

Millennial Money: How procrastinators can win at gift-giving this holiday season

By Courtney Jespersen
NerdWallet

Check the calendar. No, this isn't a dream. It really is December, and Christmas Day is staring you straight in the face.

And if you celebrate Hanukkah, it's coming even sooner.

Where did the holiday season go? Well, no time to reminisce now.

It's down to the wire, but there are still methods to save money on your last-minute holiday purchases. Here are four simple ways to do it.

1. JINGLE ALL THE WAY TO THE STORE

You're not the only one still shopping. In fact, Dec. 21 — dubbed Super Saturday because it's the last Saturday before Christmas — is expected to be the second busiest shopping day, after Black Friday, according to ShopperTrak data from Sensormatic Solutions.

Your first instinct may be to shop online and avoid the crowded mall. But not so fast, says Christopher Newman, associate professor of marketing at the University of Mississippi.

"Shoppers can increase the chance that they get the right product at the best price by shopping in store, rather than online, just before Christmas," Newman said in an email.

"This ensures that they aren't limited to choosing from just the products that could ship in time for the holiday."

Last-minute online shopping may also carry hefty

shipping fees. Dec. 14 is the widely accepted cutoff for Christmas ground shipping this year, according to Rob Garf, vice president of Strategy and Insights for Retail & Consumer Goods at Salesforce.

If you order online after that, you'll likely have to pay to expedite the shipment.

2. OR BUY ONLINE, PICK UP IN STORE

If you'd rather not shop entirely at the store or entirely online, try shopping online and picking up your items at the store. In fact, buying online and retrieving your purchases from the store is a good option for shoppers, Garf says.

"It gives (consumers) the confidence that the product is going to be there and it's going to give them the convenience that they can walk right in and pick it up," Garf says.

He adds that some retailers may even extend an extra coupon or discount to shoppers who elect to buy online and pick up in store. Walmart does this.

This option is also good for retailers. Retailers offering buy online, pick up in store (also known as click and collect) will drive 28% more revenue share across their industry during the five days before Christmas compared with those that don't, according to the 2019 Salesforce Holiday Insights and Predictions.

Retailers also know shoppers may be tempted to purchase additional items when they show up at the store.

3. PICK PRIVATE-LABEL PRESENTS

Purchase method aside, you also want to consider which items are on your gift list. When you have limited time to shop, it's wise to narrow down your choices. Instead of sticking to your original plan, consider switching to less expensive presents.

Certain items are known to be cheaper just before Christmas, such as toys or previous-model electronics that didn't sell well throughout the season.

You can also save money by changing the brands you buy. Consumers can get particularly good deals on a retailer's own private label, for instance. Think the Kindle and Echo products from Amazon, or the Kirkland Signature line at Costco.

"Private-label products are already generally 15%-20% cheaper than their national brand counterparts, but shoppers can save even more around Christmas," Newman said.

"Retailers can offer better deals on their private label brands than on national brands because their profit margins are higher on private labels to begin with."

4. POUNCE ON LIMITED-TIME SALES

The fact that you've waited to shop until the final days before Christmas doesn't surprise retailers. Newman says they know many shoppers delay, so they offer last-minute savings opportunities.

Be on the lookout for these types of promotions. They may be announced in advance, such as seven days of deals leading up to Christmas. Or, they may be spur-of-the-moment "flash sales" that happen without notice.

"Shoppers usually have to be vigilant and proactive in order to act upon last-minute flash sales," Newman said.

Regularly check your email, social media and retailer websites to locate these if they're announced.

And whatever you do, remember that now's the time to start springing into action.

"Consumers are going to wake up from their Thanksgiving hangover and realize they have a really short time to swoop up the deals and make sure the presents get on the doorsteps and under the tree before Christmas," Garf says.

BARLEY

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The key, Carrijo said, is how easily hulls are removed from the grain during threshing. While the U.S. does not have standards for food-grade barley, Canada requires the grain contain no more than 5% attached hulls, and 15% for feed.

Naked barley could open some new and potentially higher-value opportunities for growers, Carrijo said. She is especially optimistic about barley for food. The grain is a rich source of beta-glucan, which can help lower cholesterol and may reduce heart disease.

Naked barley also offers higher levels of soluble fiber, higher protein in animal feed and potentially higher levels of malt extract in brewing, Carrijo said.

In other projects, Barley World is working toward developing a barley variety resistant to the herbicide Imazamox, which would allow it to be planted in rotation with wheat under certain practices. Field trials are slated to begin in 2020.

"Barley is a really attractive option for wheat rotation," Carrijo said. "It can help break the cycle of

soil borne diseases."

Barley World is also looking at expanding barley feed to poultry. While researchers worried that high levels of fiber and beta-glucan might be a problem for hens, Carrijo said the results of their experiments have been pleasantly surprising.

The team mixed barley in feed for laying hens at ratios of zero, 30% and 50%. Chicken performance and egg quality were similar across all treatments, Carrijo said.

"The only thing they noticed was the yolk color was a little less intense in the barley treatments," she said. "That's mostly a consumer preference. We'd like the yolk to be a little more yellow."

Looking ahead, Barley World has two upcoming varieties slated for release. The first, a naked barley, has measured moderate levels of beta-glucan, while showing good resistance to diseases like stripe rust.

The second is a covered barley, championed by Great Western Malting in Vancouver, Wash. It is now in the American Malting Barley Association approval pipeline. Neither variety has yet been named.

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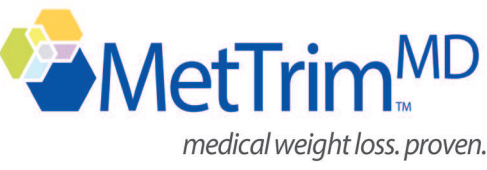


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