Giving Efficiency

WITH THE HOLIDAY RUSH STARTING EARLIER EVERY YEAR, GET A JUMP-START ON YOUR shopping list with some great green gifts. Using the tips below, you can have everything wrapped up before the ho, ho, ho turns into go, go, go!

Why give efficiency? Green giving is thoughtful on many levels. The person receiving the gift has a new gadget that can keep electric costs low year-round.

Choosing a green gift can be easy, too. Be aware of energy use. Look for energy ratings on large appliances and televisions, or select unplugged gifts—think renewable, reusable and recyclable.

Even something as small as packaging and wrapping can make a difference. Look for items with lightweight packaging. And think about wrapping your gift in something like a fabric bag that can be reused or even an accessory like a scarf to tie things up.

**For decorators:** LED Christmas lights ($15–$35). These energy-efficient lights are becoming easier to find. They save on holiday electric bills and stay cool to the touch. For a festive package, wrap in a decorative stocking.

**For gardeners:** solar garden lights ($15–$50). Available in endless colors, styles and sizes, solar garden lights can be a lovely addition to your favorite green thumb’s garden. To up the green quotient, wrap in a burlap bag.

**For cooks:** toaster oven ($60–$140). Especially great for the empty nester or those cooking for only one or two, toaster ovens are a good alternative to heating a large standard oven.

**For movie buffs or sports fans:** Energy Star-rated TV (prices vary). TVs are getting bigger and better. But before you give something that uses too much energy, look for the Energy Star label. It will offer the smallest impact possible on electric bills.

**For techies:** smart strip ($20–$40). This cutting-edge technology is great for plugging in electronic gadgets. Not your average power strip, smart strips offer designated outlets that make it easy to power down certain devices to save energy while not affecting others plugged into the same strip.

Solar cellphone charger ($55–$100+). Help unplug energy-sucking chargers from the wall; solar chargers can be placed in a window to charge a cellphone, GPS unit or music player anywhere the sun shines—even in a car on the move.

You’ll find many options once you start looking for green gifts, so get creative. Remember that what you give affects future electric bills, and give the green light for energy-smart gifts this year!
Stay Safe While Shopping Online

IF YOU’RE LIKE MANY CONSUMERS TODAY, YOU PROBABLY DO SOME SHOPPING ONLINE. Every year, online sales seem to increase dramatically. During the 2016 Christmas shopping season, internet-related sales grew more than 12 percent from the year before—reaching an astonishing $122.9 billion, according to the National Retail Federation. But while shopping from the convenience of your keyboard can save time, money and gas, there are important things to consider for your own security:

It’s always safer to shop with merchants you know. If you want to buy from a website that’s new to you, do an online search for that merchant and “complaints” to check for negative chatter about the seller.

Use secure websites. When placing your order on the merchant’s website, make sure that there is an “s” near the beginning of the web address: For example, the URL should begin “https://” instead of just “http://.” Also, be sure to look for a padlock icon in the upper left or lower right portion of the screen. Both of these features signal that the site you are visiting uses a high level of security to protect customers’ personal information.

Credit cards give you greater protection than cash and debit cards. If you are not charged the correct amount for your purchase or do not receive the merchandise you ordered, you can dispute the transaction under the terms of the Fair Credit Billing Act—but only if you used a credit card.

Choose your passwords carefully. Most websites require you to use a password to access your personal information and place orders. Be sure to create passwords that are not easy for others to guess—and use a combination of letters, numbers and, if possible, symbols such as * and % to make it more difficult for your information to be accessed by others.

Check the merchant’s privacy policy. This will tell you how they plan to use your information—including whether they will share it with others. You may wish to avoid sellers that do not have a privacy policy, as you have no way of knowing what they’ll do with your data.

Always print and keep the receipts from your transactions. Receipts contain all the information from your order, including what you bought, the price you paid and any order or confirmation number. This info is vital if you need to follow up with the merchant or dispute your transaction.

Shopping online is easy and convenient—but by taking some simple precautions, it also can be safe.
We Wish You a Merry Christmas and a Bright New Year!

Merry Christmas

Right New Year!

Angelina, C.H., Steve, Christy, Jason C., Summer, Darren C.,
Roberto, Caden, John H., Johnnie, Terry, David H., Lalo, Jason,
Bradly, Rusty, Patti, Paula, Sandy, Daniel L. M., Daniel J. M.,
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