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November 2008 Newsletter

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November 2008: Shopping Tips and Selling Tactics

It comes as no surprise that the economy is on everyone's mind. If you've been reading this newsletter, I've written about how you can improve your personal outlook without any negative impact on your lifestyle. In May we discussed water consumption. July and August focused on gas and electricity, respectfully. I've also discussed tactics to build an emergency fund (September). You can find these articles, and June's Travel Tips, on our Blog. You can download Word and PDF versions via the website.

A promise may leads you into a marketer's trap:

Ever wonder why hot holiday items are never in stock? The answer isn't just demand - manufacturers suppress supply. They do this to capitalize on a promise. Faced with a barrage of "please can I have this, please, please, please," we often promise (out loud or to ourselves) to buy a certain gift for Christmas. What happens if this item is out of stock? You still have to buy a present so you get something else. BUT, the last thing you want to do is break a promise. After the holidays you will most likely buy the item you promised. This happens over and over again. Remember the Cabbage Patch doll craze? A solution to avoid this trap - pick up the hot items before the shopping season. You can always return it if you find it for a better price.

Online Comparison Shopping: Three easy steps to a great price

There are thousands of sites on the web to help you comparison shop. To find the best deal, I recommend this three step process:

Step 1: Comparison shop across hundreds of sites at once at Shopping.com and settle on a few stores offering a great price. Don't forget to add shipping and tax.

Step 2: Search for an online coupon to further reduce your cost. My favorite site is RetailMeNot.com. Type in the URL of an online store you and this site will display recent coupons.

Step 3: Check for a last minute deal on Dealsea.com or Dealigg.com. A word of warning, if you're an impulse shopper these two sites are not for you.

Say NO to Extended Warranties: Your credit card may already provide one

Check your credit card benefits to see if it provides purchase protection. Features on my American Express include protection against accidental damage or theft for up to 90 days from the date of purchase and a one-year extension on the original manufacturer's warranty. These benefits will save you money. Two personal examples:

- My iPod died outside of the manufacturer's warranty period. Since it was within American Express' extended period, they credited me my purchase price (\$179).
- Days after I purchased a floor rug, my dog tore up a corner. I called American Express and they credited the full (\$400) purchase price. I still use the rug, though torn in one corner it's barely noticeable.

I don't abuse this benefit; I've had my AMEX since college, but have only filed claims on four occasions.

GivingGrinch.com: In the Press

- Houston Chronicle: <http://www.chron.com/disp/story.mpl/life/main/6067104.html>
- Great Day Houston (TV): <http://givinggrinch.blogspot.com/2008/10/welcome-great-day-houston-viewers.html>

Next Month: The Gift of Time

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