



## GARZA COUNTY FAMILY & CONSUMER SCIENCE

Nancy McDonald, FCS County Extension Agent November 2013



*Garza County Extension is offering.....*

### Two Deco Mesh Wreath Classes

**December 6th**

**1 pm OR 6 pm**

**Garza County Extension Office**

**Cost: \$10.00 plus supplies**

**(approx. \$20.00 with coupons)**

**Registration deadline: Wednesday December 4th**

**Class sizes are limited—RSVP to 495-4400**

*Additional dates may be scheduled upon request*

*Similar wreaths are selling for more than \$50.00 on Facebook*



#### Supplies to bring.....

One 16-Inch working wreath

Pipe cleaners to match the working wreath

2 Rolls of 10" (10 yd. length) deco poly mesh ribbon, coordinating colors

2 rolls wired ribbon—1 in and 2.5 in widths, coordinating colors

Rotary cutter, ruler, scissors and mat (if available)

NOTE....Additional information about supplies will be sent to participants.



## Pinterest 101—Back to School

Looking for holiday decorations, party ideas, recipes, crafts, nutritional options, physical fitness?

I'm not even sure I care to have a Pinterest account!

What is all the talk about Pinterest? What does it cost? Where do I start? Am I locked in if I don't like it?

In Pinterest 101—Back to School you will.....

- ~ Learn how to determine if your internet information is reliable
- ~ Actually set up your own Pinterest account
- ~ Name your boards
- ~ Search for and pin sites
- ~ Learn how to pin from the internet

So bring your laptops or tablets and lets have a little Pinterest fun.

#### Details!

December 4 at 9:30 am

Extension Office

Cost: \$10.00

#### Homework!

Be able to operate your laptop and access the internet.

Cross your fingers:

Our IT specialist for AgriLife Extension assures me our 'internet' can carry up to 10 laptops at a time!

## Scarves in 1 hour—Even you can make!

GREAT GIFT IDEA!



This class will be a great confidence builder if you have never crocheted . You will take home a completed scarf. Who knows? You may want to make them for gifts or to sell!

When: Tuesday Dec. 3 at 9 am

Where: Garza County Extension Office

Cost: \$10.00 includes yarn.

RSVP to 495-4400 to reserve a space.

Class size limited to 10!



## Six Legal Tips for SAFE Cyber Monday

More and more holiday shoppers are choosing to avoid the chaos of malls and department stores by shopping online. Cyber Monday, the biggest online shopping day of the year, falls on December 2nd. The following tips will help ensure you are able to focus on holiday fun rather than legal disputes with online retailers.

- 1. Beware of pricing that is too good to be true.** Scammers often set up dummy websites, auction listings or ads that offer popular items far below market value. These scammers will kick into high gear for Cyber Monday. Trust your instincts and beware of scam sales.
- 2. Shop from trusted online retailers.** It is important to make sure you are on the correct website by checking the domain name in the browser. Sometimes emails or online ads promising great deals will actually direct you to scam sites designed to look like a trusted retailer. The domain name at the top of your browser should contain https://.
- 3. When using an unknown online retailer, do your homework.** Make sure the company has a physical address and a working phone number. Run their name through a search engine to make sure they have a good reputation or check the [Better Business Bureau's website](#).
- 4. Review marketplace seller rating information and negative feedback from previous buyers.** Marketplace websites allow a wide range of individual sellers to offer products to a large audience. Many of these sites allow previous customers to rate their experience with a particular seller. Exercise caution when dealing with sellers who have an excess of poor feedback. Check the specific feedback to see what those who complained had to say.
- 5. Read and save a dated copy of the retailer's return policy.** Many online sales disputes stem from misunderstandings over return or refund policies. Make sure you read and understand the website's policies before making a purchase. Some returns will require costly restocking fees and some sale items may not be eligible for return. Also, find out if you are responsible for shipping costs on a return item, as larger items could be costly to ship.
- 6. Keep payment information secure.** Never pay for items purchased online with wire transfers, money orders or cash. These types of payment offer no tracking or protection in the event of a scam. When making an online payment for goods use a credit card, Pay Pal, Google Checkout or another secure online payment system. Some payment systems offer additional dispute resolution options.



Source: Legal Shield

**Food for Thought:** The state rate for vehicle reimbursement is 56.5 cents per mile. This includes fuel and wear on tires and your vehicle. If the round trip to Lubbock is 100 miles it costs you, in theory, \$56.60 just to make the trip plus incidentals like lunch maybe. When you travel to Lubbock to shop (or shop online with shipping and handling fees) you MUST consider the additional costs involved. So the \$10.00 you save by purchasing a \$50.00 gift in Lubbock will actually cost you \$50.00 minus \$10.00 savings plus \$56.60 vehicle expense or \$96.60.

Bottom line: **SHOP AT HOME!**

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## Black Friday Blues ~ Bloomberg.com

### The Situation

At least a dozen big U.S. retailers from Macy's to Target are opening on Thanksgiving night for the first time, or will open earlier Thanksgiving Day than ever before. The advancing start to holiday shopping will leave people little time to digest their turkey before heading to the malls to be the first in line for extravagantly discounted door-buster promotions. More than a million workers will be missing from the Thanksgiving table entirely as they stock shelves and stymie stampedes. Thirty-eight percent of shoppers said they are likely to shop on Thanksgiving this year, according to a survey released Nov. 12 by the management consultant Accenture. Still, 41 percent said they won't venture out at all.

### The Background

Nobody is sure how Black Friday got its name. Some historians trace the term to the Philadelphia police, who were said to have coined it in 1961 to bellyache about the traffic. An urban myth claims the name marks the first day of profitability for retailers each year. Don't believe it: November and December account for about 20 percent of retailers' annual sales, so in most years companies are profitable well before the fourth Thursday of November. The unofficial start to the holiday shopping season has been creeping earlier for several years. In 2012, many stores opened at midnight, and before that, early morning openings were used to lure customers. The crowd scenes have been marred by stampedes, fights and at least one death.

### The Argument

Retailers say the crowds that showed up on Thanksgiving night last year prove they're giving customers what they want. Employees benefit too, from an extra day of work, often at higher pay. Yet retailers and analysts acknowledge that opening earlier will probably not result in more sales over the extended holiday weekend. It could even dilute profit because the costs of holiday pay and bonus discounts for employees may outweigh the benefits of extra hours of sales. Still, stores say they have no choice if they want to stake a claim to shoppers' tightening wallets. Retailers are also drawing ire from some customers and employees who have signed "Save Thanksgiving" petitions on Facebook and Change.org.

*As dangerous or fun as the Black Friday circus is, there is one more danger to look out for this Christmas season: shopping without a budget. People who hit the Black Friday sales without a plan, overspend and end up in a mood that's more Scrooge than Santa.*

*Happy Thanksgiving and Merry CHRISTmas Everyone!*

