



HOST CHARLOTTE AMES: The National Retail Federation forecasts that we'll spend up to \$682 billion during the holidays this year and that's up about \$26 billion from last year. Galen Bargerstock of Government & Civil Employee Services is here to help us get through the holiday season without breaking the bank. Welcome, Galen.

GALEN BARGERSTOCK, GOVERNMENT & CIVIL EMPLOYEE SERVICES: Thank you for having me.

HOST: Yeah, sure. Now you're here at just the right time because it's very easy to overspend this time of year, isn't it?

BARGERSTOCK: Can definitely overextend yourself and that's not good to go into a new year doing that, so a budget would be nice.

HOST: And you have some tips for us, some top five tips for us on this. Right?

BARGERSTOCK: I do, yeah. And, hopefully, the tips will help you with your holiday shopping this year and that way you won't break the bank.

HOST: True. Okay, now your first tip is start early in the season. How early?

BARGERSTOCK: Well, I do benefit reviews for federal and state employees. And everybody tells me the same thing – they wish they would have started sooner. So after you watch this, you should probably start. Make a list, check it twice, make sure you're getting everybody that you want this season. And, you know, start early. Knock it off, put it into a closet or something like that, and get everything done early.

HOST: And you could even start next year's now. Right? Because that would be really early.

BARGERSTOCK: That would be very smart to start next year, yeah, maybe after the sales.

HOLIDAY SHOPPING TIPS

November 22, 2017 at 4:00 p.m.

HOST: Okay, yeah. All right, now shop online.

likes a coupon.

BARGERSTOCK: Online, yeah. I mean, there's toys out there that I don't even know how to pronounce. And we're doing a fundraiser, or not a fundraiser, a charity with Angel Wings. And Kelly in my office typed right in the search bar all the toys that we needed. Two days later, bam, they were in our office and now we have the toys for the children.

HOST: All righty. Well, buddy up. What does that mean?

BARGERSTOCK: My sister is infamous for this, my sister-in-law, I should say. She has really good taste, so every year we wait for her phone call and we can get a really good deal because we're pooling two family's incomes together to buy one gift. So you really can get something sentimental, spectacular, for the season.

HOST: So that's kind of like a family, close friends kind of thing?

BARGERSTOCK: It is. Yeah, family, close friends, cousins, relatives, sisters, things like that.

HOST: For big gifts.

BARGERSTOCK: For big gifts, large purchases.

HOST: All righty. Check credit card rewards. I usually don't pay much attention to that sort of thing.

BARGERSTOCK: Yeah, when you're online shopping looking around at all the deals, I would suggest checking your credit cards, also your department store cards, and see if you have any gift rewards for cash-backs or special gift cards if you reach a certain limit of purchasing. You might not be able to get the gift cards in the mail right away, but you will be able to know how much money you're going to get back for spending. That way you might be able to buy a couple more gifts this season.

HOST: Sometimes they put coupons in there, too.

BARGERSTOCK: Coupons, yeah. Everybody

HOST: So sentiment matters, but not how much you spend, although sometimes you think if you really care about somebody you've got to spend more.

BARGERSTOCK: Yeah, sentimental value and monetary value are two completely different things. In my office I have a picture of one of my favorite dogs and it's hand drawn. One of my friends went online, looked on Facebook, saw, you know, the pictures of my animals, picked out one that I actually like a lot, and had it hand drawn and then shipped to us. That I look at every single day when I'm at the office and the sentimental value over the monetary value of say, like, electronics or something like that, means a whole lot. So be thoughtful in your gift giving.

HOST: You have to be pretty creative, too.

BARGERSTOCK: You do have to be creative, I mean, but that's with anything in life. Get a little creative and, you know, go big.

HOST: You know, one thing I wanted to ask you about, you said shop online. I always get a little nervous because I don't want to hurt the local stores, that sort of thing. You can also get some good deals.

BARGERSTOCK: You can also shop online locally, you know. You know, if you have a favorite store in your local area, you put them in your Google search bar and see what kind of deals they have. But just because you're shopping online doesn't mean you're going to take away from local business. You can shop there.

HOST: All right. Okay, thank you very much. Now, we will have all of Galen's tips posted to our website, CentralPATV.com. Thank you very much, Galen.

BARGERSTOCK: Thanks for having me. Have a good day and Thanksgiving.

HOST: Oh, right. Yes, happy Thanksgiving.

Galen Bargerstock, president of Government & Civil Employee Services, LLC (GCES), is concentrated on navigating federal and state employees through financial and retirement planning. Galen holds a Pennsylvania Life, Health and Annuity License, as well as Series 6 and 63 licenses.

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