

How I Pinch A Penny

Tackling the holiday sales

SMART \$AVER



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My favorite shopping day of the year is a toss up between Black Friday and the day after Christmas.

The key to Black Friday is to have a plan. After you are in a turkey coma on Thanksgiving Day, surround yourself with those ad circulars, a notebook and a pen.

Each page in your notebook will represent a separate store. Go through the ads and take note of the deals at each store. Make a notation any time there are restrictions for certain items (i.e. "early bird specials" that only run 5 to 7 a.m.).

Once the list is made you need to prioritize it.

Hit stores with electronic deals first. And be ready with a Plan B — more than one store will offer a similar deal on an item.

If you are able to get several deals at one store, take a buddy and divide and conquer.

Don't get distracted by other shoppers or in-store specials. Go for your advertised item, get it and get out.

Also ask seasoned store associates for help locating items so you won't waste time wandering around in circles.

After you get home with your treasures, it is time to sort. Make a list of the items, what they cost and who they will be gifted to. This will help you keep track of how much you've spent on each person on your shopping list.

Read more creative money-saving tips from Sarah Mock at howipinchapenny.com and yorkblog.com.

SMART TIP

Once you have your list made, hit the computer. Often retailers will run similar — or even better — deals online. Watch for free or low shipping costs. Sometimes, a marginal shipping cost is worth paying instead of fighting the crowds.

Note of caution

Be careful to make sure your Black Friday deal is truly a deal. Getting \$5 off a \$50 product is not a steal. But getting a \$250 coffee maker for \$70 is worth braving the stores for — as long as you drink coffee or have someone to give the coffee maker to as a gift. It's not a deal if you don't have a purpose for the item.

Five items to buy after Christmas



of the winter season. Plus, if you don't use them this year, put them away and you are all set for Christmas 2014.



2. **Candy.** You might have sworn off sweet treats after overindulging all season long. But give yourself a month and you'll be looking for something sweet to snack on. Be sure to pick up holiday candy at 50 to 75 percent off and pop it into the freezer. Who doesn't like a frozen peanut butter cup?



3. **Storage containers.** Reusable containers are brought out in some really pretty holiday designs. They are great for packing cookies or gift giving all year.



4. **Dated ornaments.** Grab dated holiday ornaments at a deep discount after the holiday. Who will remember in three years that you didn't have the 2013 ornament on the tree for the 2013 season? You will have the ornament and the memories that went with the season — as well as the savings.



5. **Wrapping paper.** The week between Christmas and Jan. 1 is an excellent week to pick up wrapping paper for the entire year. Not only can you get holiday paper for next year, but you can also snag plain wrap that can be used for birthdays and other occasions.

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