

# WALDOW'S WORDS

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## HOLIDAY BARGAIN SHOPPING TIPS

Homeowners love a bargain, especially when it comes to shopping for holiday gifts. Whether braving the crowds at the local mall or shopping online, savvy shoppers know how to find the best deals for less money. Here are a few ideas from Bankrate.com and Fox Business.

*Sign up for email alerts.* Visit retailers' websites or their store to register to receive email and text alerts for exclusive offers and discounts. Shopping for an avid concert and theatre-goer? Sign up to receive e-newsletters from local venues and learn about discount-priced events.

*Become a follower.* Frequent users of social media sites can learn about special offers from their favorite retailers simply by becoming a "follower" on Twitter or "liking"

them on Facebook. Deal-of-the-day sites like Groupon and Living Social will send announcements about deals for massages, facials, cooking classes and restaurants, all at a significant discount.

*Use your smartphone.* In addition to browsing for gift ideas, shoppers can use their smartphone to scan bar codes, download coupons and compare prices at competing retailers. Simply download one of several free barcode scanning apps, and when you shop, take a picture of the barcode of the item you want to purchase. Within seconds you'll get a list of retailers that carry that same item and the price. .

*Check out online coupon sites.* Before shopping for gifts online, remember to track down a coupon code

for free shipping or percent-off discounts before you place your order. Search sites like RetailMeNot.com and PromotionalCodes.com for merchant-specific discounts.

When you've found the perfect gift at a fraction of the full price, the holidays will seem much merrier.



### Fast Fact

The gift wrap industry now accounts for \$2.6 billion in annual sales (as of June 2010). .

## INSIGHTS AND INFORMATION FOR THE HOME OWNER

Dear Friends,

Remember it's not the gift but the thought that counts. The best gift of all is having friends and family around.

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### HOMEOWNER TAX EXEMPTION DEADLINE DECEMBER 31, 2011

December 31, 2011 is the deadline for real property tax exemptions, circuit breaker, condominium use classification declaration and request for agricultural use valuation for the 2011-2012 tax year. A new claim does not have to be filed for property that already has an exemption, unless the conditions under which the exemption was granted has changed; however, exemptions for child care providers, low to moderate income housing, public utility companies, taro farming and circuit breaker must be filed annually. Applications that fail to meet the December 31, 2011 deadline will be processed for the 2013-2014 tax year.

## A Penny Saved

Coming up with the cash for a down payment on a new home can seem daunting, but according to CBS Money Watch, saving money for such a major investment can be easier than anticipated. Here are a few easy strategies that can add up fast.

**Make it automatic.** Create a savings account specifically for the down payment and commit to devoting a comfortable amount out of your paycheck to it every pay period. Whether it's \$20 or \$50 on a regular basis, every bit helps. Talk to your employer about setting up an automatic payment that goes directly to that separate account.

**Sell things you don't need online.** Whether it's antiques, furniture or designer bags, chances are someone else is looking for it. Do some research to price things accordingly and post photos at an online shopping site, such as eBay. It's an easy way to declutter while earning money that can go toward putting you in a new home.

**Skip the morning latte.** It's true: Those \$4 coffees add up to thousands per year. See what other indulgences you can cut from your routine. For example, consider cheaper haircuts, early-bird pricings on dinners and movies, and biking or taking public transportation to work to cut down on costs. Sign up for free reward credit cards that offer money back on your purchases, and set up a separate email dedicated to coupons to help you keep track of them. Check that account before each shopping trip to save more money.

**Get rid of your landline.** Use your cell phone as your primary means of communication, and check with the cell phone company to see if cheaper plans are available. For instance, if the provider offers free nights and weekends, limit your calls to those hours and cut the extra minutes allotted. Also consider computer video-chatting, which is often free, instead of relying on costly long-distance phone calls.

### DID YOU KNOW?

The poinsettia plant was named after Joel Poinsett, a U.S. ambassador to Mexico who introduced the colorful plant in the U.S. in 1829

Source: Babycenter.com



Do you know someone who is thinking about buying or selling a home?  
**PLEASE MENTION MY NAME.**

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