

Video game gift giving tips

Come the holiday season, millions of people will be flocking to stores or browsing online retailers to shop for gifts for their friends and loved ones. Video games have long been some of the most popular holiday gifts to give, and this year figures to be no different than years past.

The assortment of video games is so diverse that consumers may not know where to begin their shopping excursions. Gaining a greater understanding of the video game rating system can ensure shoppers they find age-appropriate games for the youngsters on their holiday shopping lists.

Video games are rated by the Entertainment Software Rating Board. The ESRB is an independent, self-regulatory organization that assigns age and content ratings, enforces industry-adopted advertising guidelines and ensures responsible online privacy principles for computer and video games in the United States, Mexico and nearly all of Canada. The ratings provided are concise and help shoppers make informed decisions based on the content in video games. According to the ESRB, the ratings have three parts:

- 1. Rating categories suggest age appropriateness.
- 2. Content descriptors indicate content that may have triggered a particular rating and/or may be of interest or concern.
- 3. Interactive elements inform about interactive aspects of a product, including the users' ability to interact; the sharing of users' locations with others; the

sharing of personal information with third parties; the completion of in-app purchases of digital goods; and/or

level of restriction of internet access.

This rating system was derived in 1994 after various child development academic experts were consulted. Other rating systems also were considered, and the ESRB consulted parents with nationwide as well. There are currently seven different ESRB ratings for games and apps. They are as follows:

C: Early childhood games feature content that is intended for young children.

E: Games rated as

Everyone feature content that is generally suitable for all ages. There may be minimal cartoon, fantasy or mild violence. Mild language may be infrequent. **E:** 10+: Content in games rated Everyone 10+ is appropriate for gamers ages 10 and up. The games may contain cartoon, fantasy or mild violence. Mild language and/or minimally suggestive themes also may be present.

T: Teen games are generally suitable for ages 13 and up. These games may contain violence, suggestive themes, crude humor, minimal blood, simulated gambling, and some strong language.

M: Games deemed as Mature are generally suitable for gamers ages 17 and up. In such games, there is a high propensity for intense violence, blood and gore, sexual content, and strong language.

A: Adults-only games have content suitable for adults ages 18 and up. Graphic sexual content, prolonged scenes of intense violence, and gambling with real currency may be depicted or available in these games.

RP: Games that are marked Rating Pending have not yet received a final ESRB rating. Usually this verbiage is only used in marketing materials, and the rating will be updated once the product hits the market.

Along with the general rating, the ESRB uses content descriptors to further break down the type of content one can expect in the games. These can include everything from references to alcohol to fantasy violence to sexual themes to tobacco references. Again, these content descriptors will offer a concise way to assess if a game is appropriate for a particular gamer.





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Gadgets make great gifts come the holiday season. Children may want the latest must-have video games, and many adults scour store advertisements for the newest televisions, tablets, smartphones, and other gadgets to include among their own most wanted lists.

According to the Consumer Electronics Association. the holiday season is typically a record-setting time for consumer spending on tech gifts. The CEA notes that roughly \$34 billion was spent in 2015 on tech gifts, and that number figures to grow during the 2016 holiday season. The holiday season is a time when consumers buy tech gifts for their loved ones, but it's also a time when they splurge on items for themselves.

Technology gifts are popular, but these purchases require some research prior to swiping a card at the checkout counter. Consider this advice before gifting any gadgets this holiday season.

Always check product reviews. Use resources such as Consumer Reports to read up on the reputations of certain products and brands. Avoid purchasing products that have no established track record. Also try to read reviews from third-party sites rather than those posted on manufacturer websites. Independent reviews may be more forthcoming than customer testimonials.

Speak with an educated local retailer. Visit a store before making any purchases to learn more about the inner workings of the product you plan to buy. Discover its attributes, advantages, disadvantages, and what others are saying about it. The salesperson may have his or her own opinion on the item and may calm any nerves you have. Local retailers tend to have knowledgeable sales staff and can be assets when comparison shopping. Consider that new generations of certain tech products come out quite frequently, and the previous generation may become obsolete rather quickly. Know when manufacturers are releasing new products so you can time your purchases accordingly.

Determine if the gift is age-appropriate. It may be tempting to purchase children the latest and greatest tech gifts because all of their peers may be getting similar items. But first determine if certain items are ageappropriate. Remember, many tech gifts, such as tablets and smartphones, open children up to the world of social media. So if you buy such products, make sure you have turned on the privacy and safety features available before giving the item to your loved one. If you are purchasing a gift for a young person who is not your child, check with his or her parents to see if the gift will be appropriate or even permitted.

Put the product through your own test run. Try a product out for yourself to get a feel for it and its attributes. Hands-on knowledge may be the best type when gifting tech items. Just keep in mind that many retailers have a reboxing or restocking fee on tech products. If the item fails to meet your expectations and you plan to return it, it may cost you a percentage of the price.

The popularity of tech gifts makes them one of the most widely exchanged categories of presents during the holiday gift-giving season. With research and knowledge, consumers can find the perfect gifts to light up their loved ones' faces.





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Stocking stuffers for athletes and sports enthusiasts

Gifts comes in all shapes and sizes, and sometimes the best gifts are those that come in small packages. Though some people pore over their holiday shopping lists for weeks, it's not uncommon for even the most devoted holiday shopper to overlook stocking stuffers, which can be just as difficult to find as larger gifts.

When shopping for stocking stuffers, consider the recipient's interests. For example, athletes and sports enthusiasts would undoubtedly love a gift that reflects their loyalty to a favorite team or their devotion to a particular sport. Holiday shoppers who have a sportscrazed superfan or accomplished athlete on their shopping lists may want to consider the following items when looking for stocking stuffers this holiday season.

Sports memorabilia: Sports fanatics sometimes double as collectors who are always on the lookout for new memorabilia to display. Such collectibles may include bobbleheads, cards, ticket stubs and signed photographs or equipment. Rare memorabilia may be beyond many gift-givers' means, but there are still plenty of impressive items that can fit into any holiday gifting budget.

Game tickets: Give sports fans a chance to cheer on their favorite teams in person. Find a home game that will not require the recipient to travel too far, or if you want to splurge, include transportation with the tickets to an away game. Secondary market ticket-seller StubHub is a reliable resource that guarantees tickets



sold on its site are legitimate, removing any doubt ticket market buyers may have.

Fan gear: Sports fans can never have enough gear to show off their team pride. Everything from mugs to hats to authentic team jerseys makes for great stocking stuffers. In addition, look for pennants or t-shirts that feature team names or logos. Today just about any item comes emblazoned with sports team names. If you can't find a particular item, it may be possible to order it directly from a team or retailer or have it customized.

Sports equipment: Athletes may benefit from updated equipment. Determine if the athletes on your gift list have any gear that needs replacing. Parents, coaches or even teammates may offer recommendations regarding which equipment your loved one needs. If you don't know a catcher's mitt from a rifle, stuff the stocking with a gift card to a sporting goods store. Hunting gear wears out and gets stained often enough to be replaced as well.

Magazine subscription: Sports fans often enjoy reading up on their favorite players and keeping abreast of team or industry news. Magazine subscriptions are generally inexpensive and new subscriptions often come with free gifts as well.

Winner's trophy: For the sports enthusiast who has missed out on getting his or her own trophy, have one made up as a stocking stuffer gag gift. It is certain to bring a laugh and hold a prime spot on the shelf with other sports memorabilia.







Photography

Photography has long been a great way for talented artists to express themselves while providing glimpses into the world and the people who inhabit it. Since the dawn of social media, taking pictures has become incredibly popular, as platforms such as Instagram and Facebook have inspired millions across the globe to point and click.

With holiday shopping upon us, chances are many shoppers have an amateur photographer on their shopping list.

Photography classes

Photography is both an art form and a skill, and novice photographers will no doubt appreciate a chance to learn more about their hobby. Beginner photography classes can teach amateurs the basics of photography, including exposure and how to get the most out of their cameras. Look for more advanced classes for photographers whose skills are more developed. Advancements in photography continue to be made, so giving a loved one the opportunity to stay abreast of the latest technological developments and techniques is a gift any photography fan would appreciate.

Showcase

Photography is a hobby for many people, but there are no rules stating hobbies cannot earn their practitioners some money. If you believe your loved one's work can earn him or her some money, the gift of a place to showcase their work can be both rewarding and potentially lucrative. Holiday shoppers who want to encourage their loved ones can give a subscription to a site such as YourArtGallery.com. For the cost of a monthly subscription, artists who contribute to YourArtGallery.com can offer their work for sale to art buyers from all walks of life, ranging from collectors and curators to designers and individual photography enthusiasts. Unlike traditional galleries that charge as much as 50 percent of image royalties for each piece they sell, YourArtGallery.com members earn 90 percent of all image royalties.

Gear

Photography can be expensive, especially when it comes to gear. Professional photographers tend to own various cameras, so if your budget allows, consider giving a new camera to your loved one this holiday season. If your knowledge of cameras is limited, consult a salesperson at a local photography store. Do your homework beforehand by researching the kinds of photos your

bag.

drive gives photographers a place to store their photos, and the peace of mind that those photos are unlikely to disappear should their smartphone, tablet or computer be damaged. ID-Dutlet + 2-USB Surge Protector and charging mobile devices 6-Holl Bounty Basic Paper

loved one most enjoys taking, whether it's shots of nature or live action sporting events or whatever subject matter stokes his or her passion. If a camera is beyond your budget, consider a gift card to a photography store that can offset the cost of your friend or family member's next camera. Or consider other gear, such as a new camera lens, a tripod or a camera

External hard drive

Photography enthusiasts take lots and lots of pictures, and even digital pictures can monopolize available storage space, including cloud space. An external hard



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What you need to know about product recalls

Shopping for the perfect gift and then hiding it under the tree adds to the excitement of the holiday season. Knowing the recipient will display a big smile when tearing away the wrapping paper makes gift givers feel good.

Each year, certain gifts emerge as trendy crowd favorites. However, no matter how coveted a gift may be, it pays to investigate its reputation for safety and to find out if any product recalls have been instituted.

The hoverboard craze of the 2015 holiday season provided a recent example of the need to investigate an item's reputation for safety. Thousands upon thousands of these devices flew off of the shelves. Children across the country took their hoverboards for test runs early Christmas morning. Yet many hoverboards soon ignited while charging or in operation. Some even ignited while sitting idle. As of July 2016, the U.S. Consumer Product Safety Commission indicated at least 60 reports of hoverboard fires totaling more than \$2 million in property damage.

Similar problems arose with certain Samsung Galaxy Note 7 phones in late 2016. The phone was recalled officially in the United States through Samsung, and the company launched exchange programs in other countries. Even replacement models continued to have problems, as some caught on fire in early October. Samsung ultimately told Note 7 owners to stop using the phones and return them before permanently discontinuing the product.



Shortly thereafter, the U.S. CPSC officially issued a second recall

Those are just two instances of how products that might have made great holiday gifts posed safety issues. Consumers should learn how they can protect themselves and others from injury, even when giving holiday gifts. Searching for product recalls is one way to safeguard loved ones this holiday season. Reading product reviews from previous customers is another effective safety measure.

A recall is an action taken by a manufacturer or the government. Some recalls will ban the sale of an item, while others require the consumer to return the item for repair or replacement. The U.S. government recommends visiting these websites to find the latest safety recalls and information on items that may turn up on holiday wish lists.

- Recalls.com posts government-initiated recalls from federal agencies.
- Safercar.gov offers safety information on vehicles and car equipment, such as children's safety seats.
- SaferProducts.gov enables consumers to report incidents and safety concerns with regard to consumer products.
- Cpsc.gov/Recalls/ includes recalls published by the U.S. Consumer Product Safety Commission.

The holidays should be a safe and happy time. To ensure the season stays safe and happy, consumers should familiarize themselves with any product recalls or published safety hazards prior to shopping for gifts. Smart ways to budget for holiday gifting





How to keep gift giving costs down

Shoppers across the country routinely make the holiday season one of the biggest spending periods of the year. American Research Group, Inc., said that in 2015 the average predicted expenditure on gifts equaled \$882, which was up from \$861 the previous year.

Many holiday shoppers worry about whether or not they will have enough money for gifts, while others anticipate using credit cards or other financing methods to stretch their abilities to spend even further. This can make the holiday season more stressful than it needs to be while affecting finances into the new year.

Budgeting for the holidays is a great way to keep spending in check. With these suggestions and shopping strategies, holiday shoppers can manage their spending.

Look at spending from last year

The first step to establishing a budget is to review spending from last year. See how much you allotted to each person and how much you actually ended up spending on those people. Did you go over or under? Think about the other ways you spent money, including on decorations, entertaining, etc. Once you have a clear picture of how you spent your money last year, you can start building a budget for this year.

Set limits on spending

You may want to be generous with everyone and go above and beyond, but overspending is impractical and can have some grave consequences. Many financial planners recommend shoppers spend no more than 1.5 percent of annual income on holiday expenses, so establish realistic spending limits that won't break the bank.

Make lists of high-priority gifts
Select the gifts that have the most importance or those you want to buy the most, and budget with them in mind. Resist the temptation to buy extra items in an effort to make gifts look more impressive.

Keep track of spending

Be sure to keep receipts and maintain a log of all your holiday spending. You will not know if you are sticking to your budget if you do not keep a running tab of all your spending. Those receipts and spending records also will be handy to keep for next year when you have to establish a new budget.

Correct mistakes promptly

If you spend a little more than intended on one gift, make the proper adjustments the next time you go out shopping. Otherwise, those few dollars here and there can really add up.

Holiday shopping can be expensive if shoppers let things get out of hand. However, by establishing a budget based on prior purchases, and keeping track of spending, it's much easier to stay afloat this holiday season.







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reserving **TRADITIONS**

Holiday traditions come in many forms, from decorating the tree and shopping for loved ones to movie nights and your favorite festive foods. However, there is no holiday tradition quite as enjoyable and rewarding as giving back.

Write a letter to make a difference

It's simple to give back during the holidays through Macy's annual Believe campaign. Children of all ages can drop off their letters to Santa at the big red letterboxes in-store or send online through macys.com/believe. For every letter collected through Dec. 24, the retailer will donate \$1 to Make-A-Wish, up to \$1 million, to help grant the wishes of children with life-threatening medical conditions. Macy's has given \$100 million in total to Make-A-Wish since 2003, with nearly \$13 million donated through the Believe campaign. Keep the tradition of letter-writing alive and support the cause by spending time as a family writing letters to Santa.

Acts of kindness - big or small

Encourage your family to participate in the season of giving by taking on charitable activities. Projects could include volunteering at a food pantry or soup kitchen, coordinating a caroling group for a nursing home or collecting care packages for deployed soldiers. There are also plenty of ways to show children how easy it is to give back in small ways - whether it's paying for a stranger's coffee, creating a feel-good holiday playlist for a friend or leaving a treat for the mail carrier in the mailbox. By preserving these kinds of holiday traditions, you'll help make others' days brighter and instill the importance of giving in a younger generation.

Spread the spirit of believing

Belief in Santa builds family traditions such as writing letters, setting out cookies and milk, and hanging stockings by the tree. Part of this year's Believe campaign

is The Santa Project, a nationwide Captain's Club CANADIAN ROCKIES BY TRAIN Cruises & Tours Aug 3 - 11, 2017 334 East Main Street Middletown, NY 10940 Presentation at our office on captainsclubcruises.com December 13th at 6 p.m. Please (845) 344-4949 RSVP by December 9th. Office Hours: M-F 10am-6pm, For more info email us at captclub@citlink.net or call. Sat. 10am-2pm

movement to fill the internet with positive affirmations of belief. Macy's is calling on people of all ages to post a photo, video or message using #SantaProject via Twitter, Facebook, Instagram or YouTube. Everyone can play a role in keeping the

magic of the holidays alive and ensuring that the internet is a place where Santa lives on for future generations.

To learn more about the Believe campaign and The Santa Project, visit macys.com/believe. (Family Features)



Traditions through the years

many traditions year after year, but Christmas didn't originate with the church. In fact, many of the traditions have pagan roots, which were adapted as Christmas celebrations evolved.

You may be surprised to learn that hanging mistletoe dates back to the ancient Druids. The Druids believed mistletoe possessed mystical powers that brought good luck to the household and warded off evil spirits.

Evergreen trees are now associated with Christmas trees, but evergreen boughs were once used to decorate homes during the winter solstice to help people envision the spring to come.

However, while many Christmas traditions continue to be part of annual celebrations, there are some customs that have fallen out of favor. Although these traditions may no longer be widely practiced, anyone can revive them to be part of their holiday celebrations.

Wassailing has ancient origins and is not as popular today as it once was. "Wassail" comes from the Ango-Saxon phrase "waes hael," which means, "good health." Wassail is a drink made of mulled ale, spices and other ingredients. To go wassailing meant to travel doorto-door singing and offering a drink from a wassail bowl in exchange for gifts. Wassailing has been mentioned in Christmas carols, including "We Wish You a Merry Christmas."

Largely an English tradition,

Christmas celebrants participate in wassailing was brought to America by British settlers. January 17th, the old Twelfth Night, is the traditional date for wassailing. Although wassailing has largely fallen by the wayside, increased interest in ales and craft brewing may help revitalize this Christmas tradition, which can inspire community spirit.

Gifting with fruit cake is a tradition that has been much maligned and does not enjoy the same popularity it once did. Fruit cake is a cake made with chopped candied fruit, nuts and spices and is occasionally soaked in spirits. Fruit cakes have been enjoyed all over the world, but Americans may never have embraced the Christmas fruit cake tradition as much as those from other countries. However, with the right recipe and an open mind, it may be possible to resurrect the fruit cake tradition. Mummers plays are another British tradition that arrived in North America with settlers but has largely fallen by the wayside. Mummers plays involved miming folk dramas, and the plays were commonplace around the holiday season. Celebrants may want to research such dramas and include them in this year's festivities to liven up celebrations even more.

Traditions passed on through the years help make Christmas a favorite time of celebration. People may want to explore the less popular traditions today and once again make them interesting parts of this year's festivities.

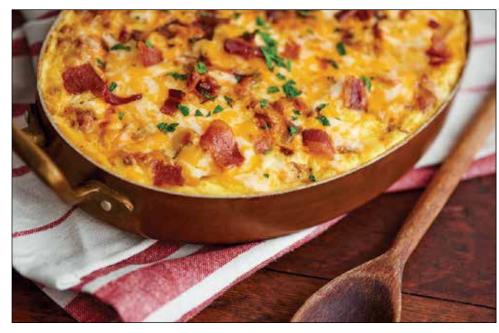
Serving up an easy and delicious holiday brunch

Serving up brunch is never better than during the holidays, when friends and family gather together to celebrate the best moments of the season. You'll have plenty of time to join in the merry-making and fun with these simple ideas for a sensational brunch menu.

Keep things simple, a brunch spread doesn't have to be elaborate or expansive. The key is to offer something for everyone. Build your menu around crowd-pleasers and fill in with a few specialty items that personalize your spread. If you'll have children around, don't forget to include some kid-friendly items such as fresh fruit and pastries.

Don't shy away from tried and true recipes. There's a reason dishes like breakfast casseroles have earned a place on brunch menus for generations. A hearty recipe like this classic Breakfast Casserole delivers a savory blend of flavors in every bite. The key ingredient: Borden Cheese, which is crafted with high-quality, wholesome ingredients and made possible by more than 8,000 family-owned farms across the United States. The pure, creamy goodness transforms family favorites like this into something memorable.

 $\hbox{`Tis the season to indulge your taste buds.}\\$



A crisp, refreshing salad and some sensible options will round out your menu nicely, but don't be afraid to incorporate a few decadent desserts and other tasty treats to make your celebrating even sweeter. A platter of fudge in a variety of flavors and a selection of candies like peanut brittle and peppermint bark are easy additions

Better You

your guests can enjoy. They're also readily available at most bakeries during the holidays, so you can save a little time.

Breakfast Casserole

Cook time: 50 minutes Servings: 6

- 1 pound pork sausage
- 1 bag (32 ounces) frozen potato rounds
- 1 cup milk
- 2 cups Colby & Monterey Jack Shreds
- 8 slices bacon, cooked crisp and drained

Heat oven to 350 F.

Spray 9-by-13-inch baking dish with nonstick spray.

Heat nonstick skillet over medium-high heat until hot. Add sausage to skillet and cook, stirring occasionally, until browned; drain and set aside.

Place potato rounds in prepared baking dish. Arrange cooked sausage evenly over potatoes.

In medium bowl or 1-quart glass measuring cup, beat eggs with milk.

Pour egg mixture over potatoes and sausage. Sprinkle cheese over eggs. Crumble bacon over cheese.

Cover with foil and bake 40 minutes, or until eggs are set and dish has cooked through. Uncover and bake 10 minutes longer. (Family Features)





The holiday season is synonymous with many things, including the exchanging of gifts. While gift recipients may not return many items this holiday season, chances are they will find themselves replacing a gift or two before the new year arrives.

According to the organization CreditDonkey, 54 percent of people do not hold on to gifts, returning their items to stores instead. Many people prefer gift cards so they can do their own shopping and get the gifts they want.

It can be difficult to feign appreciation

for an unwanted or unnecessary gift. But presents always should be accepted graciously, as you can always exchange or return gifts later on.

Returning gifts does not have to be the chore it once was. Thanks to gift receipts and more lenient return policies, returning gifts is now easier than ever. By facilitating returns, stores know individuals might spend more time in the store and then purchase even more thanks to post-holiday discounts. When returning gifts, keep these tips in mind.

Receipts offer full return amount

Having a gift receipt or original receipt at the time of a return increases the chance that you will get credit for the original price of the item at the time it was purchased. Otherwise, you only may receive the current price, which may be discounted. If you do not have the receipt in hand from the gift-giver, come up with a reason why you might need one, such as you need a



shirt of a different style or cut.

Learn stores' return policies

Learn the return policies at stores before you bring items in for exchanges or returns. There may be varying deadlines for accepting returns. Procrastinating may result in you failing to receive full value for the item, or you may not be able to return it at all. Store policies also may indicate that they only issue store credit on returns, meaning you won't be receiving cash for any items you return.

Online shopping returns

Purchases made online may be returned to the merchant through the mail. Some online retailers that also have brick-and-mortar stores may allow you to make returns at a store near you instead of mailing the item back. Gift-givers may have to provide you with a return shipment label. Otherwise, you may have to make a return without proof of purchase.





Are you a last-minute shopper?

Holiday shopping season typically begins the day after Thanksgiving and extends all the way to Christmas Eve. While that's a considerable amount of time for shoppers to find gifts for everyone on their shopping list, many people will still find themselves putting holiday shopping off until the last minute.

Unlike the days of yore when the best deals were largely exclusive to Black Friday, some shoppers find that competition is so great that deals can be found regardless of when they begin shopping. But while waiting until the last minute to begin holiday shopping may not be as risky as it used to be, shoppers may still benefit by sticking to certain strategies so they can find the perfect gifts without breaking the bank.

Stay within your budget

Even last-minute shoppers have holiday shopping budgets. But it can be harder for last-minute shoppers to stick to their budgets because they have less time to comparison shop and hunt for deals. As the holiday shopping season winds down, resist the temptation to go over budget. If a gift you had in mind is available but more than you can spend, look for something

else. Overspending on holiday shopping in December is a recipe for debt in January, and no shopper wants to begin the new year weighed down by consumer debt.

Shop local

National chains and big box retailers are renowned for rolling out great deals during the holiday season, but

such stores may have very limited or unimpressive inventory left by the time last-minute shoppers begin shopping. Local retailers are often incapable of slashing prices as significantly as their larger competitors, and that may mean they have more extensive inventories available throughout the holiday shopping season. In addition, shoppers who stick with local retailers won't have to pay shipping costs to ensure items arrive on time

Shop off-peak hours

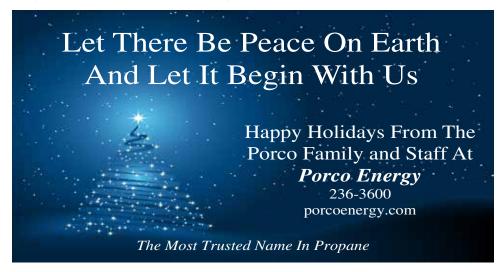
Shopping during off-peak hours can

help last-minute shoppers make efficient use of the limited time they have to buy gifts for their loved ones. Visit stores early in the morning or late at night, or schedule a midweek afternoon shopping trip so you aren't spending what little time you have left waiting on lines or hunting for parking.

Give something less traditional

Holiday gifts need not come from stores. Rather than spending their time shopping for gifts for loved ones who seemingly have it all, last-minute shoppers can give the gift of a donation in their loved one's name. Last-minute shoppers who want to give something more tangible can create a homemade gift that's both unique and heartfelt. If your DIY skills are lacking, give a loved one the gift of a night out on the town at your expense.

Shoppers who wait until the end of the holiday shopping season to begin their searches for holiday gifts can still find great gifts without going broke







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