

YOU BETTER WATCH OUT: Shipping and Handling Fees Can Take a Bite out of Your Holiday budget

Shipping and handling fees can use up a chunk of a consumer's gift budget. Here are some things to know when shopping this holiday season.

If you buy multiple items at one time, you could be charged the S&H fees on each item, even if they come in one box. Check if the fee applies to each order or to each item shipped, and also check if an additional part for your purchase or a "get-one-free" item also has a fee attached to it.

Some retailers waive S&H fees at a certain dollar level, while others charge more as the purchase price increases. Know what price levels trigger higher fees at those retailers.

Sometimes the S&H fee is not shown until the last confirmation window on a website, after shipping or billing information is entered, and can easily be missed. Know all the costs and fees associated with a product before providing your payment information.

Retailers can also charge S&H fees for accepting a return via mail, even if you are paying the postage.

To avoid shipping fees, follow these tips:

- Research shipping and handling fees online, or call the retailer to get the details;
- Add up shipping and handling before completing a purchase;
- Do not give payment information until you know what the fees are and you are certain you will buy the item;
- Ask if there is shipping and handling on returns;
- If a retailer has a local location, you can avoid S&H fees by returning items to the store;
- If possible, shop at brick-and-mortar stores, where there are no S&H fees, or consider shopping at retailers that will ship an item to a local store with no S&H fees.

Restocking fees can also apply to returns by mail, so make sure to check on these in advance, also.

The Give and Take of Gift Cards

With the holiday shopping season fast approaching, gift cards will once again be a popular gift. According to industry sources Ceridian Stored Value Solutions, Incentives Magazine, and National Retail Federation, nearly 60 of consumers say gift cards are the Number One item they plan to give this year.

With that popularity in mind, here are a few tips for giving, and receiving, gift cards this holiday season.

Tips for Buying Gift Cards

Be wary of gift cards sold on online auction sites—these cards are often stolen or counterfeit.

Read all terms and fine print prior to purchasing a card.

When giving a gift card, include the terms, as well as the receipt, which might be needed if the card is lost or stolen.

Tips for Handling Gift Cards

Take note of the issuer's terms and read the fine print.

Use the gift card as soon as possible so you don't lose it or forget about it.

Treat it just like you would treat the cash in your wallet. Some issuers won't replace lost or stolen cards, others will, for a fee, but you may need the card number.

News From the Undersecretary

I received quite a surprise a few months ago, when a family member told me about her purchase at Starbucks. A half-pound of coffee, as it turned out, cost more than half of what a full pound cost.

That \$11.95-per-pound coffee cost \$7.45 for a half-pound. My question was, where did that extra \$1.50 come from?

I did some research myself and had our staff check Starbucks around the state.

We found an extra \$1.50 charge on every half-pound purchase we made. There were no signs in the stores we visited alerting consumers to an additional fee for smaller sizes, and the baristas did not notify us of the fee. In fact, we pointed the fee out when making the purchases, to the puzzlement of some baristas.

We began a dialogue with Starbucks that ended in November, when the company decided to drop the undisclosed fee in all of its stores in Massachusetts and across the country.

This is a great win for consumers, and not just because they save \$1.50 on half-pound bags of coffee. When we go to a store, whether it is a local bookstore, a national-chain electronic store, or a coffee shop, we have a fundamental trust that what we see is what we get.

In this case, Starbucks breached that trust by not disclosing its fee. It's no crime that Starbucks had the fee – it can charge whatever it wants for its coffee. But it is a violation of a consumer's trust when an additional fee is not disclosed and the consumer is left wondering how half of \$11.95 becomes \$7.45.



*Undersecretary
Barbara Anthony*

Making Way for Price Chopper

Undersecretary Barbara Anthony (far right) joins Gardner Mayor Mark Hawke (third from left) and officials from Price Chopper for the groundbreaking of the supermarket chain's store near Main Street in Gardner. High grocery prices have been an issue in Gardner for years, which was reinforced by a November 2010 survey of food prices by the Office of Consumer Affairs that included grocery stores in the city that had some of the highest prices of any stores checked. While at the groundbreaking, the Undersecretary announced a \$500,000 MassWorks grant for infrastructure development near the Price Chopper which will help remake an area along Main Street.



Make Sure Your Charitable Gifts Go to the Right Place

With the holiday season upon us, many people will donate money to charitable organizations. Unfortunately, it is also the season for deceptive and fraudulent solicitations.

The Office of Consumer Affairs and Business Regulation offers the following tips for charitable giving:

Never donate to a charity that you know nothing about, especially charities that pop up suddenly in connection with a recent natural disaster or news story.

Don't make assumptions when you hear words like "police" or "firefighter" in an organization's name. Although an organization claims it has local ties or works with local police or firefighters, it doesn't necessarily mean contributions will be used locally.

Check out the charity before you donate. You can find information about charities at: Massachusetts Attorney General's Office non-profits & charities document search, National Association of State Charity Officials, IRS approved charities, Better Business Bureau Wise

Scammed? Get Help

If you think you have been scammed by a bogus charity operation, contact these agencies and organizations for assistance.

Office of the Attorney General

The Not-for-Profit Organizations/Public Charities Division
One Ashburton Place
Boston MA 02108
(617) 963-2101
charities@state.ma.us

Federal Trade Commission (FTC)

877-FTC-HELP (1-877-382-4357)
FTC - Avoid charity fraud

BBB Wise Giving Alliance

4200 Wilson Blvd., Suite 800
Arlington, VA 22203
File a charity complaint

Giving Alliance, Charity Navigator, American Institute of Philanthropy, and GuideStar.

Request written information about the charity, its mission, how your donation will be used, and proof that your contribution is tax deductible.

Do not reveal your personal or financial information, including your Social Security number or credit card

and bank account numbers, to anyone who solicits a contribution from you.

If solicited in person, always ask to see the solicitor's identification.

Never give your credit card number or cash to a solicitor. Write a check payable to the charity, not the individual soliciting your donation.

Keep records of your donations for tax purposes.

New Year's Resolution -- Lose Weight, Avoid Weight-Loss Scams

If you are planning to lose a few pounds in the coming year, you need to wary of weight-loss scams.

Some companies use misleading sales and marketing practices to prey on consumers' trust.

Be on the lookout for advertisements that include statements like these false claims:

Without diet or exercise

Lose 30 pounds in 30 days

No matter how much you eat

Everybody will lose weight

With our miracle patch

LOSE WEIGHT

Before you purchase any weight loss products:

- Speak with your doctor;
- Check for complaints against the company with the Better Business Bureau and the Attorney General's Office;
- Be wary of "free" or low-cost trials or samples that might require high shipping fees;
- Make sure the company has a posted privacy policy that guarantees the safety of your personal information, and;
- Read the fine print before you order to make sure you are not signing up for ongoing shipments of the product or enrolling in any kind of service unexpectedly. Many consumers have been scammed into long-term commitments disguised as free-trial offers.

Instead of purchasing questionable weight-loss products, invest your time and effort in cutting calories and increasing physical activity. If you plan to join a gym or health club, click here for more information.