

Black Friday

At Hampton Roads Legal Services, we like to help you stretch your dollar. With the impending Black Friday sales, we want to make sure you're properly equipped to shop!

Did you know...

- 37% of Americans will go shopping on Black Friday
- Most shoppers will purchase from Walmart & Best Buy
- 4,000 Walmart stores will be equipped with extra security measures that day
- 75% of retailers will promote Black Friday sales through social media
- 74% of shoppers will search for coupons and offers online before making a purchase. Savvy!



Attorney Edrie Pfeiffer: I hate shopping on Black Friday. Unless I have something specific that I want to purchase, I rarely go shopping. If I do go, I wait until later in the day when the crowds have died out a little. My favorite shopping time is after Christmas when I can stock up on my holiday things and find some other good bargains.

Barbi: As a former retail manager, Black Friday does not hold any allure for me! My memories involve working around the clock the week of

Thanksgiving, trying to maneuver through crowds of people at 2am to re-stock shelves, and falling into bed for an exhausted 4 hour nap before going back to work. This year is my first time not working Black Friday since college, so my family and I are planning to take a hiking trip into the mountains and avoid all the craziness! If you are serious about hitting the stores though, my secret "insider" tip is to go the night before Thanksgiving before stores close. Most of the deals will already be running and you can avoid the crowds!

Patti: I never really got into the whole Black Friday hoopla. I'm not into big crowds and seeing people fight over TV's, cameras, etc. If I want to get in to the Black Friday spirit, I'll wait until Cyber Monday and do my shopping online from the comfort of my home.

Patricia: I know a lot of people enjoy Black Friday, but I am not one of them. I have never felt comfortable in a large crowd. Combine that with people anxious to get 1 of the 5 75 inch flat screen televisions just sounds like a recipe for disaster to me. I am, however, a huge fan of Cyber Monday. Cyber Monday allows me to shop from the comfort of my couch, preferably with my two dogs curled up next to me. That sounds much better than worrying about the potential for a fist fight with a stranger. My advice to anyone looking for some deals during the Thanksgiving weekend, skip the long lines and missing time with your family and just wait for Monday.

Shelley: I am one of the 57% of Black Friday shoppers who consider the experience to be fun. I have a passion to SHOP and to SAVE, and the opportunity to do both at the same time gets the adrenaline pumping! Black Friday equals Big Fun!



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Staying in the Black on Black Friday (and After)

Attorney Edrie Pfeiffer

We are entering the time of the year when many people blow their diets or their budgets. There is something about the holidays that makes us want to indulge, whether that is in Christmas Cookies, Holiday meals or those extra presents for everyone on our list. Don't let this holiday season send you into the red on your budget. The key to keeping holiday spending under control is to plan ahead for it. There are several ways that you can do this.

If you have holiday parties that you know you will need to attend and there is a gift exchange at it, plan way ahead and throughout the year look for the perfect gift for the party. You may even be able to combine two things by buying a holiday present at a fundraiser for a charity that you support.

Take a serious look at who is on your gift list. When I was growing up, we exchanged gifts within our immediate family and then had a drawing for the larger family (aunts, uncles and cousins that we normally celebrated with). Everyone drew one name and got one present for that person. Children under a certain age were not included. We even made things easier by writing our wish list on the paper for the drawing. Also evaluate if it may be time to trim the list. At a certain point, I stopped buying gifts for my siblings and in-laws. We all had married children and grandchildren by that time.

Determine if you really need to get an expensive present or presents for someone. My husband and I no longer exchange several presents. Instead we normally buy one big item for both of us. One tradition that I do keep alive is that we each fill a stocking for the other one with small items like candy and candles. Our grandchildren all have multiple grandparents and we decided long ago that we were not going to compete with the other grandparents in gift giving. We set a limit for each child and don't worry about what others are doing.

Plan ahead on how to budget for your Holiday shopping, One good way to budget is to set



aside a small amount every paycheck throughout the year. I can remember the savings and loan companies that used to have Christmas savings accounts where you deposited a small amount into the saving account to pay for the holiday shopping. Another way to plan for the holidays, if you are paid weekly or every two weeks, is to base your budget on two or four pay checks a month. There will be months where you receive three paychecks if you get paid every two weeks and five pay checks if you get paid weekly. Use most of the money from those "extra" pay checks to pay for your presents.

Black Friday and Cyber Monday can be great ways to save money on presents. However there is a lot of truth to the saying that you can go broke saving money. Make sure that you are not buying something simply because it is on sale and a really good deal. You need to shop with specific goals in mind and a limit on what you are spending. Remember that the gift of time is the most valuable gift that you can give to a loved one and doesn't cost a single dollar.



Giving Back

“You may have heard of Black Friday and Cyber Monday. There’s another day you might want to know about: Giving Tuesday. The idea is pretty straightforward. On the Tuesday after Thanksgiving, shoppers take a break from their gift-buying and donate what they can to charity.” ~Bill Gates

November is known for more than Thanksgiving and Black Friday... there is also a charitable movement called Movember (Mustache + November). The Movember Foundation promotes the growing of moustaches during the month to encourage men’s health awareness, specifically depression, physical inactivity, prostate and other cancers. Learn more at <https://us.movember.com/>.

Hampton Roads Legal Services supports Movember!



The Beauty of Resale

Need a Black Friday shopping alternative? If you’re not the type to spend the day after Thanksgiving competing for the year’s hottest gifts with 37% of other Americans, you’re not alone.

Frequent your local resale shop instead! Did you know that Hampton Roads is home to over 40 resale shops? Because consumers, regardless of income level, love to find treasures at great prices, resale (consignment, thrift, etc.) is one of the largest growing industries in retail.

What does a resale shopper look like? Anyone looking for treasure at great prices! Excitement from finding something special at an incredible price is something consumers from all income levels can appreciate.

- Parents who don’t want to spend a fortune on kids clothes, toys and baby gear may want to frequent these places since kids grow through these so quickly;
- The woman who loves designer clothes but can’t afford designer prices;
- The family who wants a new couch but doesn’t want to spend top dollar in case the family dog chews it up again;
- Someone with a love for antiques and other items that cannot be found at the traditional retail outlets.

What are the different types of retail shops? There are your typical thrift stores which accept donations and sell them at incredibly low prices. These places are typically not as particular at weeding through merchandise for quality assurance. Then you have your standard resale shop, which typically pays cash for goods that are in great shape and considered valuable to the store’s patrons. And finally, there are consignment shops that split the profits with you when and if your item sells.

Most resale and consignment shops are particular about their merchandise, and only accept items that are very gently used and are still considered “on trend”. That way, shoppers can trust that the merchandise they are receiving is like new.

Here are some of our local resalers:

Children’s Resale:

Once Upon A Child
Sprout
Kid to Kid
Sweet Repeats
The Clothes Horse

Fashion Resale:

Plato’s Closet
Double Take Consignment
Clothes Mentor
Worth The Wait

Costume Resale:

Echoe’s of Time

Sports Resale:

Play It Again Sports

Thrift Stores:

Salvation Army
Goodwill
CHKD

Hampton Roads Legal Services will have a modified holiday schedule.

Please be advised that our office will be closed

Thursday, November 26th for Thanksgiving Day and Friday, November 27th.

We will also close early at noon on Thursday, December 24th and remain closed on Christmas Day. Lastly, we will close early Thursday, December 31st at noon in observance of New Year’s and remain closed on Friday, January 1st. We are confident we will still be able to serve you despite these minor changes. *Happy holidays!*



Hampton Roads Legal Services
 372 S. Independence Blvd., Suite 109
 Virginia Beach, VA 23452
 (757) 340-3100

This Firm is Not a Public Legal Aid Agency

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Hampton Roads Legal Services located in Virginia Beach assists clients with Debt Relief, Bankruptcy, Family Law, and Estate Planning matters. We serve clients throughout Hampton Roads including Virginia Beach, Norfolk, Chesapeake, Portsmouth, Suffolk, and surrounding areas. This firm is not a public legal aid agency.

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One of the nicest parts of our practice is when someone sends a friend or relative to us. Be sure that to tell people you refer to us to give us your name so we can recognize and reward you. We would like to recognize the following individuals who have recently referred new clients to us.

Anquan Eason Chesapeake, VA
 Morgan Lanausse Hampton, VA



<https://www.facebook.com/HamptonRoadsLegal>



Office Hours: Monday – Friday 9:00-5:00

- Office is closed every Monday from 12:00-2:00 for team meeting & lunch •

Just a friendly reminder that Attorney Pfeiffer and our paralegals do not take walk in appointments or unscheduled phone calls. If you need to speak to someone about your case, please call (757) 340-3100 or email info@hamptonroadslegal.com and we can schedule a time for you to call us. This allows us to concentrate on your case without interruptions.

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