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- HOLIDAY SHOPPING TIPS
- TRAVEL UPDATES
- STUMPER CONTEST

Holiday Shopping Tips

It's probably pretty obvious by now that shopping is one of my favorite pastimes. But not just regular shopping –

POWER shopping! Only lots of unbeatable deals will do. And this is the time of year that kind of shopping is possible.



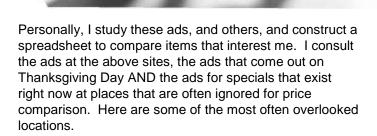
Starting just

after Thanksgiving, a day known as Black Friday, there are deals you won't see before and often not for quite awhile after.

This is such an important day that there are now even web sites devoted to



alerting everyone to the confidential ads that will come out the day after Thanksgiving. Several claim to be the original and official site, but the originals seem to be http://bfads.net/ and http://www.black-friday.net/. I found great deals at both places, but Black-Friday.net covers some stores that you don't usually think of, like AAFES (the Army/Air Force Exchange Service restricted to military personal and families). When you see an item and a price on one of these sites it is usually associated with a link to the relevant store. However, when you click the link, often the current prices are shown, not the Black Friday price.



For some reason, search engines (like Google) and shopping comparison sites (like Shop.com, Bizrate.com, etc.) do not display the sites I will cover here. COSTCO

is covered by Friday.net, but their ads in the



Blackyou won't see public media.

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Both COSTCO and SAM'S Club (not covered by Black-

Friday.net) often have specials that are extremely competitive. You can check both their in-store and web-only deals out online at Costco.com and SamsClub.com.

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FRYS.COM

Another site to consult, especially for

electronics (large or small) and computer items is Outpost.com also known as Frys.com), the web site for Fry's Electronics. The best deals there are on loss leaders, but you will find competitive prices on lots of things most of the time. If there is a Fry's store in your neighborhood, you may have better luck shopping their frequent newspaper ads than at their online presence. I feel they are easier to read and price-compare with than the web site. There's just too much on the site and they don't make it easy to find the specials.

A couple of places, worthy of mention, have produced mixed results in my past experience. Overstock.com has a wide variety of products, and the prices are alright, but "nothing to write home about." Product quality has been inconsistent in my experience. Ubid offers warranties for

their mostly used and refurbished items, or you can just bid on them on an as-is basis. Although both



sites deal almost exclusively in discontinued, refurbished or used items, that's alright if you are aware of it and willing to deal with the risk. But it's always wise to make a point of checking whether the items you are looking at are used or new on sites like these, Amazon and EBay. Refurbished often does not really mean anything unless there's a warranty. So treat those items as used, be very certain what the seller is promising and look for return/refund policies, if any.



Stupid Prices is another favorite of mine, but they have no online commerce. Almost all (but not all) items are used returns and/or discontinued. Prices are generally

very good AND there is no sales tax. The stores are not everywhere yet (only 18 in two states so far; see StupidPrices.com for locations), but they seem to be doing well and I predict success in the long run. You do have to be very careful though. Unless you are very aware of market prices you could very well end up paying more than for the same or similar items new at other stores. That's alright if you do your homework, because you stand to save a lot of money on the items that they price right! Hint: Stupid Prices gets a very large proportion of their goods from returns at Costco stores. Additionally. I have also found returns from Best Buy there. Returns panic some people, but they can be excellent deals if you get a full refund return policy. Very often goods are returned simply because of either buyer's remorse or operational ineptitude. These are the items you want to get at a place like Stupid Prices or the other places that deal largely in returned goods.



loffer.com is a good site for seeking items by listing those you are looking for and,

though infrequently, for finding good prices on those items. However, it is not a particularly great site for good prices on new and up-to-date items.

My personal "gold standard" for price checking has been EBay for many years. I will still not make a purchase until

Color of the

I check prices there, specifically on new items in the Buy Now categories, but I also have a new favorite. I've found

that Amazon, formerly my favorite place to sell only, can also offer the



very best prices on some things, especially books, DVDs and video games. And the categories in which they are becoming price competitive are growing in number rapidly. On EBay I will usually restrict my price comparisons to new items from highly reputable sellers. On Amazon, especially for books, videos and video games, used items are fine as long as the sellers have very high feedback ratings.

Let me walk you through an example. I intend to buy a number of items this year for Chanukah and Christmas, but I also have considerable flexibility. I populated my



spreadsheet with a wide variety of things from LCD TVs and laptops with similar characteristics to specific titles of Nintendo WII and XBOX video games. I pretty well know what I'm looking for, having done my homework, but I'm down to choosing between very similar products based upon price and specifications. For example, I prefer a 42"



LCD HDTV with 1080p, but I'll accept 46" and/or 720p if the price is right. I would be happy with either a Sony or a Sharp, but I could be talked into some other brands I've researched, again, if the price is right. So I build my spreadsheet with the rows

describing the different products in enough detail to distinguish between products, and the columns listing the source (store or online). At the intersection of the rows and columns are the prices I've found in the most recent ads, but they get updated as new ads come out. So far this year I cannot possibly beat the price of a 42" LCD

HDTV at AAFES AAFES AAFES AAFES

NO SALES TAX when you shop the Exchange Online Stor Exchange Catalog, or BX/PX

on Black Friday. If you're not a military member, dependent or retiree, you might think it would be typical for the BX to beat all other prices. Well, you'd be wrong. In fact, this is the first time I can recall that happening in a US-based exchange on a large electronic appliance in over 40 years. The next best deal I found, of all places, is at Sears using Black-Friday.net, but it's over \$100 more and there's sales tax too. I often check the Sears outlet prices but rarely find great prices at their store or online. That's just another reason Black-Friday.net is so very valuable for price comparison this time of year!

Travel Tip Update

In case you'll be traveling over the holidays, here are a few additional ideas I've come upon in the couple of months since my issue on travel.

Frommer's Travel Experts for SYEARS

Frommers.com is a site I somehow missed. It's an excellent site chock full of tips and advice for every aspect of travel. The site and the company's books, written by the founder Arthur Frommer and, now, by his daughter Pauline, seem to focus a lot on bargain basement travel and lodging, but there are also hints about high-end travel as well. I heard a radio show recently featuring Arthur and Pauline that offered several tips for travel anywhere. Here are a few I found very useful:

 Look for lodging in hostels if you're on a real shoestring, but don't forget private B&Bs or apartments. They offer sometimes first-class conveniences at bargain basement prices relative

to pricey hotels. AND you will get kitchen facilities that hotels rarely offer. Vacation rentals often include apartments,



condos and entire villas. We have personally benefited from the rental of a villa (in Puerto Vallarta) and can testify that such deals are FAR better than any of the other when you have a large group to house.

2. For meals, try picnics some of the time. Even if the weather won't cooperate for an outdoor picnic, do what Linda and I love to do in every country we visit at least once: visit a supermarket and shop like the locals for their particular delicacies. Be sure to buy a few known standards so you don't starve if the local fare proves inedible for you. Then bring everything up to your room and spread it out on the ironing board, on the bed or even the floor for an in-room picnic. This will not only save you money over a typical restaurant

- meal, but it will almost certainly be more fun and potentially more tasty!
- 3. Pauline Frommer made a point about something that could go either way in my mind: she recommended making up your own sightseeing tour and doing it on foot. I have no problem with that in concept, especially if you're young, healthy and poor healthy. But, in practice, even if you ARE healthy and frugal, I believe designing your own tour will almost always be less effective than hiring a reputable, proven professional tour guide company. The key, though, is "reputable." Go for word-of-mouth recommendations primarily, but Frommer's site has a discussion section with many useful reviews here:



http://www.frommers.com/cgi-bin/WebX?14@251.TgEmcde4hRp^0@.ee96879
Also, here's another site that specializes in reviewing travel agencies:
http://www.reviewcentre.com/products252.html

Stumper Contest

Last month I asked "What is a Rootkit and do I need to worry about it?"



From PCMag.com a Rootkit is:

A type of Trojan that keeps itself, other files, registry keys and network connections hidden from detection. It enables an attacker to have "root" access to the computer, which means it runs at the lowest level of the machine. A rootkit typically intercepts common API calls. For example, it can intercept requests to a file manager such as Explorer and cause it to keep certain files hidden from display, even reporting false file counts and sizes to the user.

What (can or should) you do about the risk? Install the free AVG Rootkit removal program here: http://www.download.com/3000-8022_4-10662685.html?tag=dl.2

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