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Chick's Chat**

Dear Marcia,

**"Do what you can, with what you have,
where you are."**

- Theodore Roosevelt

'Tis the season to be caught up in the frenzy of Holiday buying, shopping, decorating & trying to do/give/be more than you're really able!

Take a deep, cleansing breath and honor what you've already accomplished. That's good. "Do what you can" is a great quote reminding us to not overdo - buying, decorating -whatever. All too quickly the Holiday season will be behind us, so focus on what is and not on what's not.

Happy Holidays to my 120 new subscribers and my faithful readers!

Buyer Beware!

Over 60% of holiday shopping will be done online this season according to Marketing Sherpa and these figures are increasing! They even had a Cyber Black Monday with online sales to attract Internet customers! I know my husband and I are avoiding the malls and shopping online! And we're hardly alone! ☺

This is a great time for online bargains, but also a paradise for online scams! Here's some tips to keep your holidays scam fr*ee.

1. Look for secure shopping symbols - a little lock to make sure your credit card info is encrypted and safe!
2. Check to see if the online retailer has an address and phone number so you can reach them not just through an email!
3. Always check out an unknown (and sometimes even a trusted online retailer). Go to www.bbb.org (Better Business Bureau) and check their retail history for any complaints.
4. Another great online resource to police online retail stores is

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