

*Ho, ho, ho, and away we go*

## Smart Holiday Shopping Online

By Jay Nelson, editor

Tough times mean that reining in holiday expenditures can be more important than ever. Shopping online is still a great time, gas, trouble, and money saver and there are even more opportunities to get great deals this year - but also more online perils of which to be aware.

### What to get?

Virtually everything is available for purchase online these days. The problem in finding a perfect gift is often just coming up with the right idea. **Yahoo!** and **Google** both offer shopping directories, but if you don't know what you want to begin with, they may not help much. Google allows searching by price, and limiting searches to those offering free shipping or using Google Checkout. Microsoft's new **Bing** search engine seems to be equally helpful, with comparisons, product reviews and links to a huge number of retailers.

There are specialized shopping search engines also, like **TheFind** ([www.thefind.com](http://www.thefind.com)) which offer useful information but don't sell items themselves. And there are various shopping sites specifically designed to locate ideal presents, like **Find Gifts** ([www.findgift.com](http://www.findgift.com)) with local area and green categories. Upscale websites like **Rolling Ideas** ([www.rollingidea.com](http://www.rollingidea.com)) suggest presents based on various occasions and relationships, while **Uncommon Goods** ([www.uncommongoods.com](http://www.uncommongoods.com)), offering unique crafts, has an idea finder you can set by relationships, occasions, prices, and so on.

Cool websites selling geeky gadgets are always popular (at least around here). **Deal Extreme** ([www.dealxtreme.com](http://www.dealxtreme.com)) sells lots of fun electronic gizmos and accessories, **Woot!** ([woot.com](http://woot.com)) offers unique one-day-only specials, while the ever-popular site, **ThinkGeek** ([www.thinkgeek.com](http://www.thinkgeek.com)), carries smart toys and knickknacks for clever inner children of all ages. For computer parts and accessories, one tech highly recommends **New Egg** ([www.newegg.com](http://www.newegg.com)), and **Steam** ([store.steampowered.com](http://store.steampowered.com)) for serious gamers.

The Internet has truly empowered do-it-yourself creations. High quality hand-

made goods, antiques, and supplies offered by talented craftspeople can be found at **Etsy** ([www.etsy.com](http://www.etsy.com)) and **Art Fire** ([www.artfire.com](http://www.artfire.com)). Websites like **Cafe Press** ([www.cafepress.com](http://www.cafepress.com)), **Zazzle** ([www.zazzle.com](http://www.zazzle.com)), **Custom Ink** ([www.customink.com](http://www.customink.com)), and various others allow you to design and produce as well as purchase custom graphics printed on t-shirts, hats, pens, cups, bags, and so forth. And of course, just about anything ever made is up for grabs on **eBay** ([www.ebay.com](http://www.ebay.com)).

### How big a savings?

Experts say that getting half-off the normal retail price is what shoppers can and should expect from a real sale. But they also say that **50% off** is also about the best one can expect, too, so it's probably not productive to wait too long for even lower prices.

To find the best "one day sales" online, check out **Deal of the Day Tracker** ([www.dodtracker.com](http://www.dodtracker.com)). This site lists hundreds of items from big retail sites plus daily and weekly special offers from online sellers such as **Amazon**. It shows how long the offer has been posted, when the sale ends, discount amount, and if the item still is in stock. Click on any of the tabs at the top of the homepage to sort by retailer, product, price, discount and more. Speaking of **Amazon** ([www.amazon.com](http://www.amazon.com)), the site, which sells far more than books, is happy to display items based on your viewing/buying history and wishlists but you can easily find out their discounted offerings by clicking on "Today's Deals" on their homepage. There you can search by price or many other parameters.

Don't forget **shipping costs**. For online shopping in particular, free shipping can be a big plus - or a deal-breaker if unavailable. Amazon has several options to reduce or even eliminate shipping fees. Try to lump items together by sellers and shipping rates if possible to reduce freight charges. Make sure you leave plenty of time for your gifts to arrive, not just because of holiday slowdowns, but because express shipping fees can easily wipe out any savings gained by smart shopping.

### Where to find the best deals?

The ease of weighing prices and product features from your home computer is one of the best consumer-empowering capabilities of shopping over the Web. Websites like **Consumer Search** ([www.consumer.search](http://www.consumer.search)) review and evaluate thousands of products by categories, while **Cnet** ([www.cnet.com](http://www.cnet.com)) offers reviews of electronics and software.

*Continued on back*



Continued from front

**Dealio.com** ([www.dealio.com](http://www.dealio.com)) compares prices on 30 million products from 100,000 merchants using a larger retail search than many sites, with coupon codes and a simple ratings system showing how many users successfully used the coupon. Another interesting site is **Comparison Shopping** ([www.comparisonshopping.com](http://www.comparisonshopping.com)), which allows you to weigh prices for travel, insurance, concerts, movie rentals - even dating services - through specialized search engines.

**PriceGrabber** ([www.pricegrabber.com](http://www.pricegrabber.com)) compares prices from online retailers by category, along with reviews and full prices including shipping. If you want to, you can even comparison shop comparison shopping sites - a webpage at eBiz rates the most popular (<http://www.ebizmba.com/articles/shopping-websites>). Forbes Magazine has a list of their favorites, too (<http://www.forbes.com/bow/b2c/category.jhtml?id=100>).

Another resource is **DealNews** ([www.dealnews.com](http://www.dealnews.com)) which automatically lists nearby special offers, and can send you email alerts when great deals occur. The site scours more than thousands of online reputable retailers and deals to select hundreds of the sweetest offers every day. It checks coupon validity and lowest price, too, barring stores with poor customer service records.

Search for coupons, rebates and discount customer codes at **Current Codes** ([www.currentcodes.com](http://www.currentcodes.com)) or **Fat Wallet** ([www.fatwallet.com](http://www.fatwallet.com)). Doesn't always work, but doesn't hurt to try.

If you can wait, sign up for the retailer's email list to get the best discount once you find what you want. Stores rotate categories and brands that go on sale each week, and discounts change over the course of a month. Look them over for 30 days or so to get a sense of the price range and how often the best discounts appear.

Should you find yourself in an actual physical store, you can easily insure that the item is at the lowest price available by using a price-reading and comparison application on your smart phone. iPhone and Androids both have apps now that use your phone's camera to identify bar codes and do a quick online product search to compare with other nearby stores' prices.

## Buyer beware

Cell phones, however, are vulnerable to both **phishing scams** by email and "**smishing**" - the same sort of scam trying to scare your account information out of you via a short text message on your cell instead. It usually asks you to call a specific toll-free number and is answered by a fake automated message. Avoid this by never calling a number you don't know already. Check out 800-numbers by calling the customer service number of your bank (or wherever it's supposed to be from) to verify its legitimacy before giving out any information. **Remember: No legitimate institution will ever ask for personal information, such as account numbers or passwords, by email or text message. EVER.**

"**Membership programs**" are another thing to watch out for. They often appear in pop-up ads or banners that appear when you purchase an item online. Usu-

ally somewhat related to your purchase, they're actually from an outside party other than the retailer. They usually try to rope you into some special trial period of some product or warranty service.

The programs often provide a month-long trial period with discounts on a variety of unwanted merchandise and services. After that, a monthly membership fee, usually \$10 to \$20, will automatically appear on your credit-card bill, even if you never gave that outside company your card number. It's now such a problem that a Senate investigation has been launched.

Avoid these scams entirely by being careful what you click and what you agree to join when purchasing an item online. Always read the fine print, and keep an eye on your bank and credit card statements. If you find you have accidentally signed up for one, look for an e-mail from the company enabling you to cancel your membership. You may be even able to get some funds returned if you complain persistently enough.

Given the security breaches at various retailers that were reported last year, you may not want to leave your account information online. Though it's certainly convenient when shopping at a store you plan on visiting again, click the option to keep your critical card information out of the store's database and rest easier.

Another reason to keep an eye on your accounts is outright theft. Nowadays when criminals get your information, they rarely risk spending large amounts of money for fear of getting caught. Instead, they often make very small charges, even as little as ten or twenty cents. Such tiny charges are unlikely to even be noticed, but they can easily add up. The Federal Trade Commission uncovered a ring using this scam this past June which racked up about \$10 million in bogus charges. So scrutinize every item on your bill, and look out for small, seemingly harmless charges. If you find one, report it to your credit card company immediately.

With some common sense and a little time, great deals can be found safely on the Web. You can shop the world in your bathrobe from your easy chair at any time of day or night, free of crowds, traffic, mall music, and unhelpful clerks - while saving money too.

Now *that's* priceless.

## Net Notes

### Online holiday sales expected to increase

Surveys show some interesting information for 2010:

- 49% of consumers will start their shopping at major online marketplaces like Amazon or eBay.
- 41% will start with search engines - 67% at Google and 19% at Yahoo!
- 33% will use the Internet mainly for comparisons.
- 85% of e-commerce sites will offer free shipping throughout the holiday season, 27% only on select objects or times.

Overall, e-commerce is expected to rise 10-15% over 2009 despite continuing economic woes.

- Fortune3.com