

FROM:



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Tips**



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Start now and you won't break your budget later



Be safe, not sorry: Mail early

by David Hurwitz,
Stars and Stripes

The holiday season is still weeks away, but postal officials say that users of the military postal service should mail cards and presents as early as possible due to the expected increase in volume during the peak end-of-year season.

To assist customers in ensuring that packages are delivered in time, the Military Postal Service Agency has released its annual recommended mail-by dates for theaters around the world.

These dates are just a guideline, however, said Master Sgt. Marc Nickelberry, postmaster at Yokota Air Base, Japan, and people should carefully consider which type of mail service to use depending on when they arrange shipment.

"When they get to the counter, some people just ask for the cheapest way of shipping, and choose SAM (space-available mail)," said Nickelberry. "But space-available is just that, space-available. If there is no space on the plane, (your package) may not get there in time."

Nickelberry has other useful suggestions for customers based on his 16 years of experience with the military postal service:

- The most important thing is how you pack your package. You want to make sure the box isn't too big so the items inside can't move around during transport and get damaged. You also want to ensure there is enough packing material so your things aren't crushed when

other packages are placed on top of it.

- If you're sending a package to another APO, make sure you do not list the country the item is going to – otherwise it might enter the international mail system, causing delay. Just list the correct APO.
- Make sure the customs form is filled out correctly. List all the items and the correct value of each. At the counter, we screen the customs form to see if the things are labeled "gifts" or "merchandise." We can't accept a package using that kind of description. It must be more specific. Remember, customs can search the box if they deem it necessary, and that could cause delay.
- If you're concerned about things getting broken and if they are of significant value, insure them and do so for the amount you paid for them. Counter staff are trained to check to see if boxes are properly packed, but they can't find everything.
- If you send perishables, make sure they are properly packed. Also, make sure the country you are sending them to accepts that type of food.
- Alcohol CANNOT be sent through the mail.

Gunnery Sgt. Ashild Ruiz, who is stationed on Okinawa, and has 15 years of experience in the postal service, also has some suggestions:

- Remember that the post office no

longer provides packaging tape. Be sure to make sure your packages are all taped before you come to the post office. It might be good to bring some extra tape just in case.

- Have the mailing labels and customs forms filled out before coming to the PO so that you don't hold up the other people in line. And don't use the customs form as an address label. Have a separate address label on the package in case the customs form is defaced or falls off.
- You CANNOT mail lithium batteries like those used in iPods, iPads and other electronic items. The U.S. Post Office doesn't accept them. Take them out before sending such items.
- Don't send liquids or alcohol because if they leak they will ruin other items in your package as well as the packages of other people. If you must send liquids, be especially careful when packing them.

The Military Postal Service Agency provides different classes of mail when sending packages between countries. From least to most expensive, these are Space-Available (SAM), Parcel Airlift (PAL), First Class, Priority, and Express Mail.

Space-Available (SAM) – The cheapest service because packages take longer to reach a destination. It offers air transport of parcels on a space-available basis to or from military post offices outside the U.S. and surface transport within the U.S. There is a weight limit of 70 pounds and a combined length and girth limit of 130 inches.

Parcel Airlift (PAL) – Uses air

transport on a space-available basis similar to SAM plus air transport to the destination city or the city nearest to it inside the U.S. There is a weight limit of 30 pounds and a combined length and girth limit of 60 inches.

First Class – Handles items weighing up to 13 ounces. Flat-rate packaging available.

Priority – Same as First-Class mail but for items weighing over 13 ounces to 70 pounds. Combined length and girth limit of 108 inches. Flat-rate packaging available.

Express Mail Military Service (EMMS) – Offers preferred and/or expedited service. Not available from all USAFE APOs.

The U.S. Postal Service delivers letters and packages to more than 500 military post offices worldwide. Many of them will extend their business hours or open for additional days during the holiday season, including remaining open later on Christmas Eve to make sure that everyone can receive the cards and packages that have arrived. Check with the post office on your base for information on holiday hours.

Extra Services

The post office provides extra services to increase the protection of mailed items, offer reimbursement in case of loss or damage, and gives customers peace of mind that their mail will be delivered safe and sound. Among them are:

Insurance – Offers coverage against loss or damage up to \$5,000, with the price based on the declared value of the item(s).

Registered – Offers maximum security, insuring items up to \$25,000, with the price based on the declared value of the item(s). Tracks movement of mail from beginning to end

Certified – Provides evidence of mailing as well as the date and time of delivery or attempted delivery. Requires the recipient to sign for the delivery.

Delivery Confirmation – Shows when an item was delivered or when delivery was attempted using a Track and Confirm tool you can use on your computer.

Certificate of Mailing – Offers evidence of the date your mail was accepted by the post office.

Return Receipt – Provides proof that an item was delivered, through a postcard or email showing the signature of the recipient.

Restricted Delivery – Specifies who can sign for and receive your mail

Special Handling – Offers preferential handling if you're sending something that needs extra care.

Mailing Tips

- Print names and addresses of both shipper and recipient clearly on packages with a pen or permanent marker. Put an extra label with

the addresses inside the package in case the original one is defaced. Also include an itemized list of contents.

- Select a box strong enough to protect the contents and appropriate for the amount and size of items inside.
- Leave space for cushioning inside the carton, using bubble wrap, Styrofoam peanuts, or newspaper to protect the contents.
- Use tape designed for shipping, using enough to secure the opening and seams of the box.
- Put newspaper or packing material in hollow items to avoid damage during transport.
- Write "fragile" or "perishable" on packages when shipping such items.
- Use boxes, envelopes and tubes the post office provides for Express Mail and Priority Mail.

For the suggested mail-by dates from the U.S. to APO/FPO/DPO, see the back page of this guide.

Suggested mail-by dates from European Theater to U.S.

Space-Available (SAM) – Nov. 26
Parcel Airlift (PAL) – Dec. 3
First Class/Priority Mail – Dec. 10
Express (EMMS) – Dec. 18

Suggested mail-by dates from Pacific Theater to U.S.

Korea
Space-Available (SAM) – Dec. 1
Parcel Airlift (PAL) – Dec. 1
First Class/Priority Mail – Dec. 10
Express (EMMS) – Dec. 17

Mainland Japan
Space-Available (SAM) – Nov. 26
Parcel Airlift (PAL) – Dec. 3
First Class/Priority – Dec. 10
Express (EMMS) – Dec. 17

Okinawa
Space-Available (SAM) – Dec. 3
Parcel Airlift (PAL) – Dec. 3
First Class/Priority Mail – Dec. 10
Express (EMMS) – Dec. 17

Australia
Space-Available (SAM) – Nov. 23
Parcel Airlift (PAL) – Nov. 30
First Class/Priority – Dec. 7
Express (EMMS) – Dec. 14

Thailand
Space-Available (SAM) – Nov. 30
Parcel Airlift (PAL) – N/A
First Class/Priority – Dec. 7
Express (EMMS) – Dec. 14

— Source: Military Postal Service Agency and U.S. Postal System

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Start holiday gift giving now ... and you won't break the budget later

by Kerri Fivecoat-Campbell, MainStreet.com

The weather outside might not yet be frightful, but thinking about the holiday gift giving season might be enough to make most people wish fall would last forever.

The leaves might not yet have fallen, but it is time to start thinking about holiday gift giving, savings experts say.

According to Statistic Brain, an organization that compiles statistics from various sources, Americans last year spent \$52 billion in 2011 between Nov. 1 and Dec. 16. Internet Retailer predicts that just online holiday shopping will be up by 16% this year.

But why wait for Black Friday or Cyber Monday when there are great deals to be had right now?

According to savings experts, here are 10 ways you can save on holiday shopping now:

1 Make a list, check it twice: Jane DeLaney, founder of budgeting website eMeals.com, says one of the most important first steps is to know who is on your list. "Don't give into the pressure to give to everyone," DeLaney says. "Choose a list of people that you will get gifts for and don't stray from this list. It's important you are giving from the heart, and not just from what you feel pressured into doing."

2 A drop in the bucket: You should also know what you have to work with in terms of budgeting for the people on your list. Once you have the budget on paper, DeLaney says, "Don't go over it. It's simple; if you can't afford it, don't buy it."

3 It's all about the kids: There's no doubt that the season of giving is mostly about the kids, but DeLaney says that having a room packed full of presents may not be

as meaningful. "Overspending and overbuying just leads to each gift not meaning as much and a sense of overindulgence," DeLaney says. "I've heard some parents say they just give three gifts to each child on Christmas. Many compare it to the three gifts brought to Jesus by the wise men and then go through the true Christmas story as part of their tradition after opening their gifts. What a fun and meaningful way to celebrate Christmas morning."

4 Spend what you save: If you're using coupons for other savings on groceries and other things, what is happening to the money you save? Most people don't know. Jon Lal, founder of BeFrugal.com says, "When you use coupons, put the money you've saved aside and use it for Christmas gift buying."

5 There's an app for that: The great thing for shoppers about living in this time in history is that you don't have to manually look for items on your gift list to make sure they aren't on sale that day. Shopping apps for your portable devices are a great way to keep track of the items on your gift list, says Trae Bodge, senior editor at RetailMeNot.com.

6 Santa has the Internet: Another great tool is deal sites, which have offers for

companywide sales at various retailers online and off, Bodge says.

7 Gift cards aren't just for gifts: If you've bought gift cards, you probably already know there are discount gift cards that can save you anywhere from 12% to 30%. What you may not realize is that you don't have to give those cards as gifts. "It's called a 'gift card' but that doesn't mean you have to give it away," says Shelly Hunter, founder of Gift Card Girlfriend, who says she buy discount gift cards regularly to use for her own shopping.

8 The gift that keeps on giving: Admit it. You have a gift card in your purse or wallet that you got for the holidays last year or for your birthday. You have no idea what to do with it, but you know someone who would like something from that company. Use that gift card to buy a gift for someone else who would appreciate it or use it to buy another gift card from the same

company, says Hunter.

9 Santa's workshop: If you're crafty, now is the time to start thinking of making gifts, which could save you a bundle, DeLaney says "Many times these end up making more of an impression than the coffee mug you picked up for your Aunt Rita."

10 It's never too early to think about food: While you can't buy food that will spoil before the holidays, you can start buying staples for your holiday meal now that are on sale, says Teri Gault, founder of The Grocery Game. "Plan your Christmas menu around the best deals each week. These are usually the biggest picture on the front of the sales circular," Gault says. "If it's something you could use for your Christmas meal, buy it now, as you gather the best of the best deals over time. Let the sales build your menu over the course of the coming weeks."

For more great holiday shopping tips, visit our community site!

uk.stripes.com

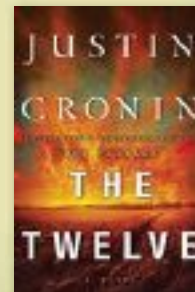
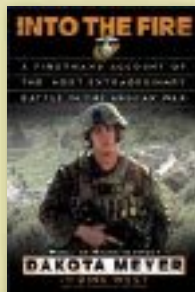
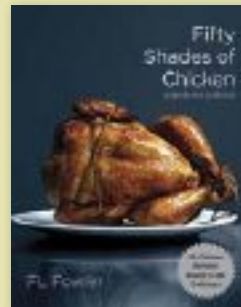
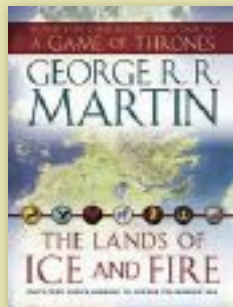
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FOR THE GAMER ON YOUR LIST

These titles are certain to please



It's hard to stuff a stocking with video games unless you have enormous feet, but that doesn't mean you can't give the gift of fun to your loved ones.

Of course the biggest treat of them all might just be Nintendo's Wii U - the up-powered successor to the famous Wii console. However, those who don't want to spend a few hundred bucks on a new game system still have quite a few options. This season has already brought tons of terrific games, and a few more promising titles are on their way to store shelves.

by Stars and Stripes

Dishonored

"Dishonored," by Bethesda Softworks - Take the role of a fallen hero seeking to reclaim your honor - or paint the town red with the blood of your victims and feed their remains to your rodent hordes. The choice is all yours in this terrific action game that plays like a combination of "Assassin's Creed" and "Splinter Cell." Stealth is important but brutality is always an option as you wind your way through an intriguing tales of betrayal and revenge.



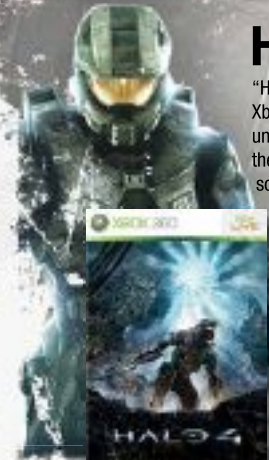
Borderlands 2

"Borderlands 2," from 2K Games - Return to the embattled planet of Pandora. No, not the one with the blue cat/monkey people. The one with tons of guns, hordes of homicidal bandits and lots of freakish fauna. A number of tweaks have improved on the original version of this first-person shooter, giving the new version smoother game play, a more robust story and more co-op action and adventure than any other game on this list.



Halo 4

"Halo 4," from Microsoft Games - Master Chief returns to the Xbox 360 after a string of Chiefless adventures in the "Halo" universe. This time, the relentless Spartan will face off against the Prometheans, part of the ancient Forerunners race that left so many ruins across the galaxy. Not counting a revamp of the original "Halo: Combat Evolved" that came out last year, this is the first "Halo" adventure developed by 343 Industries. In addition to a new enemy, 343 will deliver a new co-op experience called "Spartan Ops," which will provide gamers with a new mission every week that supplements the single-player campaign.



Call of Duty: Black Ops 2

"Call of Duty: Black Ops 2," from Activision - The super secret Black Ops folks make a little jump into the future to fight a nasty guy who takes over the U.S. military's electronic infrastructure and brings the world to the brink of annihilation. Of course the real selling point is the game's multiplayer mode, one of gamedom's best online free-for-alls. It also promises another round of zombie-shooting. Yes, it's Treyarch's turn to put out the year's "COD," which means more wild scenarios involving shambling hordes of the undead.



Medal of Honor: Warfighter

"Medal of Honor: Warfighter," from Electronic Arts - The last "Medal of Honor" game took players into a realistic - at least by video game standards - depiction of the early days of the war in Afghanistan. In a followup tale that EA says was written by real special operations troops while on deployment, the campaign missions span the globe and even hit very close to home. The multiplayer mode focuses on two-member fire teams, a bit of a switch from other military shooters. The question is whether it's enough to win gamers addicted to "Halo" and "Call of Duty" to add a new battleground.



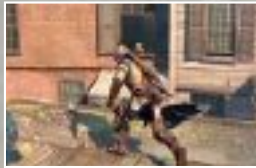
Zombie U

"Zombie U," from Ubisoft - When Wii U launches, it will arrive with a basket full of familiar franchises from Nintendo and a host of third parties. In our book, the most innovative and interesting is "Zombie U." While the basics offer a pretty typical zombie survival adventure, the details make the game very intriguing. Most of the action takes place on the TV screen. However, when you open your backpack to retrieve something from your inventory or interact with certain items in the environment, you're avatar on the TV screen pauses and the action moves to the handheld controller, which has its own view screen. But time doesn't pause, so you're still open to attack. This definitely heightens the sense of realism - as does the fact that you respawn as a totally new character each time the zombies kill you.



Assassin's Creed III

"Assassin's Creed III," from Ubisoft - Altair and Ezio and the battle against the Templars falls to a new assassin named Connor in an adventure set during the Revolutionary War. Instead of sprinting through medieval markets and climbing Renaissance towers, developers promise you'll be able to

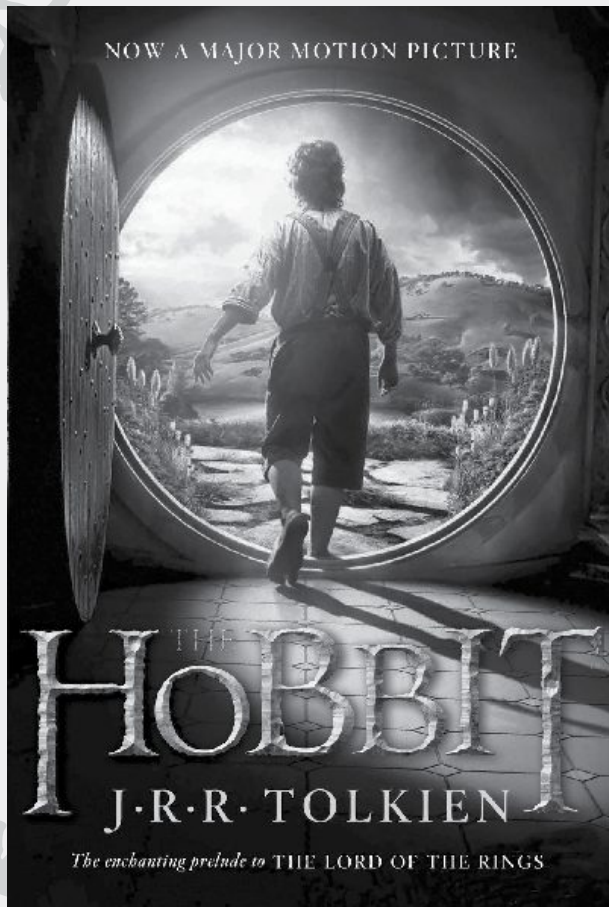


engage in a new fluid style of combat and leap from tree to tree as you track down Redcoats in the American forests,



Sony All-Stars Battle Royale

"Sony All-Stars Battle Royale," from Sony - For years, Nintendo fans have been able to step into the shoes of Mario, Donkey Kong and Link to battle each others in "Super Smash Bros." PlayStation fans finally get their chance to have the same kind of cross-franchise battles in "All-Stars." You can play as Kratos from "God of War," a Hellghast from "Killzone," the pudgy noblewoman from "Fat Princess" and others. The game play is very similar to that of "Super Smash Bros." with lots of wild and colorful attacks in a small area. It's available for both the PS3 and PS Vita.



Read It Before You See It

In theaters everywhere
December 2012

 HOUGHTON MIFFLIN HARCOURT

2012 Holiday Shopping Guide

by The Associated Press

Samsung Electronics Co. has been running ads touting its Galaxy S III phone as its “next big thing.” Now it has something bigger.

The S III released a few months ago has a screen that measures 4.8 inches diagonally, making it bigger than even the iPhone 5, which is Apple’s largest phone yet. Now, Samsung has released the Galaxy Note II, a smartphone with a 5.5 inch screen.

Aside from the larger screen, the Note comes with a stylus and runs the latest version of Google’s Android operating system, Jelly Bean.

Samsung and Apple dominate with nearly half of the worldwide market for smartphones.

In recent months, Samsung’s ads have been poking fun of Apple, suggesting that the iPhone 5 was merely playing catch-up with Samsung’s products. However, a federal jury in California awarded Apple \$1 billion in damages after finding that 26 Samsung products ripped off Apple’s technology at the heart of its iPhones and iPads.

The Note’s launch came a day after Apple unveiled a smaller iPad and a faster full-sized one. Apple also refreshed its line of Mac computers, while Microsoft is focused on Windows 8, a major update to its lucrative operating system.

These are some of the gadgets to expect for the holidays:

Apple devices

Apple has done well selling its full-sized tablet computer, which has a screen that measures nearly 10 inches diagonally. The iPad dominates the worldwide tablet market, accounting for 70 percent of all tablet shipments in the second quarter of this year, according to IHS iSuppli. But companies such as Amazon.com Inc. and Google Inc. have made in-roads selling tablets with smaller, 7-inch screens and lower price tags.

The iPad mini has a 7.9-inch screen, making it slightly larger than those



Gadgets galore: Samsung, Apple, Google and more!

smaller rivals but about two-thirds the size of a regular iPad.

The iPad Mini starts at \$329, well above the \$159 starting price for Amazon.com Inc.’s Kindle Fire and \$199 for Google Inc.’s Nexus 7. Both have 7-inch screens. The Mini is just \$70 cheaper than the 2011 iPad 2, which is still available.

Unlike its rivals, Apple will make a version of the iPad Mini that can access cellular networks from AT&T, Verizon and Sprint. That version will start at \$459, compared with \$629 for the full-sized cellular model.

Apple has also refreshed its full-sized iPad, giving it a faster processor and faster Wi-Fi capabilities.

In addition, Apple unveiled a 13-inch version of a MacBook Pro with sharper “Retina” display, complementing the 15-inch version unveiled in June.

Apple also updated its iMac line. Some versions will sport a hybrid storage drive that combines the speed of flash memory and the capacity of regular hard drives. They will go on sale in December.

Last month, Apple began selling its iPhone 5. The new phone is bigger, but thinner, than previous models and works with faster cellular networks known as 4G.

Apple’s leading rival, Samsung Electronics Co., came out with a new version of its flagship phone, the Galaxy S III, months ago. But Samsung is known for releasing products throughout the year, each targeted at a different base of consumers. For those who like to work with a stylus, the Galaxy Note II smartphone is available.

Tablet rivals

Amazon’s 7-inch Kindle Fire is one of the smaller tablets with decent sales. Last month, it started shipping an updated version with a faster processor, more memory and longer battery life. It also cut the price to \$159, from \$199, making it far cheaper than the iPad, which starts at \$399.

Amazon is also releasing higher-end models under the Kindle Fire HD line. A 7-inch one goes for \$199 and an 8.9-inch one for \$299. There’s also a \$499 model that can use the 4G cellular networks that phone companies have been building. A data plan will cost an extra \$50 a year. The smaller HD model is already available, while the larger ones will be available Nov. 20.

Barnes and Noble Inc. has also updated its Nook tablets. The new Nook HD comes in two sizes, 7 inches (starting at \$199) and 9 inches (starting at \$269).

In addition to the new HD screen and a lighter body, Barnes & Noble is increasing the services the Nook offers. It’s adding a video purchase and rental service, allowing users to maintain different profiles and making it easier to browse titles in its book and magazine stores.

Due to the hurricane, Google cancelled their event in New York. However, they did manage to put out a press release announcing a new Nexus 7, their smaller, and now thinner and lighter, tablet (starting at \$199) as well as the new, and bigger, 10-inch Nexus 10 (starting at \$399).

Toys R Us, meanwhile, is making a 7-inch tablet aimed at children. The Taboo recently went on sale for \$149.99.

Calling on Windows

Microsoft Corp. has released a new version of the Windows operating system, one that’s designed to work on both traditional computers and tablet devices.

Several PC manufacturers, including Lenovo Group Ltd., Hewlett-Packard Co., Samsung Electronics Co. and Dell Inc. already have announced details about new desktops, laptops and tablet computers.

Microsoft has released its own tablet computer, too. It’s new territory for Microsoft, which typically leaves it

to others to make devices using its software. Now, it will be competing against its partners.

The Surface tablet comes in two versions, both with 10.6-inch screens, slightly larger than the iPad’s.

This model runs on the same type of lower-energy chips used in the iPad. It starts at \$499, like the newest full-sized iPads. A keyboard cover will cost you another \$100.

A new version of the Windows Phone system, Windows Phone 8, is coming out this month as well. Once-dominant phone maker Nokia Corp. has been struggling in the shadow of Apple and Android, and it’s counting on the new Windows system for a revival.

Playing games

Nintendo’s new Wii U game machine will go on sale in the U.S. on Nov. 18. A basic, white model will cost \$300. A deluxe black version for another \$50 comes with an extra game and more accessories. The GamePad touch-screen controller for it will offer new ways to play.

In “New Super Mario Bros. U,” for example, players holding the old Wii controllers will control Mario, Luigi and other characters. The person with the GamePad can help them along by using a stylus to create stepping stones for the characters or stun enemies.

Players can also turn off the TV entirely and play on the GamePad.

Nintendo Co. has been trying to drum up excitement for the Wii U, the first major gaming console to be launched since 2006.

The company also announced new entertainment features for the console. Called Nintendo TVii, the service collects all the ways users have to watch movies, TV shows and sports. This includes pay-TV accounts along with services such as Hulu and Netflix. The GamePad works as a fancy remote controller and will let viewers comment on what they are watching.

TVii will be available Nov. 18 as well, at no extra cost.

Important tips for shopping online

Know who you’re dealing with.

Confirm the online seller’s physical address and phone number before you buy. It comes in handy if you have questions or problems later.

Know what you’re buying.

- Read the seller’s description of the product and even though it can be painful, the fine print.
- Check out the terms and conditions. Can you return the item for a refund if you’re not satisfied? Who pays the shipping costs? Is there a restocking fee? Print and save records of your online transactions, including all emails to

and from the seller.

- Buy gift cards from sources you know and trust. Avoid buying cards from any online auction sites because the cards could be fakes.

Be stingy with your personal information.

- Don’t give out your credit card or other financial information in exchange for an offer of the newest tech toy, a free gift card, a seasonal job or a holiday vacation rental.
- Don’t email your financial information. Email isn’t a secure way to transmit your credit card, your checking account, or your Social Security number.
- Don’t click on a link in an email. Legitimate companies don’t ask for your financial information via

email or pop-up message.

Check the privacy policy.

Really. It may be long, but it can give important information: for example, what personal information the website collects, why, and how the operators are going to use it. If you can’t find the privacy policy—or understand it—consider taking your business elsewhere, and letting the site know what you think.

Shop around.

Having an item’s manufacturer and model number can help you compare “apples to apples” among merchants. Some retailers match, or even beat, a competitor’s prices. Many merchants are offering free shipping this year, but not all—so factor the cost of shipping into the total cost. Or if you order online and pick up at the store,

consider the cost of parking or public transportation.

Should you buy on public WiFi?

Don’t assume that public “hot spots” are secure. Unless you can verify that a hot spot has effective security measures in place, you may not want to send sensitive information like your credit card number over that network.

Pay by credit or charge card.

They offer the best consumer protections. Under federal law, you have the right to dispute charges under certain circumstances and withhold payment temporarily while the creditor is investigating. And if your card is used without your authorization, your liability generally ends at the first \$50.

Wiring money can be risky.

It’s just like sending cash — once it’s gone, it’s gone. You can’t get it back. Buying online using cash equivalents — debit card, personal check, cashier’s check, or money order — can be risky. Use them only if you know the party you’re doing business with.

Free can be costly.

Free screen savers, e-cards, or other seasonal downloads could carry dangerous viruses. Keep your anti-virus and anti-spyware software current along with your firewall.

Monitor your financial accounts.

Read your statements regularly, making sure they reflect the charges you authorized.

— Source: The Federal Trade Commission



Planning to travel home for the holidays?

Money and time-saving tips from the American Society of Travel Agents

The holidays are steeped in family traditions - opening presents at first light on Christmas Day, napping during the football game on Thanksgiving, lighting the menorah during Hanukkah, inching the car through a traffic jam on the interstate and standing in an airport line that just doesn't move.

To maximize holiday travel happiness and minimize coal-in-the-stocking grief, follow these helpful holiday travel tips compiled by ASTA (American Society of Travel Agents). Some of the most travel-wise people in the world, ASTA members know the secrets that will help you and your family arrive at Grandma's house full of holiday cheer.

'Twas the night before Christmas - before holiday travel begins

Contact a travel agent well in advance of your trip to secure the lowest-priced airline seats, hotel rooms and rental cars that usually sell out quickly for holiday travel. Be aware that prices generally escalate during the holiday season, as demand is higher.

Packing light saves time and energy when it comes to filling the trunk with fragile bags packed with gifts or racing to fill the last empty space in the overhead bin. Some airlines place special restrictions during the holidays and allow only one carry-on, so traveling with less luggage is vital. For detailed tips on how to pack wisely, visit: [http://www.](http://www.travelsense.org/tips/packingtips.cfm)

[travelsense.org/tips/packingtips.cfm](http://www.travelsense.org/tips/packingtips.cfm).

One holiday travel tip for packing lighter is to ship gifts to your destination ahead of time. Allow at least two to three weeks for your package to arrive, because the holidays are hectic times for courier services like UPS and Federal Express.

Before leaving, be sure to secure your house. Lock all doors and windows, and don't forget to set the alarm. Also, give your home that lived-in look to repel potential burglars by having a friend collect your mail, setting lights on timers and not leaving details of your trip on the answering machine.

Now Dasher, now Dancer - flying during the holidays

Without a sleigh and eight reindeer, your holiday travel plans will most likely bring you, and millions of others, to the airport. But fear not - with a few precautions and a little TravelSense, your pre-flight schedule will be absent of anxiety.

First, avoid peak travel days. As your travel agent will tell you, the busiest days to fly are those immediately before and after the actual holidays so book your flights two days before and after Thanksgiving, Christmas and New Year's.

Your travel agent can secure you a non-stop flight, or one involving the fewest connections and stops. Every time your plane touches the ground during peak travel times, the

possibility of delays due to inclement weather or air-traffic problems increases. Also, aim to book morning flights, which tend to be delayed less often than afternoon departures.

If possible, have a friend drive you to the airport, or take a shuttle or public transportation. Shuttle services generally pick up guests early to ensure a timely arrival. If you drive and park at the airport lot, do not leave any valuables, such as CDs, or GPS devices in plain view. Also remember to put jumper cables in the trunk in case the battery dies during your trip.

Take the worry of getting to the airport completely out of the equation by staying at an airport hotel the night before an early flight. The additional sleep is well worth it. In some cases, hotels will allow guests to leave their car in the hotel lot for the duration of their trip, so make a few calls to discover which hotels offer this valuable service.

As flights are sometimes overbooked during the holidays, it's critical to check in early. Domestic travelers should arrive at the airport two hours prior to departure, while international travelers should arrive three hours in advance. Spending an idle hour in the gift shop is much more fun than missing your flight by ten minutes.

If you are bringing your gifts with you, do not wrap them before the flight. With safety a priority for all airlines, security personnel will need

access to all items. Pack collapsible gift bags for use as wrapping upon arrival.

Keep a positive attitude, but also be mentally ready for setbacks. Delays happen, and airlines do the best they can to keep their flight schedules on time. Bring water and snacks, an inflatable pillow and eye mask, a good book, your favorite CDs, an MP3 player and a deck of cards. Boredom is the true enemy in these situations, so be prepared to conquer it!

Turkeys can't fly - holiday driving tips for navigating the open road

Americans tend not to stray too far from their family's roots, making long drives on the interstate an integral part of the holiday ritual.

The first step to ensure a smooth road trip is to keep your vehicle in good working order. As temperatures drop during November and December, being stuck on the side of the road while waiting for an overworked tow-truck driver is not the place to be. Before you leave, have a qualified mechanic check all the car's vitals: brakes, battery, fluid levels, tire pressure, light bulbs and any parts that need regular maintenance.

As with all long-distance winter road trips, it's wise to bring emergency equipment, such as a first-aid kit, flashlight, blankets, drinking water and snacks, along with flares and jumper cables. An ice scraper and chains for the tires will also come in handy. While a white Christmas is great for the memories, it's not ideal

for winter driving conditions.

Allow plenty of time for the drive. Like shopping malls, the roads are busiest on the days right before and after major holidays. If possible, take an extra day off to reduce the chances of being caught in a traffic jam.

Once on the road, drive carefully, patiently and stifle any impulses of road rage. Try not to view other cars and traffic signals as personal obstacles. Work with your fellow drivers and not against them.

Indicate lane changes and give everyone plenty of room. Also, be forgiving when someone drives recklessly.

Don't leave valuables in your car. Pack all items, especially brightly wrapped packages, in the trunk. If afraid of squashed bows, wait until you arrive to wrap the gifts.

Overall, try to make driving fun, and view it as part of the holiday, not as a chore. If traveling with children, get everyone involved by singing or reminiscing about favorite past holidays. The ride will be over before you know it, and you'll actually look forward to the drive back home.

Giving thanks - arriving safely is thanks enough

If Santa can travel safely year in and year out, so can you and your family. Just remember these tips from the friendly travel agents at ASTA. With a little TravelSense, everyone will be home for the holidays with warm memories to share.

— Source: [TravelSense.org](http://www.TravelSense.org)

For more great seasonal tips, visit our community site!

uk.stripes.com



Beware the fine print of layaway plans

by Lindsay Wise, McClatchy Newspapers

For cash-strapped parents determined to snag that trendy Furby robot or iPad Mini this Christmas, holiday layaways seem like a godsend: Reserve the toy now and pay later.

But critics warn that fees for the increasingly popular layaway programs could wind up costing

people much more than if they'd paid by credit card. "These things can come back to bite you," said Tod Marks, the senior projects editor of Consumer Reports magazine. "Most of the time they're relatively harmless, but the only way to know for sure is to understand the complete terms and conditions. . . . The devil is always in the details."

As retailers launch their layaway programs this month for the

upcoming holiday season, some big-box stores are revising their policies and slashing fees.

Layaways were commonplace in the 1930s and 40s but they faded in popularity as credit became easier to obtain. They re-emerged in recent years after the recession hit and banks tightened credit.

Stores tout layaway as a consumer-friendly alternative for shoppers who can't afford to pay up front and don't want to go into debt. Customers pay small service fees to open layaway accounts with stores, and they make initial down payments, usually 10 to 25 percent of the total. Once they pay off the full amount, they can take home their purchases.

If customers don't make payments in time, or back out of purchases, stores often charge cancellation fees, as well.

"People want the feeling like they are able to buy what they want today, but they're not actually

buying it. They're putting it aside and paying a higher price for it," said Louis Hyman, an assistant professor at Cornell University's School of Industrial and Labor Relations who's the author of the book "Debtor Nation: The History of America in Red Ink."

A layaway purchase is like a very expensive loan that doesn't allow the borrower to use the goods until he or she pays off the loan, Hyman said. "It's like you had to pay your mortgage in advance for 30 years and you don't even get to live in your home."

To illustrate his point, Hyman gives the example of a woman who puts \$100 worth of toys on layaway. She makes a down payment of \$10, plus a \$5 service fee, and pays off the rest over a 60-day period.

According to Hyman's calculations, she'd be paying the equivalent of a 44 percent annual percentage rate for a \$90 loan. The national average for APR on a credit card is about 15 percent. For those with bad credit,

it's about 24 percent.

If the woman failed to make all the payments and had to fork over the \$10 cancellation fee, she would have paid the equivalent of 131 percent APR for a two-month loan, Hyman said.

"I think there's a predation quality," he said. "To my mind, there's no advantage to the consumer to using layaway as opposed to saving. I think it makes more sense to just put the money under your bed, or even better, in a bank."

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APO/FPO/DPO mail deadlines for 2012 holiday season released by the USPS

by F. Homer Strobolitch,
Special to Stars & Stripes

There's nothing worse than a disappointed child (or spouse) when a gift doesn't arrive before the big day, and veteran military shoppers know that to avoid disappointment during the holidays it pays to give the APO/FPO/DPO system some extra time during the months of November and December.

Each fall, the U.S. Postal Service (USPS) publishes official guidance for holiday shipping to APO/FPO/DPO addresses in the Postal Service Bulletin. This year, to ensure delivery of Christmas cards and packages to military APO/FPO/DPO addresses, the USPS suggests that mail be sent by the recommended mailing dates listed in the chart above.

While Priority Mail is the typically recommended shipping method for APO/FPO/DPO mail, Parcel Airlift Mail (PAL) and Space Available Mail (SAM) are also available alternatives. PAL is a special service that provides air transportation for parcels on a space available basis. PAL is available for Parcel Post not exceeding 30 pounds or 60 inches in length and girth combined. The applicable PAL fee must be paid in addition to the regular surface

rate of postage for each addressed piece sent by PAL service. SAM packages are parcels paid at Parcel Post postage rates that are first transported domestically by surface and then to overseas destinations by air on a space-available basis. The maximum weight and size limits are 15 pounds and 60 inches in length and girth combined.

Express Mail Military Service (EMMS) is an excellent option for overseas shoppers, although it is only available at a limited number of military post offices and is somewhat expensive. EMMS shipments are similar to Domestic Express Mail shipments in pricing and delivery times.

Dan Latvala, founder of the overseas military web portal Oconus.com, had this to say about shopping online during the holiday season. "As long as shoppers place their orders by the first week of December, they usually aren't going to be disappointed. Of course if the service member is deployed, the earlier a package can be sent, the better. To be on the safe side we always recommend Priority Mail to those who ask our opinion. USPS Priority Mail is typically your best dollar value for speed and service." Although it is can be more difficult

Military Mail Addressed To	Express Mail Military Service (EMMS)	First-Class Mail Letters/Cards	Priority Mail	Parcel Airlift Mail (PAL)	Space Available Mail (SAM)	Parcel Post
APO/FPO/DPO AE ZIPs 090-092	Dec 17	Dec 10	Dec 10	Dec 3	Nov 26	Nov 13
APO/FPO/DPO AE ZIPs 093	N/A	Dec 3	Dec 3	Nov 30	Nov 26	Nov 13
APO/FPO/DPO AE ZIPs 094-098	Dec 17	Dec 10	Dec 10	Dec 3	Nov 26	Nov 13
APO/FPO/DPO AA ZIPs 340	Dec 17	Dec 10	Dec 10	Dec 3	Nov 26	Nov 13
APO/FPO/DPO AP ZIPs 962-966	Dec 17	Dec 10	Dec 10	Dec 3	Nov 26	Nov 13

for merchants to ship to overseas military addresses given the USPS requirements and restrictions on APO/FPO/DPO shipments, many merchants value overseas military shoppers. "Merchants have been very supportive of our overseas families even though it takes extra time and effort for most of them to send items to APO/FPO/DPO addresses. We ask our merchant partners to show their support by providing special discounts, coupons and other offers to APO/FPO/DPO shoppers for the holiday season, and they have never disappointed us." He also continues to see merchants offering lots of

incentives to move merchandise in this year's tight economy. "We'll have over 400 special coupons on the site this year - many provided specifically for overseas military families."

Latvala cautions that stateside family members should be aware of the shipping restrictions for APO/FPO/DPO locations if they are sending gifts to loved ones at APO/FPO/DPO addresses this holiday season. "Each APO, FPO or DPO zip code has a set of restrictions on it that family members should be aware of. We have an online database of APO/FPO/DPO zip codes on our site that is updated

every two weeks for military service members and their families to use. Packages that violate the size, weight or content restrictions of the system may not make it to their intended destination or may disappear entirely."

Montana-based Oconus.com has been a popular online destination for overseas military families since 1999. For a list of over 700 merchants shipping to military address, information on shipping to APO/FPO/DPOs and a large selection of online coupons for APO/FPO/DPO shoppers, visit www.oconus.com.

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