

# Thank You

Thank you Anson County citizens for your support, encouragement and votes in the election. I will continue to work very hard to provide ALL our students the opportunity to be as successful as possible when they graduate from our school system.

We can achieve anything if parents, students, community, teachers, our school board and administration ALL work together.

**Gay Lookabill**  
School Board member (At Large)

## Consumer be Mindful of Online Transactions on Cyber Monday

Cyber Monday is one of the biggest days of the year for online sales. According to Adobe's 2018 Digital Insights Shopping Predictions, Cyber Monday is expected to bring in \$7.8 billion, up nearly 18% over 2017.

Better Business Bureau wants to remind consumers to be mindful of their online transactions during the holiday season. **Test your "Digital IQ."** Get ready for Cyber Monday by taking our fun, 12-question quiz that challenges you to check what you already know about Savvy Shopping. Learn about managing your digital privacy and the value you get from sharing data online.

**Be a savvy shopper.** When shopping online, be sure to take your time, and read the fine print before submitting your order. Look for the return policy during the holidays, as some stores have different return policies depending on the item you purchase and when trying to return an item you purchased online.

**Know the advertiser.** Some of the best deals are only available online, but be careful. It's easy for a fake site to mimic a famous retailer's website, so make sure you are shopping with a legitimate site. Check out [bbb.org](http://bbb.org) to read more about stores or websites unfamiliar to you.

**Trust but verify.** When shopping online, use retail websites that you trust. Use common sense and avoid deals that seem "too good to be true." If you're shopping with an unfamiliar retailer, visit [bbb.org](http://bbb.org) to read customer reviews and learn more about previous customers' experiences.

**Use anti-virus software.** To ensure your computer and personal information are safe, use anti-virus software on your computer or mobile device and keep it up-to-date.

**Shop with a credit card.** A credit card provides additional protections over a debit card in case of fraudulent transactions because it's easier to dispute any charges that you didn't approve. Prepaid cards or gift cards don't have the same protections as a credit card, but you'll never lose more than the value of the card itself.

**Make sure websites are secure.** Only share personal information and your credit card number with websites that are https (the extra "s" stands for secure) and that have a security lock icon in the taskbar.

**Be careful of phishing scams.** A popular one at this time of year is an email claiming to be from a package-delivery company with links to tracking information (clicking on unfamiliar links can place you at risk for malware and/or identity theft).

Check out [bbb.org](http://bbb.org) to look up a business, file a complaint, write a customer review, report a scam, read tips, follow us on social media, and more.

## Better Business Bureau Wise Giving Alliance Shares Tips to Help Donors Give Wisely on Giving Tuesday

From collection kettles to toy drives to end-of-the-year tax deductions, the spirit of the holidays means giving to favorite causes and to those less fortunate. American charities receive one-third of their annual donations during the holiday season. With that in mind, several charities started Giving Tuesday to follow the busy shopping weekend after Thanksgiving (Black Friday, Small Business Saturday and Cyber Monday). Giving Tuesday falls on November 27 this year.

The Better Business Bureau Wise Giving Alliance (BBB WGA) urges donors to research charities before giving to ensure that their generous contributions are going to trustworthy organizations. BBB WGA evaluations give donors insight into charity trustworthiness so that their hard-earned dollars go to charities that operate ethically.

BBB WGA is sharing five tips to help donors give wisely and make the most of their generosity this holiday season:

**Watch out for name similarities.** When charities seek support for the same cause, their names are often similar. Before you give, be sure you have the exact name of the charity to avoid a case of mistaken identity.

**Avoid on-the-spot donation decisions from unfamiliar organizations.** The holidays bring a higher frequency of donation requests outside public locations. Don't succumb to pressure to make an immediate giving decision. Responsible organizations will welcome your gift tomorrow as much as they do today.

**Be wary of emotional appeals.** Marketers have been known to exploit the holidays to make emotional pleas to donors. Always research to verify that your selected charity operates ethically.

**Avoid charities that don't disclose.** Although participation is voluntary, charities that don't disclose any of the requested information to BBB WGA raise a critical red flag for donors. Visit [Give.org](http://Give.org) to find out if your selected charity is nondisclosure.

**Rely on standards-based evaluations.** Charities can demonstrate they are trustworthy by agreeing to in-depth evaluations such as the 20 BBB Standards for Charity Accountability. Get free access to charity reports at [Give.org](http://Give.org).

**About BBB Wise Giving Alliance** BBB Wise Giving Alliance (BBB WGA) is a standards-based charity evaluator that seeks to verify the trustworthiness of nationally-soliciting charities by completing rigorous evaluations based on 20 holistic standards that address charity governance, effectiveness reporting, finances, fundraising, appeal accuracy, and other issues. National charity reports are produced by the BBB WGA and local charity reports are produced by local Better Business Bureaus – all reports are available at [Give.org](http://Give.org).

## "Secret Sister" Gift Exchange is Illegal

The Better Business Bureau is reminding consumers that the online "Secret Sister" gift exchange and similar invitations are illegal and should be ignored. The campaign, which was first big in 2015, has again been circulating on social media sites, in particular Facebook.

The post claims that participants will receive up to 36 gifts in exchange for sending one gift valued at \$10. Users are encouraged to invite others to participate in the holiday gift exchange, where they will receive information on where to mail gifts. But there is one big problem with gift chains like "Secret Sister" – they are pyramid schemes. The U.S. Postal Inspection Service says that gift exchange is illegal gambling and that participants could be subject to penalties for mail fraud. Pyramid schemes are illegal, either by mail or on social media, if money or other items of value are requested with assurance of a sizeable return for those who participate.

Here is how this scheme works: If a consumer purchases one gift for a stranger, she will receive as many as 36 gifts in return. This type of gift exchange may seem reasonable enough in theory: six friends invite six more friends, who all send gifts to the participant in spot one before that person's name is removed. This process repeats itself with the participant in the second spot, and so on. Of course, starting this gift exchange comes with a catch – you need to disclose your personal information, such as your home address.

If you receive a chain letter by mail, email, or social media, especially one that involves money or gifts, ignore it. Report the post to Facebook by clicking on the three little dots in the upper right corner of the post.

For more information on scams, check out BBB Scam Tips ([bbb.org/scamtips](http://bbb.org/scamtips)). Report scams to BBB Scam Tracker ([bbb.org/scamtracker](http://bbb.org/scamtracker)).

## Christmas Back 'n Time Performance

The Ansonville Historical Society is sponsoring two performances of *Christmas Back 'n Time* at the Cedar Hill Methodist Church on Saturday, December 1 at 4:45 p.m. and 5:45 p.m. The programs consist of live music and the *Christmas Story*. The decorations are natural. Admission is by donation.

"You'll shoot your eye out!"

704-694-4950

December 7-16

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