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**Shoppers Beware – 'Tis The Season**

**By James H. Dimmitt**

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It's the number one complaint from consumers and it only takes a moment for you to become a victim. While you search for holiday bargains, identity thieves are searching for targets – unsuspecting consumers. Here are some tips to help you safeguard your identity and other valuables:

- 1) Protect your account numbers – Most stores only print the last four or five digits of the charge account on your receipt. However, some stores haven't caught up with technology. If the merchant makes an impression of your charge card, be sure to ask for any carbons that are part of the receipt. "Dumpster divers" can lift account numbers from discarded carbons to steal your identity and your account information.
- 2) Protect Your Social Security Number – If you are asked to provide a SSN when making a purchase, challenge the cashier as to why they need this information. Request that some other form of ID be used instead of your SSN. There is no valid reason for them to request this information. You provided it when you applied for your account so they should already have this on file.

However, if you've opened a new account, don't be surprised if the cashier asks to see some form of picture ID, such as a driver's license. Don't view this as an imposition, remember that the store is actually taking steps to protect you – making sure that you are the account holder.

- 3) Keep an eye on your charge cards and receipts – Don't let your charge card leave your sight. Most cashiers will keep your card so that they can verify the signature on the receipt. However, sometimes they simply swipe your card, then hand it back to you or put it on the counter for you to retrieve. Check that the card you've been given back is yours and not someone else's. Occasionally, mistakes can happen, especially when the store is busy.

Also, make sure that you take your receipts with you. You'll need them to verify your purchases when your bills come in January and February.

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4) Watch for pickpockets – Professional pickpockets love the holiday shopping season. Open backpacks, large shopping bags and unstrapped purses are a pickpockets dream. "Be wary of the distractions around you, because that's what the pickpockets like. They usually work in teams," said Edward Gross, a Chicago police officer. "They usually work in teams. For example, one of the team members fakes a fall and when an innocent person tries to help that's when the other pickpocket lifts the victim's wallet."

5) Use a credit card and a secure site when shopping online – Paying by credit card is the safest way to pay online. It protects your legal right to dispute charges for goods or services never received, never ordered or misrepresented.

When you get to the merchant's payment page, the "http" at the beginning of the url address should change to "https" or "shttp". This is a sign that the site is encrypting or scrambling your credit card

information as you send it to them. Many browsers will even alert you of this via a pop-up window. Whenever possible, print and keep a receipt of your online transaction in case you need it later.

Happy Holidays!

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James H. Dimmitt is editor of "TO YOUR CREDIT", a weekly free newsletter to help you manage your personal finances. Subscribe to the newsletter by visiting

. He

is also author of "Identity Theft – How to Avoid Becoming the Next Victim!" available at

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## **4 Strategies For Seasonal Selling – Planning For Retail Cycles**

**By By Chris Malta & Robin Cowie**

Every product has a natural life cycle and a season where it sells best: some early buyers come at the beginning, and then the mass of buyers come. Prices peak and retailers begin running out of stock. Sales slow, and trickle down to a few last-minute shoppers.

As an online seller, it's critical you prepare for the natural retail cycles throughout the year. With some simple strategies, you can make the most of the opportunities presented by the changing seasons:

1.Keep the Flow Going The way to maintain sales volume is to be ready for the next selling season. Phase in your new seasonal items for early shoppers while your other product line sales are winding down. You can keep the momentum going in your store and your income if you plan accordingly.

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2. **Make Advance Preparations** Don't wait until the holiday is upon you to get your products lined up and ready to go. You should begin pushing your promotions two to three months ahead of time, according to Lisa Suttora of

. Says Suttora, "The advantage to having your

products ready several months before a holiday season is you capture the early bird buyers... You'd be amazed how many people shop months in advance of a holiday."

Another benefit of early marketing is it provides lead time for the search engines to pick up the pages for your holiday specials. Include the season or holiday name in your titles, because people are searching for those terms.

3. **Use What You've Got** You don't necessarily have to change your entire product line every season. Evaluate your current product line and see what can be promoted as a seasonal item. Use your imagination—create unique gift baskets and kits. Shoppers are pressed for time and are looking for solutions, so put together product bundles to solve their holiday needs.

4. **Adjust Your Website** Your web store should reflect the season—feature items that work well for the approaching holiday. Put a seasonal spin on your ads and listings. "Your sales don't have to drop," advises Suttora. "Evaluate what you're selling and how you want to position it—freshen up the look of your site. You've got a whole new group of buyers coming in [with each new season], so you want to be ready for them."

Chris Malta and Robin Cowie of WorldwideBrands.com are the Writers and Hosts of The Entrepreneur Magazine eBiz and Product Sourcing Radio Shows.

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