

Holiday **GIFT** *Guide*

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Holiday **GIFT** Guide

- 4 How to build a holiday giving budget
- 6 5 reasons it's smart to use credit when holiday shopping
- 8 Did you know?
- 9 How to time holiday shopping right
- 10 Get to know favorite wines for giving
- 12 Gift ideas for fitness fans
- 14 Technological gifts for students
- 15 Holiday gift ideas for avid gamers
- 16 Hot Toy List for 2018
- 17 Did You Know? Pampering toys
- 18 Great gifts for beloved seniors
- 19 How to buy clothes as holiday gifts
- 20 Holiday giving for reluctant recipients
- 21 Workplace gifting etiquette: Get giving right
- 21 Did you know?
- 23 Stay safe this holiday season

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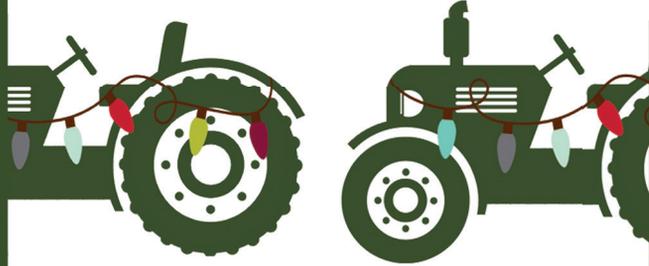

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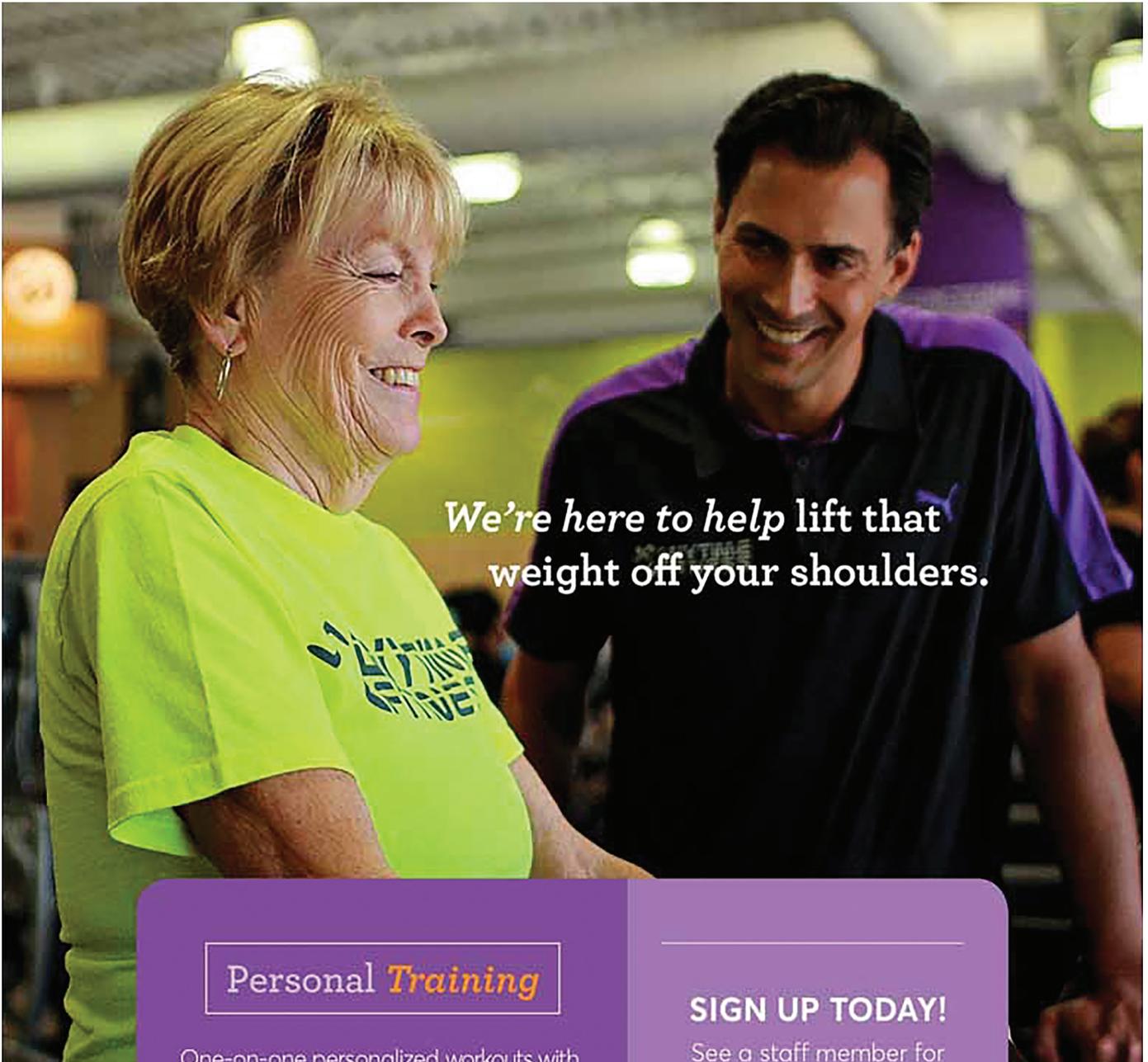
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How to build a holiday giving budget

shopping budget is to make a list of all the people with whom you intend to exchange gifts. Jot down charitable gifts and entertaining/social expenses as well. With paper in hand, it can be easier to visualize just how many people are on the gift list, making it easier to allot a certain amount to each person. Friends and coworkers may receive less than family members.

Next think about a total dollar amount to earmark for the holidays. This amount is something that you should be able to comfortably pay off in full at the end of the holiday season — no more than a month or two after New Year's Day.

Do not feel obligated to purchase more than one gift for each person on your list. Parents who want to have a few extra items under the tree for their children or who have to finance presents from Santa Claus can set aside more money to make such purchases. However, these gifts should also be factored into the overall budget.

It's important to keep track of spending even after the budget has been created. This way you can see if you are adhering to your budget. Record gifts as you would checks in a register. Take home receipts and tally your spending to see if it aligns. Make adjustments as necessary if you are on track to go over your budget.

When budgeting, keep in mind the potentially inflated costs of hot items for the year. It can be tempting to splurge on the latest video game console, but will it be obsolete in a few months? Budgeting and frugal buying go hand-in-hand.

Budgets do not need to remain fixed from year to year. If this year was a banner year in terms of finances, you may be able to afford more. If it wasn't, you may have to cut back. True friends and close family members should understand that the value of the gift is not based on its price tag.

Budgeting is important for holiday spending. With a budget in hand, consumers can avoid holiday hangover and potential financial ruin for months to come.

Spending time with loved ones and reflecting on all of the blessings the previous year has bestowed is a great way to celebrate the holiday season. But giving, entertaining and traveling are part of the season as well, and that can leave many people wondering how to finance their holiday season.

Many people admit to spending more than they initially intended to spend during the holiday season, leaving them with sizable bills to pay come January. This trend is dubbed the "holiday hangover," and MagnifyMoney found that **Americans**

racked up an average of \$1,054 of debt during the 2017 holiday season, a 5 percent increase over 2016.

Recent data from the Federal Reserve Bank of New York says consumer credit card debt stands at \$808 billion. A portion of that ongoing debt is accumulated during the holidays — but it doesn't have to be. By establishing a budget and a plan to pay down their debt, consumers can gift without grief.

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5 reasons it's smart to use credit when holiday shopping

The average American shopper will spend around \$975 on holiday gifts, according to past spending trends and estimates from the American Research Group and the National Retail Federation. Although shoppers have various payment options at their disposal, the use of credit cards remains a popular and financially savvy way to handle purchases, albeit when done correctly.

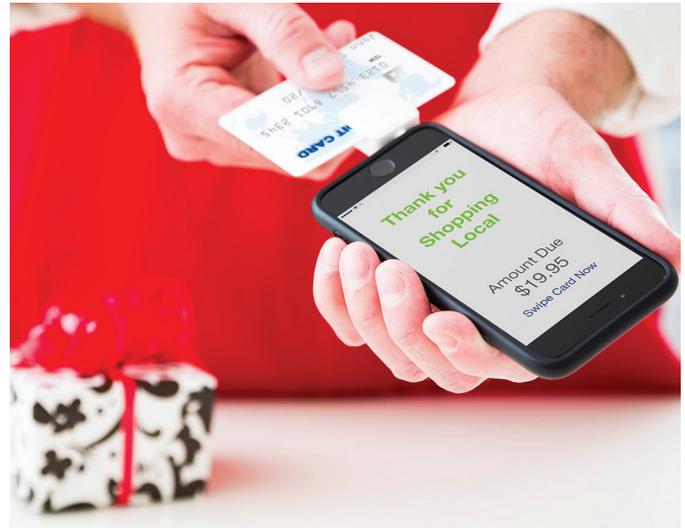
1. Build your credit history.

Creditors look at how individuals use credit cards when determining credit scores. One of the biggest

components of a credit scoring model is payment history, or the pattern of using credit and paying it back on time. Making repeated purchases on credit cards and then paying the bill when it is due can result in a spike in credit score and help consumers build a healthy credit history. The key is to make payments in full and on time.

2. Credit is safer than carrying cash.

Stores are very busy during the holiday rush, and consumers are easily distracted. Carrying around large sums of cash for purchases can put you at risk for theft or losing the money along the way. There's little chance of having lost or stolen cash returned, but a credit card



can be cancelled and replaced. Plus, financial institutions have security protocols in place to freeze accounts and erase purchases that were made under fraudulent scenarios.

3. Track your purchases.

Credit card companies track all purchases and will itemize shopping excursions on cardholders' statements. This can make it much easier to

keep track of your spending. In addition, some stores do not require receipts for purchases made with credit cards.

- Credit cards are often a safe and effective way to handle holiday and everyday spending.

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4. Earn reward points while spending.

Competition in the credit card world is stiff, and many financial institutions are trying to entice customers with special deals for signing up and using their cards. Some credit cards give cash back. Others accrue points based on spending on particular categories, such as dining or travel. Rewards can be redeemed in various ways and can be a big bonus of using credit over cash.

5. Cards may come with

warranties.

Credit cards can provide built-in warranties on purchases made on the card, such as replacement coverage for an electronic device or cancellation insurance on a trip. What's more, if you have a dispute with a merchant or aren't happy with something you bought, you can often request a chargeback through the credit card company.

Credit cards have many advantages, but it's imperative that consumers pay their balances in full and on time.

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According to a survey of more than 2,000 adults in the United States conducted in September 2017 by the International Council of Shopping Centers, holiday shoppers still prefer to shop at physical retailers for their gifting needs. The survey found that **nearly all shoppers (96 percent) planned to make a purchase from a retailer who has both a physical and online presence.** Furthermore, **91 percent of holiday shoppers said they were planning to buy some of the items they researched online at physical locations.** Even though online sales are booming, this data reinforces the fact that holiday shoppers still rely on brick-and-mortar stores. Retailers who understand how to seamlessly offer both online resources as well as a strong physical retail presence may enjoy an especially profitable holiday season.

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How to time holiday shopping right



The holiday season begins at the end of November and stretches into the first week of January. But this five-week stretch may not necessarily be the best time for everyone to shop.

Harvard Business Review says that the retail industry has been turned on its head in recent years, and shoppers and retailers may want to rethink their approaches to the holiday shopping season. Consumers are no longer interested in retailers dictating their shopping schedules, and some people have grown accustomed to buying products when they want them — especially when price is of no concern.

Even budget-conscious shoppers have changed their habits, says the shopping advisor RetailNext. Many holiday shoppers are delaying their shopping until January to take advantage of post-season sales.

Holiday shopping need not wait until after the holiday season, either. A 2017 RetailMeNot survey found that 45 percent of U.S. consumers said they planned to start shopping before November 1. One-quarter of the survey

respondents said they planned to start shopping before October, and 12 percent started shopping for the holidays in the summer.

So when should consumers do their holiday shopping? It all depends on what fits a person's individual needs. **Shop sales, not schedules.** If budget is a big concern, shoppers should grab items that are on sale whenever they are available. That can mean shopping at any time of the year. People can try making a master shopping list early in the year and saving it on their mobile phones. While shopping throughout the year, items from the list can be purchased and stored until the holidays.

Shop your strengths. Those who get a thrill from tackling their entire shopping list in one haul can still do that. Shopping in this manner can help shoppers focus on the task at hand and reduce the likelihood of wasting time. But keep

in mind that, according to a survey conducted by *Business Wire*, 65 percent of holiday shoppers scramble to complete their purchases in the last two weeks before Christmas, so shoppers who delay may be stuck in long lines at the mall.

Embrace in-store pickup. Many retailers are merging their online and brick-and-mortar operations. Shoppers have the convenience of price-comparison and online shopping, with the physical enjoyment of going out to the store to complete their purchases. In-store pickup often enables shoppers to avoid hefty shipping fees, as in-store pickup is free. Plus, scoping out items online — and ensuring they're in stock — saves the hassle of making a trip in vain.

Shoppers can look beyond the conventional holiday season to get the best prices and deals that fit their shopping needs.



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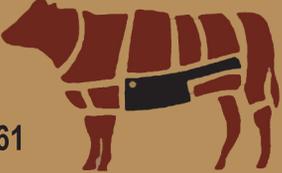
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Get to know favorite wines for giving



A glass of wine makes a nice accompaniment to a meal or something to enjoy and sip while conversing with friends in social situations. Many people have a favorite style of wine, and some even have a favorite vineyard. In addition, the popularity of wine makes it a versatile gift for the holidays or something to bring along to a holiday party as a hostess present.

Novice wine enthusiasts may be interested in learning more about wine so they can choose their wine selections for gifting and enjoyment more readily. According to the experts at *Wine Enthusiast*, learning to taste wine and differentiate between flavors is similar to appreciating art or music. Understanding the varieties can simplify the process of selecting wines.

• **Cabernet Sauvignon:** This is a full-bodied red grape heavily planted in the Bordeaux region of France. Cabernet generally has high levels of alcohol and tannins.

• **Merlot:** The smoothness and mild flavor of this red wine make it a great option for those who need an introduction to red wine. This wine is lower in tannins than Cabernet Sauvignon, and it tends to have a more fruity flavor profile

as well • **Cabernet Franc:** This is a light- to middle-weight wine that features a high acid content and savory flavors.

• **Malbec and Carménère:** Similar to Merlot, these grapes originated in France but then made their way to other regions of the world. Malbec is most popular in Argentina, while Carménère is grown in Chile.

• **Zinfandel:** Although mostly associated with the rosé wine White Zinfandel, Zinfandel is actually a medium-bodied red wine that originated in Croatia.

• **Pinot Noir:** Soft tannins and high acid give this light-bodied red wine its appeal. The grapes were first widely planted in France but can now be found elsewhere.

• **Chianti:** Chianti is the most famous Italian red wine in North America. It's a dry red that pairs very well with food. Chianti, which comes from the Chianti region in Tuscany, is made exclusively with Sangiovese grapes, or at least 80 percent of them and other blends.

• **Chardonnay:** This is a medium- to full-bodied dry white wine. The Chardonnay grape is a white grape from the Burgundy region of France.

• **Sauvignon Blanc:** Citrus-driven and often light-bodied, Sauvignon



Blanc is another dry white grape planted widely in France. It also is a parent grape to Cabernet Sauvignon.

• **Pinot Gris/Pinot Grigio:** Pinot Grigio is a zesty, dry white wine that is particularly associated with Italy even though it originated in France, where it is thought to be a mutation of the Pinot Noir grape. Pinot Grigio skins are not green like other white grapes, but have a gray hue, hence the

name.

• **Reisling:** Those who prefer a sweet white wine can opt for Reisling, which can be traced to Germany. It can be a good match for those who appreciate other sweet white wines, such as Moscato or Gewürztraminer.

There are many wines to tempt palates. When gifting, the selections mentioned above can tempt foodies and budding sommeliers alike.

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Gift ideas for fitness fans



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brands come at various price points to make giving easier on the budget.

Personal blender: Diet plays a big role in fitness, and many fitness enthusiasts enjoy protein shakes and smoothies as part of their daily regimen. A personal blender makes enough for a single bottle at a time. Some are designed so the blender tube is actually the receptacle that can be carried on the go.

Suspension training kit: Many workouts are based on counterbalancing body weight to drive up resistance. Suspension training, like the workouts from TRX, utilize a network of straps so athletes can put their body weight to use in a variety of exercises. A portable kit can be set up wherever it's needed.

Dumbbell set: Weight training can boost metabolism and strengthen bones and muscles. When athletes can't make it to the gym, a home set of dumbbells can ensure they still get their strength-training sessions in.

Workout bag: A durable duffel bag that can tote a change of clothes, towel, equipment, and more to and from workouts is a gift any fitness enthusiast can enjoy.

Outfitting fitness enthusiasts with the tools of the trade is a surefire way to purchase a holiday-gift hit.

The fitness industry is booming and attracting new devotees every day. Research from the International Health, Racquet and Sportsclub Association says 2017 was a strong year for the health and fitness industry, and several health clubs have built on that success in 2018.

The growth of the fitness industry has included a surge in boutique fitness regimens. While major clubs offer classes, separate boutique clubs also are thriving. Clubs focusing on ballet barre, Cross-Fit® and Orangetheory® are just some examples of the booming boutique fitness industry.

Holiday shoppers with fitness fans on their list can look to their loved ones' love of physical activity when seeking inspiration for holiday gifts. Purchasing gifts for someone with a specific hobby or interest can often be daunting because enthusiasts may have firm ideas of what they like and want to use. While the same can be said for athletes and people who live active lifestyles, there are plenty of

gifts that will appeal to those who embrace fitness as part of their lifestyle.

Bluetooth headphones: Music can inspire and get fitness buffs motivated. Bluetooth headphones connect wirelessly to most devices, and such headphones won't get tangled up while running or hitting the elliptical at the gym. Select a pair that are lightweight and comfortable and securely fit in the ears for ultimate convenience.

Reversible yoga mat: Active yogis know just how much a stretch session can work up a sweat. Throw in an hour of hot yoga, and perspiration will certainly be flowing. Everyone recognizes Lululemon for their comfortable workout attire, but the company also has a reversible yoga mat that wicks away moisture during yoga sessions. When gifting yoga mats, throw in a yoga mat carrier as well.

Fitness tracker: Active people often like to track their progress during a workout or to see just how much they've been moving during



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Technological gifts
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Gifting students with tech is a surefire way to help them with their educations. In a 2013 Harris Interactive poll, 86 percent of teachers thought it was important or absolutely essential to use edtech in the classroom. In addition, 96 percent of teachers felt edtech increased student engagement in learning. Today's students are more tech-savvy than ever before, so hot gadgets figure to be coveted items this holiday season. Here's what to add to holiday shopping lists.

E-reader: Digital e-readers enable students to carry an entire library of books in one small device. Full backpacks or small dorm rooms bogged down by piles of books are a thing of the past. E-readers have highlighting and notetaking features that can facilitate learning.

Digital assistant: Digital assistants pack a lot of intelligence into their diminutive size. When paired with smart home devices, digital assistants can be used to turn on lights or small appliances, making them an asset in a bedroom or a dorm room.

Smart bulbs or alarm clocks: The importance of lighting on mood and function has been well-documented. Innovative LED bulbs and technology can simulate various times of day and even be used for mood lighting. Instead of waking up to a blaring alarm buzzer, students afraid of sleeping in can set special lighted clocks to gradually brighten, simulating

the rising of the sun.

Streaming media players: Devices like Roku, Amazon Fire stick and Apple TV can broaden media horizons. These players are paired with viewing apps (some free; others requiring subscriptions) that can do everything from stream TV, movies and music, and offer connectivity to the internet. They're a boon when setting up a functional student spot for hanging out.

Earbuds: Students can never have enough quality earbuds for personal use or school study. Whether walking around campus listening to music, using a classroom chromebook or catching up on an audiobook, earbuds are a must-have for modern students.

Digital tracking devices: Students can keep tabs on prized possessions by using Bluetooth-enabled tracking devices, like TrackR. These plastic gadgets can be placed on or in items and paired with Android and iOS apps on smartphones. The user then locates the item through a locate network.

Computer workstation: Even though handheld digital devices are functional and in demand, a student can always use a quality laptop or desktop computer for writing papers or doing research.

Students can benefit from a world of tech this holiday season. It's time to start shopping to secure the hottest items.

Holiday gift ideas for avid gamers



Video games have a strong and enduring fan base. Since their inception in the early 1970s, video games have been a popular component of personal recreation and culture.

The Entertainment Software Association's annual report says 65 percent of homes in the United States own a gaming device, while 48 percent own "a dedicated game console." The report also indicates consumers spent \$25.5 billion on gaming in 2015, with \$16.5 billion on gaming content alone.

Although video games originated as arcade entertainment and one- or two-player games that were enjoyed exclusively in one's home, they've expanded to be technical wonders that can connect gamers with other fans from all around the globe. Today's multiplayer online games feature participants from all walks of life who connect via their gaming consoles, computers, tablets, and smartphones.

The holiday season is a prime time to outfit gamers with new gear. When shopping for gifts for gamers, keep these suggestions in mind.

New console: Gamers have more console options than ever before. Shoppers can choose between the ultra-portable Nintendo Switch; the Xbox One X, which boasts 4K capability; and the PS4. For those who don't know where to start, a console upgrade can be the way to go.

Controller charger: Video game controller chargers and docks can give renewed power

to controllers. Thanks to a charger, controllers will always be powered up and at the ready when it's time for hard core play.

Content gift card: Gift-givers can offer gift cards to favorite video game stores and online gaming content, including Steam. Steam is a digital distributor platform for PC gaming that also features social networking services.

Gaming headsets: The right headset can immerse gamers more fully in the sounds and actions of their favorite games. An attached microphone enables gamers to keep in contact with multiplayerers.

Classic game cartridge system: Retro game systems enable classic game enthusiasts to plug in their old cartridges and output them to the TV over HDMI.

Wireless controllers: If the console didn't come with a wireless controller, it's time to upgrade. Wireless versions enable players to move wherever they need to and not be restricted by the length of a cable.

Gaming keyboards: A gaming keyboard puts those who do the bulk of their gaming on PCs or streaming computer displays over TV in greater control.

Sound bar: Turn that action into impressive sound with a sound bar hooked up to the television. Built-in bass or a separate subwoofer can amplify the tone even further.

There are many options for getting coveted gifts for gamers this holiday season.

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HOT TOY LIST for 2018

Did you grab your L.O.L. Surprise dolls last year? What about Hatchimals the year before? Each year, a new crop of must-have toys surfaces. Smart shoppers who do their research

and prepare in advance of the holidays can grab these coveted gifts.

Each year, industry experts weigh in on which toys are sure to be hits with children and adults. This data can help shoppers become more informed consumers and may help prevent the last-minute rush when coveted gifts are already sold out and new stock is nowhere in sight. The following are some gifts children may want to see wrapped and waiting under the tree this year.

Pomsies by Skyrocket

These are fashionable plush pets for children to nurture. They're adorable and designed to travel with children in a backpack or wrapped around kids' wrists.

The kitties can be played with in a one-on-one setting and also have a mode for social play.

Luvabella

This is a life-like baby doll that features many of the same surprises that come with a real live infant. Realistic facial expressions and responses, as well as interactive accessories, can make this a true-to-life experience for young girls or boys.

Blind bag toys

Children seemingly can't get enough of collectible playthings that focus on the act of unboxing. The Toy Association says sales for collectible playthings grew by 14 percent globally in 2017. The act of removing a surprise from packaging is just as exciting as the toy itself. Expect to find many more of these types of collectibles this year.

Mecard

This is a battle-action game from Mattel based on the Korean animated series "Turning Mecard." Mecards are cars that transform into hero or villain action figures when they drive over a power-charged card.

Think & Learn Code-a-Pillar

This toy from Fisher-Price gives youngsters an early introduction to STEM. They learn basic coding, planning and sequencing skills by connecting segments of a cute caterpillar.



SelfieMic Selfie Stick Microphone

Children who are into social media karaoke apps can transform themselves into pop stars. They can sing along to their favorite tunes as a solo artist or with friends in a group. This device works in conjunction with the StarMaker singing app available for iOS and Android.

Slimy squishy toys

These types of toys were a big hit in 2017 and stand to remain big sellers this year. Make-your-own and premade versions of slime and squishy products are sure to be filling up the shelves of neighborhood stores. WeCool's Squishy Like Slime is one option to keep an eye on.

K'NEX building sets

These sets from K'NEX marry tangible building with interactive play. Once kids build the sets, which can include roller coasters and more, they can take them on a virtual reality ride.

These are just some of the hot toys and gifts that are primed as big sellers for this holiday season.

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Did You Know? Pampering toys:



Adults are not the only ones enamored with spa experiences. An entire toy category has emerged to pamper children. According to predictions by Laurie Schacht, chief toy officer at Adventure Publishing Group and Toy Insider Mom, this year children will have various toys that tap into all of the senses on their holiday wish lists. Beauty and spa treatment products are primed to represent a growing niche of these toys. In addition to ready-made face masks and spa kits, children can conduct their own kitchen science experiments by making DIY bath bomb lotions and masks. These toys produce an aromatic relaxing treatment and give

boys and girls hands-on practice combining ingredients and doing their own market research on the results. This provides cursory chemistry and manufacturing lessons that may serve them well later in life.

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gifts for
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seniors

Gifts for seniors do not have to be a challenge to find. Many services and items will be ideal.



By the time they reach senior status, many adults have amassed a ton of stuff along with their irreplaceable knowledge. Come their golden years, grandparents and other aging loved ones probably don't need much in the way of material possessions, which can make it challenging to find them holiday gifts.

Finding great gifts for seniors may take a little more effort, but with these ideas at the ready, it's likely gift-givers can make this holiday merry for everyone on their shopping lists.

Family photo memories

Many seniors love to talk about their life histories. What better way to be the catalyst for conversation than to create a photo album that chronicles their lives? Photos can be included alongside historical documents, such as old school projects, military discharge papers, awards, and even genealogical information. Photo puzzles, photo calendars and any home decor with a photo printed on it are variations on this theme.

Assistance gifts

Seniors want to remain as independent as possible. By giving items that help them do just that, you can bring smiles to their faces.

One idea is motion-sensing light switches and fixtures. If and when nature calls in the middle of the night, hallways or bathrooms can be illuminated effortlessly.

Shower and bathroom grab bars are another idea. These provide extra security and stability when getting in and out of the shower or when using the toilet.

For seniors who just need a little

extra reach, a grab tool can easily snag packages from a top shelf or pick up items that may have dropped to the floor, eliminating bending or straining.

Practical technology

Seniors may not be as immersed in technology as young people, but they purchase their share of gadgets and increasingly rely on tech to get through the day. To free up more time for rest and relaxation, invest in an iRobot Roomba Robot Vacuum. This simple device will clean floors easily, moving from room to room without the need for a bulky canister or upright vacuum.

Consider an easy-to-use tablet, pre-loaded with handy applications. Grandparents can use video chatting to keep in touch with grandchildren living across the country. Easily refill prescription medication with a pharmacy app just a click away. Stream favorite movies or channels through video streaming sites, like Netflix or Amazon Prime. Tablets tend to be lightweight, portable and user-friendly.

Personal care

Even independent seniors may benefit from a little extra companionship and assistance when family members are not able to make frequent visits. Hiring a visiting care worker, who can do everything from organizing pills to making dinner to tackling some laundry, can provide the help seniors need with their daily errands.

Seniors are a thriving and growing demographic. It may seem challenging to purchase gifts for older loved ones, but with a little know-how, it's easy to find the right present.

How to buy clothes as holiday gifts



Holiday shopping lists are being made, and there is a strong chance that clothing has made many of those lists. Year after year, apparel, along with technology and books, dominate the top giving categories, according to Nielsen Global Holiday Spending Expectations. However, before rushing out to buy that new sweater or pair of slacks, shoppers are urged to follow a few tips that can make clothing shopping easier.

- Mimic the recipient's sense of style. Take your shopping cues from the types of clothing your loved one typically wears. Now is not the time to try to impart your own fashion sense on someone else. Enlist help if you're not exactly sure of your loved one's sense of style; retail associates are there to help.

Stick with classics. Instead of mimicking his or her style, you can always select from classic apparel or general categories if they seem like they might be the right fit. Certain pieces, such as classic black pants or a skirt or a camisole and cardigan, always work seamlessly in a wardrobe. A gentleman might appreciate a new dinner jacket or blazer for those special occasions like a night out on the town. Opt for muted colors unless the recipient to make a statement.

Find out the right size. This can take some investigatory work, but enlist other friends or family

members to determine which size clothing your loved one wears. Otherwise, do some subtle sleuthing. Indirectly inquire as to size in general conversation. Or you can be forthcoming and say, "I'd like to get you clothing as a gift, what sizes do you wear?"

Discover his or her favorite stores. Through your relationship, you may have learned about your loved one's favorite clothing stores. Such knowledge can give you a better sense of where to shop.

Get gift receipts and learn the exchange policy. Even items purchased with the best intentions might not be right or fit correctly. Give the gift recipient an easy out by including a gift receipt with the present. This way he or she can exchange the gift for something else at full purchase price. Avoid retailers with especially stringent exchange policies.

Enroll in a clothing subscription service. You don't need to buy clothes to gift clothing. Another way to gift clothing is to enroll your loved one in a trial for a clothing service. Clothing services ask members a few questions, and then fashion specialists will choose select pieces to ship each month. The clothing can be kept or returned for new items.

Clothing gifts are very popular. Gift-givers can help ensure they're well received by selecting items with care.

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Holiday giving for reluctant recipients

Quite a number of people take pleasure from finding gifts under the tree and then having the opportunity to tear open the wrapping paper and see which treasures are inside. But there also is a category of people who claim they have all they could ever need and want and insist that gifts are not necessary. In such instances, what are gift-givers to do?

Some people prefer to eschew gifts because they simply do not have the funds to reciprocate the generosity. Seniors may be reticent to accept gifts because they've already obtained many things throughout their lives and could be at a point where they're downsizing and simply do not need any more material things. Others could be overwhelmed with clutter and have decided that a minimalist approach is the way to go. A little investigation may be necessary to get to the root of the no-gift mindset and then gift-givers can decide whether they should buy a loved one a gift or find another way to show how much they care.

Offer something handmade. Gifts come in all shapes and forms, and handmade gifts — particularly the consumable kind — won't take up space and can show just how much you care. Craft a personalized batch of wine, bake a cherished family recipe, develop a uniquely scented bath fizzy, or harness another creative talent you may have. If

the gift is handmade, there is a bigger chance it will be received with grace, even from someone who is reluctant to receive gifts.

Give new life to a cherished item. Think about an item that may be a loved one's most prized possession. Perhaps it is a porcelain doll from childhood or a photograph that can use reframing? Offer to have such an item repaired or restored if it's starting to show its age.

Offer an experience as a gift. Research from Harris says three-quarters of millennials prefer experiences over material items, and are spending more on travel, cultural events and dining out than objects. Even people who are reluctant to receive gifts may appreciate the gift of an experience that can broaden their horizons.

Explore useful gifts. These types of gifts may include gift cards to a frequently used supermarket, membership to a fitness center or even enrollment in a roadside assistance club. A subscription to a streaming movie service also is a great and useful gift.

Gift of company. Sometimes the best present is the gift of one's presence. If a recipient really wants nothing, perhaps an evening spent together in one another's company will make a great gift.

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Workplace gifting etiquette: *Get giving right*

Gift giving in the workplace can be challenging territory to navigate. And as anyone who has received an inappropriate gift or something that really wasn't useful can attest, he or she probably doesn't want to face a situation in which a gift leads to office gossip.

According to a poll conducted by Harris, around half of workers plan to gift at least one business associate around the holidays but are confused about what to give. Too often it's up to workers to navigate these etiquette minefields on their own, but the following tips can help the process go smoothly.

Keep it impersonal. Impersonal doesn't mean it's acceptable to grab anything off the shelf. But the gift should not be something that would offend tastes or sentiments. Avoid clothing, perfume, jewelry, or accessories. Lotions and other scented items are also ill-advised.

Skip your boss. Etiquette experts say that gifts should flow downward not upward in the realm of employment ranking. That means it's best to stick with gifting colleagues who are on the same level as you. Buying a gift for the boss may look like you're simply trying to score brownie points instead of offering a meaningful gift.

Give group gifts. Rather than gifting individuals, it can be safer to give a group gift from which many can benefit. This can include coffee and pastries from a nearby bakery, or a bouquet of flowers to brighten up the office environment.

Keep prices modest. Office giving is not about illustrating who can afford the most expensive

gift. Remember, some people will not be able to reciprocate, and they shouldn't feel uncomfortable for being on the receiving end of a lavish gift.

Follow the rules. Gift exchanges should be cleared with supervisors or human resources professionals. It pays to check if there are rules in place for gifting others.

Avoid cash gifts. Giving cash or checks is not a good idea. Money should only come by way of bonuses from higher-ups. If you're stuck on what to give, a gift card to a store that a coworker visits is acceptable.

Gifting at work is complicated, and certain etiquette should be followed so no lines are crossed.

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Navigating office gifting can be tricky. It's important to avoid overly personal items.



Did you know?

Giving the gift of an experience is a rising trend, particularly among millennials. Harris research has determined that millennials (defined as people born between 1980 and 1996) highly value experiences, and they are increasingly spending time and money on them. Types of experiences include athletic pursuits, cultural visits, concerts, social events, and various travel. The research goes on to say that more than three out of four millennials choose to spend money on a desirable experience instead of buying a product. And it's not just millennials. Overall, consumer spending has shifted in the last 10 to 15 years. HSBC bank chief economist Kevin Logan has said consumer spending on recreation, travel and eating out has been trending upward for more than a decade, while purchases of clothing and shoes as a share of discretionary spending has dropped. These trends can help drive purchases during holiday gift-giving. Gifts that are more experience-oriented may be more appreciated by their recipients.



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Keep gifts and purchases out of sight

Do not leave bags in the back seat of a car in plain sight of thieves. Hide purchases in the trunk or under a cargo cover in an SUV or truck. Also, do not advertise what you've bought or received to thieves by leaving the empty boxes outside. That big-screen TV box is a big giveaway that you now have expensive electronics in the house.

Shoppers must be vigilant during the holiday season to avoid being victimized by thieves.

The holiday season is an exciting time of year, and it is easy to get swept up in the decorations, crowds and social engagements. Despite the joviality and revelry of the holiday season, there is also the potential to become a target of theft. Allstate Insurance says break-ins, package theft, online hacking, and pick-pocketing incidences increase around this time of year. As a result, it's imperative that celebrants exercise caution come the holiday season.

Stop the "porch pirates"

Shoppers are not the only ones eagerly awaiting the arrival of packages come the holiday season. Thieves are ready and waiting to snatch up items once they are delivered. Dubbed "porch pirates," these criminals take packages off of porches when the delivery services leave them behind. According to a study by Blink, a video security company, residents of rural areas have a higher chance of being victimized by these crimes, which can occur anywhere. A 2016 survey from InsuranceQuotes.com found that roughly one in 10 adults has had a package stolen from his or her home before they were able to open it.

To avoid such crimes, consider having packages sent to a business location where there are more people around to receive them or to a neighbor who is home all day. Other suggestions include requiring a signature through the shipping service upon deliver or requesting the package be dropped off in a concealed area.

Be alert of your surroundings

While shopping in busy malls and other stores, keep track of the people close to you. Consider keeping credit cards and cash in an inside pocket rather than a back pocket or in a purse, which is more easily snatched. Exercise caution at ATM machines, guarding PIN codes and retrieving and storing withdrawn funds quickly. When checking out at the store, ensure that your card never leaves your hand. Many retailers now have chip-embedded card readers that enable customers to complete transactions without handing over their cards.

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