

LIFESTYLES

SHARE YOUR STORY

The Journal welcomes ideas for stories about people in our community who have gotten married, graduated, joined the military, etc.

Call the Journal at 285-7411

New titles for the gift list

The holiday season is imminent and that means gift giving for most of us. I love to give books or magazine subscriptions as gifts. We'll be thought of every time a new issue arrives in the mail whether electronic or physical. I love sharing childhood favorites with a child ready for new adventures. But I also love to share new titles that I've just discovered or that make me think of the person for whom I'm buying.

Here are new titles to consider for those on your gift list this year. Do you have someone who wants to know about the latest archaeological find? Then "Lives in Ruins" by Marilyn Johnson is perfect with its subtitle 'archaeologists and the seductive lure of human rubble.'

Movie fans as well as mothers and daughters will enjoy "There Was a Little Girl: the real story of



Diane
ADAMS

mother and me” by Brooke Shields. Discover the forces that shaped her life and the impact that her mother had on her.

Richard Ford, author of “Independence Day” and “The Lay of the Land” has a third book about Frank Bascombe just released. It is called “Let Me Be Frank with You.” This title explores the world after Hurricane Sandy and the impact it had on much of the Northeastern coast of the

United States.

Teens might be interested in "Atlantia" by Ally Condie. This novel imagines the underwater city and its occupants who are now dependent on Rio and her ability to listen to the voices of the past and speak long-hidden truths.

Kids who love animals will enjoy reading about the bighorn sheep Tuk in “Blue Mountain” by Martine Leavitt. Tuk has been told he will save the herd, but he is more interested in playing with his handmates than saving the herd.

For the kids wanting to know more about how cars work, try this new graphic novel, "Low Riders in Space" by Cathy Camper. Lupe Impala, El Chavo Flapjack, and Elirio Malaria love working with cars. You name it, they can fix it. But the team's favorite cars of all are lowriders. The stars align

when a contest for the best car around offers a prize of a trunkful of cash — just what the team needs to open their own shop! What will it take to transform a junker into the best car in the universe?

“Blizzard” by John Rocco is a wonderful title to share with young children this winter.

Project Bookshelf is our annual holiday tradition in which we ask you to purchase a new book for a preschool child to be given to the Head Start children in our county, helping them build their own book collections at home. If you would like to participate, please purchase and wrap a book appropriate for a young child and bring to the library by Wednesday, Dec. 3. We need almost 70 books to provide each Head Start and early Head Start child in the county with a book.



CONTRIBUTED PHOTO

Hey all! My name is “Chilly.” I was given that name because I was found shivering under a truck in a parking lot. I am so thankful the nice people rescued me. I was so cold that I didn’t stop shaking even when I was being held and pet. That was a happy moment for me, getting rescued, that is when I knew everything would be OK and I would be going to a happy place. I was right! I get a lot of love here and I love to share my love with all the wonderful people I have been meeting. I purr a lot, and loudly, because I am so happy. What is unique about me you ask, I have a very long body and when I gain some weight, I will look like a lion again. — Sincerely, *Chilly*

For more information, visit the website at www.borderlandhumanesociety.org or call 218-324-2313 or 283-9276.

BBB advice on the layaway process in lieu of credit cards

BY BBB STAFF REPORT

The Great Recession is over, but its effects are still being felt. One of those effects saw layaway plans reintroduced into the marketplace. With many shoppers still minding budgets and searching for more affordable methods of paying for big-ticket items, layaway plans are worth exploring. Better Business Bureau of Minnesota and North Dakota is offering advice on how to use this payment plan in lieu of

credit cards.

Once considered a dated, old-fashioned method of payment, layaway services are back, with many retailers dusting off offering payment plans for today's more frugal consumers. Buying items on layaway is different from putting them on a credit card because the buyer isn't charged interest on the purchase and can't take the item home until it is paid off.

When purchasing items on layaway, the buyer must typically make a down pay-

ment of 10 to 20 percent and pay any service or plan fees for the store to hold the item for them. The customer then typically has 30 to 90 days to make periodic payments to pay off the balance. Once it is paid off, the customer can take the item home.

"For many people, lay-away plans are a preferable alternative to taking on more debt via their credit cards," said Dana Badgerow, president and CEO of BBB of Minnesota and North Dakota.

As a complement to in-store layaway, some stores provide online layaway services for purchasing items through the retailer's website. Additionally, third-party businesses have sprung up for the purpose of setting up layaway plans online between customers and retailers that don't already have a layaway program. Customers make periodic payments to the third-party layaway service provider. Once the item is fully paid for, the business then buys the

item from the retailer and ships it to the customer.

When buying items on layaway, the BBB advises consumers to get everything in writing and offers the following checklist of questions to ask:

■ How much time do I have to pay off the item?

■ When are the payments due?

■ How much do I have to put down?

■ Are there any storage or service plan fees?

■ What happens if I miss a payment? Are there

penalties? Does the item
return to inventory?

■ Can I get a refund or store credit if I no longer want the item after making a few payments?

■ What happens if the item goes on sale after I've put it on layaway?

■ Does the retailer or third-party layaway service

third-party layaway service have a good BBB rating? Research them for free at www.bbb.org.

For more advice on how to be a savvy consumer this holiday season, visit bbb.org.

THE JUG LIQUORS THANKSGIVING SALE!

TWO DAYS ONLY!!!!

Friday, November 28th -
Saturday, November 29th

Kinky Gold

Reg. \$14.99

\$9⁹⁹ 750

**Jagermeister
Spice**

Reg. \$16.99

\$9⁹⁹ 750

Thank You For Your Business Sale!

Smirnoff

Vodka

Reg. \$21.99

\$17⁹⁹ 1.75L

Barefoot

Wines

Everyday
Low Price:

\$7⁹⁹ 1.5L

**Wiser's
Canadian Whisky**

Reg. \$23.99

\$17⁹⁹ 1.75

BEER SPECIALS!!

Bud & Budlight

24 pack 16 oz.

Twist off aluminum bottles

\$21⁹⁹

**Lolita
Wine Glasses
Make a
Great
Gift!**

**Ornaments
too!**

Don't Forget the Bar Supplies!

Limited to in stock Supply.

SALE ENDS 11/29/14

The Jug Liquors

Borderland's Local Liquor Store

Hwy 53 & 11th St. - M.-Sat. 8am-10pm

Be An Angel

Help A Child Experience A Wonderful Christmas

There are some Borderland Children, who like any other children, are dreaming of a special Christmas ~ a toy, supplies or nice clothing under the tree. But because of crisis, burden or illness, this is very difficult for their families to fulfill. You can make it a wonderful Christmas for our community's less fortunate and show them that some dreams really can come true.

THE ANGEL TREE
November 8th - December 12th

1. Visit K-Mart or Menards and select a name tag (or tags) from Our Angel Tree of community children.
2. In the book of Angels, fill in your name & phone number next to the number from the tag (or tags) you have chosen.
3. Select your gift(s) at any business of your choosing.*
4. Highlight or check off the item(s) you have purchased. Attach the numbered tag(s) to your wrapped gift(s) and return them by December 12th to the Salvation Army Center, 1301 3rd Avenue W, located across from Dairy Queen on Hwy 53. If you have multiple packages for one tag please be sure to bag or tie them together. Affix your tag(s) securely, as this is the only way to match children to their gifts.

Thank You For Your Generosity
It Is Truly Appreciated!

Sponsored By:

1 SuperOne FOODS International Falls Journal
ifallsjournal.com

THE SALVATION ARMY

K kmart

MENARDS

Salvation Army Office Hours
Monday – Thursday 10 am - 12 pm & 1pm - 4 pm.
If you are unable to drop off gifts during office hours please call 283-3394 to make other arrangements.

*Monetary donations are gratefully accepted, payable to: The Salvation Army, P.O. Box 592, Int'l Falls, MN 56649.