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**How To Shop Wisely For Valentines Day**

**By Paul Penafiel**

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Article Title : How To Shop Wisely This Valentines Day  
Author : Paul Penafiel  
Word Count : 268

Here are several things to keep in mind when shopping online for this upcoming Valentines Day:

**Pay with a Credit Card and Protect Your Passwords:** Credit cards offer you the most protection as a consumer. Never send cash! If you pay by credit card, your transaction is protected by the Fair Credit Billing Act. This limits your liability for any unauthorized charges to only \$50.

**Understand the Return Policy:** Determine the company's refund and return policies before you place any order. Generally, any item that has been engraved or personalized in any way, will not qualify for the store's Return Policy.

**Shop with Security:** When online, look for a symbol of an unbroken key or padlock of the bottom of your Web browser window to ensure that your transmission is protected.

**Print all Transaction Records:** Make sure to print or save electronically any records related to your online transactions.

## How To Shop Wisely For Valentines Day

This will help you keep track of shipping dates, shipping and handling fees, and other details of your transaction. Take as much info as possible including names, their title and phone numbers in case of disputes.

### File a Complaint

If you suspect the business may have broken the law, file a complaint with the Federal Trade Commission. You can call the FTC toll-free at 1-877-FTC-HELP (1-877-382-4357) or file a complaint online at [www.ftc.gov](http://www.ftc.gov). or report it to your local Better Business Bureau.

Check the Site's Privacy Policy: The company's privacy policy should

let you know what personal information the company is collecting, why, and how the information is going to be used. Be cautious if you're asked to supply personal information, such as your Social Security number or personal bank account information to conduct a transaction.

Paul Penafiel is a team leader at Lifestylenetworker community. Learn winning opt-in list strategies, internet marketing skills, share ideas and resources with like minded individuals. For more info, please visit <http://tinyurl.com/hmky>, Get free ebooks (\$50 value)

### **Give a Gift of Poetry this year to your Valentine**

**By Gary R. Hess**

### **Give a Gift of Poetry this year to your Valentine by Gary R. Hess**

Valentines day is a special holiday for couples in all stages of their relationship. Married, engaged or just a dating, valentines day is the time for you.

We all know what comes along with Valentines, chocolate and flowers right? Well, it's time for a change. This year give your loved one the gift of poetry. Poetry you ask? Yes.

Poetry lets you show your true emotions and lets your partner feel they are truly special. The poem doesn't have to be something you get from a well known poet and you don't have to go out and buy the latest *Poetry for Dummies*.

Poetry is about arousing senses and showing emotion. If you do that, you have a great poem.

However, if you feel you don't have what it takes to write or you are just plain lazy, there are many great places you can buy poetry, both customized and non.

One such place is

## How To Shop Wisely For Valentines Day

. They have a nice selection of poetry with great customer service. I

highly recommend them.

Valentines day is still a few days away, so you still have time to get your poetry ready for your loved ones. Give them a great gift this year, the gift of poetry!

Gary is a writer for

Give a Gift of Poetry this year to your Valentine

Valentines Day

Valentines Cards: An Art Project Or Should They Be Store Bought?

Valentines Gifts for Men

Valentines Day! The Sweet and Romantic Holiday

Valentine Day Recipes

Auto Hits Machine

Stretch Assistant Software

30-Day Low Carb Diet 'Ketosis Plan'

Smoothies for Athletes



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