

# Get Your Gifts...Skip the Stress

**H**oliday shopping season is here. But if the visions dancing through your head include long lines and capacity crowds, you might be a candidate for online shopping. Industry experts predict 11 million new households will make purchases via the web this year. Navigating the throng of online merchants can bring on a migraine, so consider these options:

## DO YOUR HOMEWORK

Scads of shopping sites await you on the web. Stick with names you trust. If you want to check a site, the Better Business Bureau ([www.bbb.org](http://www.bbb.org)) certifies sites that meet its guidelines. Read what consumers think on [www.epubliceye.com](http://www.epubliceye.com). Also, check for scam alerts with the National Fraud Information Center ([www.fraud.org](http://www.fraud.org) and [www.flimflam.com](http://www.flimflam.com)).

## SHOP SAFE

If you're concerned about shooting your credit card number out into cyber space, [www.safeshopping.org](http://www.safeshopping.org) has information about online security. Make sure you do all of your shopping on sites with a secure server. You know the site is safe when you see a closed padlock or an unbroken key at the bottom of your

browser, and you find an "s" at the beginning of its web address: (<https://>). Meanwhile, [www.bizrate.com](http://www.bizrate.com) will bring you up to speed on how a merchant measures up on privacy matters.



## COMPARE

It pays to shop around. A handful of sites called "shop bots" will sift through hundreds of online stores to find you the best price. Some of the more popular ones include [www.mysimon.com](http://www.mysimon.com) and [www.bottomdollar.com](http://www.bottomdollar.com).

## KEEP IT SIMPLE

Even though you'll avoid a lot of the hassles of holiday bargain hunting, shopping the web can still try your patience. An Andersen Consulting study

from last year says 88% of online shoppers quit before making a purchase. Consider using a "digital wallet" (like [www.gator.com](http://www.gator.com) or [www.qpass.com](http://www.qpass.com)) or a "universal shopping cart" feature, like [www.redcart.com](http://www.redcart.com).

## PRINT OUT PURCHASES

When in doubt, print it out! Until you get your goods and are sure you'll keep them, print and save hard copies of order confirmation numbers and other relevant materials.

## DON'T PROCRASTINATE!

Thousands of e-shoppers got burned last year when retailers like ToysRUs couldn't fulfill orders placed just before Christmas. Once you make your list, power up your PC pronto.

## THOSE TAKE-BACK BLUES

Before buying, know the company's return policy. Many traditional retailers won't allow you to exchange an "online" purchase "in-store."

Follow these tips and you can sip an eggnog while others deck the malls. •

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