

COMMUNITYNEWS

Cyber Monday brings busy shopping weekend to a close

Top Ten Tips for online shoppers

BBB STAFF REPORT

After Black Friday and Small Business Saturday, savvy shoppers go online to take advantage of Cyber Monday specials. Cyber Monday, which takes place the Monday after Black Friday, has grown increasingly popular among consumers in recent years, as they look for clearance sales some retailers offer online. Better Business Bureau of Minnesota and North Dakota offers their Top Ten Tips for people doing their shopping online, be it Dec. 1 – Cyber Monday – or throughout the holiday season:

- 1. *Protect your computer* – Your computer should always have the most recent updates installed for spam filters, anti-virus and anti-spyware software and a secure firewall.
- 2. *Stick to trustworthy websites* – Research the seller’s reputation and track record

for customer satisfaction at bbb.org. Look for the BBB seal and other widely-recognized “trust marks” on retailer websites. Always remember to click on the seals to confirm that they are valid and check out customer reviews online, including those offered by Better Business Bureau.

3. *Protect your personal information* – Take the time to read the privacy policy of websites you visit and understand what personal information is being collected and how it will be used. If you don’t see a privacy policy posted, be aware your information may be sold to others without your permission.

4. *Beware of deals that sound too good to be true* – Offers found on less-traveled websites and in unsolicited emails sometimes advertise suspiciously low prices. When visiting a website, look for misspellings

and grammatical errors, as these are signs the site might be fraudulent. Trust your instincts and be leery of unsolicited emails, as they may contain viruses or malware. Don’t be afraid to pass up “deals” that might wind up costing you money instead of saving you money.

5. *Beware of phishing* – Legitimate businesses do not send emails claiming problems with an order or a past transaction to lure the “buyer” into revealing financial information. If a consumer receives such an email, BBB recommends picking up the phone and calling the retailer you dealt with or your credit card provider to get to the bottom of the matter. Stay calm, don’t panic and always be protective of your personal and financial information.

6. *Confirm your online purchase is secure* – Shoppers should always look in the address box for the “s” in https:// and in the lower-right corner for the “lock” symbol before paying.

7. *Pay with a credit card* – It’s often best to use a credit card, because under federal law, the shopper can dispute the charge if he or she doesn’t receive the item. Shoppers also have dispute rights if there are unauthorized charges on their credit card or merchandise they receive is damaged or defective.

8. *Keep documentation of your order* — After completing the online order process, there should be a final confirmation page or the shopper might receive confirmation by email. Save a copy of that as well as any emails for future reference and as a record of your purchase.

9. *Check your credit card statements often* – Don’t wait for paper statements; the BBB recommends consumers check their credit card statements for suspicious activity by checking statements online regularly or by calling their credit card companies if fraud is suspected.

10. *Know your rights* – Federal law requires that orders made by mail, phone or online be shipped by the date promised or, if no delivery time was stated, within 30 days. If the goods aren’t shipped on time, the shopper can cancel and demand a refund. There is no general three-day cancellation right, but consumers do have the right to reject merchandise if it’s defective or was misrepresented. Otherwise, it’s the company’s policies that determine if the shopper can cancel the purchase and receive a refund or credit.

The mission of Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. Hours are 8 a.m. to 5 p.m. Monday through Friday. Contact BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222.

BORDERLAND BRIEFS

CHRISTMAS LUNCHEON, COOKIE WALK

The 22nd annual Christmas Luncheon and Cookie Walk at St. Paul Lutheran Church, 1324 Ninth St., is planned for 11 a.m. to 1 p.m. Thursday. Cost is \$6. Elevator and “to go” boxes available.

WINTER CONCERTS

The public is welcome to winter concerts planned for Friday at Falls High School gymnasium. Third and fourth graders will perform at 10 a.m.; first and second graders at 1 p.m.; and kindergarteners at 2:30. There is no charge.

CHRISTMAS BAZAAR

Birchdale Congregational Church will sponsor a Cookie Walk, Bake Sale and Christmas Bazaar from 8 a.m. to 2 p.m. Dec. 6 at Birchdale Community Building. Breakfast will be served from 7 to 11, with a pork sandwich lunch from 11 to 2. Crafters may contact 1-218-324-0266; no cost, just donate an item or make appropriate donation.

CRAFT, BAKE SALE

First Assembly of God will host a Craft and Bake Sale from 11 a.m. to 3 p.m. Dec. 13. A specialty coffee station will be featured as well as baked good samples. The public is welcome to attend.

AFTER LOSS GROUP

The After Loss Group will meet at 5:30 p.m. Tuesday at Lenard’s. A \$5 gift exchange will be featured. For information, call Bernice at 283-4598.

CALENDAR

TODAY

- Full The Ambulance, The Salvation Army fundraiser, 7 a.m.-2 p.m., Kmart.
- Movies With Santa, 10 a.m.; doors open/visit with Santa, 9, Cine 5.
- Holiday Shopping and Craft Festival, 10 a.m.-3 p.m.; lunch, 11-2, Backus Community Center.
- Bingo, 1 p.m., Moose Lodge.
- Alcoholics Anonymous, 7 p.m., Alano Club.

SUNDAY

- American Legion Post 66 and Veterans of Foreign Wars Ladies Auxiliary-hosted breakfast, 8-11 a.m., VFW Club.
- Alcoholics Anonymous Open, 9 a.m., Alano Club.
- Alcoholics Anonymous, 7 p.m., Pineview Recovery Center, Littlefork.

MONDAY

- Sing and Play, 9-10 a.m., Ranier Community Center.
- Walk-ercise group, 10-11 a.m., Backus Community Center gymnasium.
- Northland Art Society open, various arts, 10 a.m.-3 p.m., Backus, Room 114.
- International Falls City Council, 4:30 p.m., Falls Municipal Building, council chambers.
- Borealis Bards, Children’s Drama Club, 4:30-6 p.m., Backus Community Center, Room 205.
- Women’s Non-Violence Group, 5:15-6:45 p.m., Friends Against Abuse office.
- International Falls Lions Club, 6 p.m., Lenard’s.
- Polar Polers Ski Club, 6:30 p.m., International Falls Public Library meeting room.
- Cribbage, 7 p.m., Elks Lodge 1599.
- Alcoholics Anonymous, Women’s Step Study, 7 p.m., Coffee Landing Cafe.
- Indus Recreation Association, 7 p.m., Indus School library.

- Narcotics Anonymous, “How It Works” step gathering, 7:30 p.m., Alano Club.

TUESDAY

- St. Paul Lutheran Church men, 8:30 a.m., Lenard’s.
- Rainy Lake Medical Center hospital campus present and former employees, 9 a.m., Lenard’s.
- Boise Cascade retirees and former employees – paper test, beater room and ChemLab, 9 a.m., Grandma’s Pantry, Ranier.
- Rainy Lake Medical Center Auxiliary, 10 a.m., hospital campus, meeting room.
- Bone Builders, 10-11:30 a.m., Woodland Apartments.
- Littlefork Ambulance Thrift Shop open, 10 a.m.-2 p.m.
- Northland Art Society open, various arts, 10 a.m.-3 p.m., Backus, Room 114.
- Falls Hunger Coalition Food Shelf open, 10 a.m.-4 p.m., 1000 Fifth St.
- Intellectual Property Workshop, 11:30 a.m.-12:30 p.m., Rainy River Community College.
- Alanon, 1:30 p.m., Zion Lutheran Church (283-3739, 283-8540).
- TOPS MN34, 5-5:30 p.m. weigh-in; 5:45, meeting, Koochiching County Senior Center.
- Women’s Ministries, 5-7 p.m., The Salvation Army.
- After Loss Group, 5:30 p.m., Lenard’s.
- Community Café, free meals served, 5:30-6 p.m., baked fish, roasted potatoes, vegetable, bread, Backus Community Center.
- Beginner’s Tae Kwon Do, 5:45 p.m., Falls Elementary School gymnasium or cafeteria.
- Greater International Falls Jaycees, 6 p.m., Americlenn.
- Koochiching County Board of Commissioners, 2015 county budget/levy hearing, 6:15 p.m.; regular meeting, prior, Koochiching County Courthouse.

- I Falls Partners in Education, 6:30 p.m., Falls Elementary School library.
- Women’s Support Group, 6:30-8:30 p.m., Friends Against Abuse office.
- International Early Iron Car Club, 7 p.m., Leon, 283-9773; Sandy, 807-274-2345.
- Alcoholics Anonymous, 7 p.m., Pineview Recovery Center, Littlefork.
- Littlefork Veterans of Foreign Wars Post 9641 and Auxiliary, 7 p.m., Post Home.
- “Celebrate Recovery,” 7-9 p.m., Evangelical Covenant Church.
- Alcoholics Anonymous, 7:30 p.m., Zion Lutheran Church.

WEDNESDAY

- Walk-ercise group, 10-11 a.m., Backus Community Center gymnasium.
- Littlefork Ambulance Thrift Shop open, 10 a.m.-2 p.m.
- Northland Art Society open, various arts, 10 a.m.-3 p.m., Backus, Room 114.
- Wednesday Study Group, 10:15 a.m., Faith United Church of Christ.
- Falls High School Class of 1963, 11:30 a.m.,m Americlenn.
- Test of emergency sirens – 1 p.m., International Falls; 2, Fort Frances.
- Girl Guards, Sunbeams and Adventure Corps, 4:30-6 p.m., The Salvation Army.
- Free At Last, 4:30-6:30 p.m., Forestland Annex, lower level conference room.
- Northland Art Society open, various arts, 5:30-8 p.m., Backus, Room 114.
- Narcotics Anonymous, 6 p.m., Alano Club.
- Men’s Non-Violence Group, 6-8 p.m., Friends Against Abuse office.
- Members and guests Elks Lodge 1599 Wednesday Meal, 6:30 p.m., chicken marsala.
- Little Lambs (3 years to kindergarten) and King’s Kids (1st-5th grades), Youth Group (6th grade-up), 6:30-7:30 p.m., Full Gospel Fellowship Church.
- Alcoholics Anonymous, 7:30 p.m., Alano Club.

International Falls Journal

Red Wing Publishing Co.
1602 U.S. Highway 71
International Falls, MN
56649

Published Wednesday and Saturday except on holidays
Periodicals postage paid at International Falls, MN
56649

To reach us:

Phone: (218) 285-7411
Fax: (218) 285-7206
Web site: ifallsjournal.com

To subscribe:

County residents are \$6.85 per month or \$82 per year.
Out of county residents are \$8.75 per month or \$104 per year.
Save time and money with The Journal easy pay option. To subscribe using the easy pay option, call our circulation department or email: circulation@ifallsjournal.com. Easy pay rates are \$5.75 county residents and \$7.75 out of county residents.

No refunds can be made on unexpired subscriptions. Postmaster and subscribers send address changes to: The Journal, 1602 Highway 71, International Falls, MN 56649. New subscribers may send a check to same address.

Staff

Chairman
Arlin Albrecht

Publisher
Rob Davenport:
rob@ifallsjournal.com

Editor
Laurel Beager:
laurel@ifallsjournal.com

Circulation Manager
Dana Hartje:
dana@ifallsjournal.com

Advertising Manager
Mickie Olson:
mickie@ifallsjournal.com

Production Supervisor
Jerry Flansberg:
jerry@northstarpublishingmn.com

Office Manager
Kami Kostuik
kami@northstarpublishingmn.com

News

Sports Editor
Kevin Bonese:
kevin@ifallsjournal.com

Staff writer
Emily Gedde:
emily@ifallsjournal.com

Staff writer
Spenser Bickett:
spenser@ifallsjournal.com

Obits/weddings/Borderland Briefs
Tammie Calder:
tammiec@ifallsjournal.com

Display advertising

Display ad representative
Wyatt Wimmer:
wyatt@ifallsjournal.com

Kelsea Davis:
kelsea@ifallsjournal.com

Classified advertising
classifieds@ifallsjournal.com

Subscriptions

circulation@ifallsjournal.com

Member

Minnesota Newspaper Association
National Newspaper Association
Newspaper Association of America
Inland Press Association
Associated Press
Up North Newspaper Network

IS YOUR MEDICARE HEALTH PLAN CHANGING?

CALL ME

I KNOW MEDICARE!

Cheryl

1831 2nd Ave.
International Falls, MN
Phone 218-283-4735
Cell 218-240-4735
Email: miller@mymillerins.com

Miller Insurance
is your local
Medica & Ucare
Insurance
Authorized Agent

Business Services

O COME LET US ADORE HIM

St. Thomas Aquinas Parish Mission
December 3 - 5, 2014

WEDNESDAY
Featuring a spaghetti dinner from 5:00 - 7:00pm
David Walsh at 7:00pm • time for Adoration and Confession

THURSDAY
Fr. Brandon Moravitz at 7:00pm followed by Praise and Worship • Confession and Adoration

FRIDAY
Mission concludes with Mass with Bishop Sirba at 6:00pm

CHILD CARE WILL BE AVAILABLE EACH EVENING

Whether you were here with us last weekend or it's been a longer time, know you are most welcome to experience our Lord's love and mercy as we prepare for Christmas.

UP NORTH QUILT SHOP

GRAND OPENING

December 5 & 6

• Fabrics by Buggy Barn, Adorn It & Timeless Treasures

• Quilting Batting & Notions

Hot Beverages and Homemade Goodies

Please join us!

Up North Quilt Shop
4062 Hwy 11 • Int'l Falls
one mile west of Menards
285-7704
Hours:
M-Sat. 10-4

Drawings For Door Prizes

facebook