from another's. This can keep things more organized when sorting and visiting with friends and relatives later on.

**Keep gift bags on hand.** Gift bags work in a pinch and make it easy to conceal gifts that are hard to wrap. Curious loved ones can easily peek inside gift bags, so be sure to wrap gifts in tissue paper before placing them in the bags.

**Less is usually more.** Do not use too much paper when wrapping; otherwise, you will be left with bulky, sloppy folds. Before trimming the gift wrap from the roll, check that it overlaps the ends of the box by just a couple of inches. A sturdy paper will help you achieve crisper folds and prevent tears when wrapping. For the simplest wrapping design, try kraft paper (brown mailing paper), which can be dressed up with ribbons, cutouts or stamps.

The process of wrapping holiday gifts can go more smoothly when applying some time-tested tips and tricks.



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# Make holiday shopping excursions special

As they fulfill the social obligations of the holiday season, many people find themselves spending less time at home. *Consumer Reports* notes that individuals spend a great deal of time shopping for gifts come the holiday season. Americans engage in 15 hours of shopping on average, with women spending twice as long as their male counterparts (20 hours versus 10). In addition, the average person devotes 10 or more hours to wrapping and returning gifts.

Holiday shopping can monopolize people's time away from home during the months of November and December, and some shoppers wonder how they become so disconnected from other activities, including family time, that they cherish throughout the rest of the year. One way to tackle holiday shopping without sacrificing time with family and friends is to make holiday shopping a social event.

**Invite friends or family along.** Recreate the days of your youth when it was fun

to meet friends at the mall and scour the shops. Plan a meeting location and have an itinerary in place. Divide shopping lists so that everyone shares the task of shopping and fatigue doesn't set in prematurely.

**Make lunch or dinner part of the day.** Incorporate refueling into your shopping plans. Failure to eat or drink can lead to hunger pangs and test shoppers' patience, two factors that are seldom conducive to successful shopping. Having an end goal to meet friends or family at a nearby restaurant — even a dining location right within the mall — can inspire intrepid shoppers to get their work done promptly. Reward yourself for a job well done over a tasty meal and maybe a cocktail. Just be sure to indulge responsibly.

**Break up the day with a flick.** Many malls also play home to movie theaters. Plan your shopping around the movie schedule so you can take a two-hour break to rest and relax in the theater. Chances are you'll



Holiday shopping can be even more fun when it takes place with a group of girlfriends.

come out of the film relaxed, refreshed and ready to tackle the rest of your shopping list.

**Make it a date night.** The thought of shopping may not conjure up ideas of romance, but if time is short, couples can use shopping excursions as an opportunity to spend time together. Visit a coffee

shop or a bar for a nightcap afterward and enjoy some one-on-one time. Parents can enlist the help of a babysitter to keep children entertained while they enjoy some uninterrupted time with each other. Shopping fills the days leading to the holidays. Make the most of such excursions by inviting friends and family along.

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# Smart ways

## to budget for holiday gifting

Shoppers across the country routinely make the holiday season one of the biggest spending periods of the year.

American Research Group, Inc., said that in 2015 the average predicted expenditure on gifts equaled \$882, which was up from \$861 the previous year.

Many holiday shoppers worry about whether or not they will have enough money for gifts, while others anticipate using credit cards or other financing methods to stretch their abilities to spend even further. This can make the holiday season more stressful than it needs to be while affecting finances into the new year.

Budgeting for the holidays is a great way to keep spending in check. With these suggestions and shopping strategies, holiday shoppers can better manage their spending.

**Look at spending from last year.** The first step to establishing a budget is to review spending from last year. See how much you allotted to each person and how much you actually ended up spending on those people. Did you go over or under? Think about the other ways you spent money, including on decorations, entertaining, etc. Once you have a clear picture of how you spent your money last year, you can start building a budget for this year.

**Set limits on spending.** You may want to be generous with everyone and go above and beyond, but overspending is impractical and can have some grave consequences. Many financial planners recommend shoppers spend no more than 1.5 percent of annual income on holiday expenses, so



establish realistic spending limits that won't break the bank.

**Make lists of high-priority gifts.** Select the gifts that have the most importance or those you want to buy the most, and budget with them in mind. Resist the temptation to buy extra items in an effort to make gifts look more impressive.

**Keep track of spending.** Be sure to keep receipts and maintain a log of all your holiday spending. You will not know if you are sticking to your budget if you do not keep a running tab of all your spending. Those receipts and spending records also will be handy to keep for next year when you have to establish a new budget.

**Correct mistakes promptly.** If you spend a little more than intended on one gift, make the proper adjustments the next time you go out shopping. Otherwise, those few dollars here and there can really add up. Holiday shopping can be expensive if shoppers let things get out of hand. However, by establishing a budget based on prior purchases, and keeping track of spending, it's much easier to stay afloat this holiday season.

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