

MONEY MATTERS



Discount Shopping Site Offers Budget Relief

(NAPS)—According to an American Express survey, an estimated 44 percent of consumers overspent their budgets during the holidays. Often, paying off the credit card bills takes months of scrimping and saving.

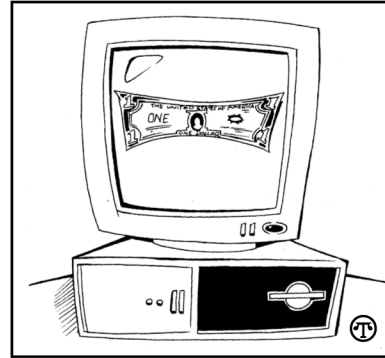
Fortunately, by going online, consumers can now generate additional cash to help make ends meet—and have a way to unload unwanted or duplicate gifts. Savvy shoppers can even pick up bargains on discounted books, CDs, movies and video games.

In fact, one Web site offers a fixed-price marketplace where consumers can search through categories and product descriptions—and be sure they'll get the items they want at the advertised price. This system benefits both buyers and sellers, saving money for the former and making money for the latter.

"You'd be amazed at how much money you have just sitting on your bookshelves or CD racks," says Mark Hughes, vice president of Half.com, an eBay company. "At Half.com, you can list something for sale in as few as 15 keystrokes, quickly turning those items into extra cash."

"I've been selling on Half.com now for a few months," said Lucy Montgomery from Buckingham, Pennsylvania. "I've sold books and a bunch of videos and made almost \$500, which really helped us with Christmas this year."

The Web site can be a great way to exchange entertainment items like CDs and movies without worrying about receipts and where the products were purchased. In addition, the site will soon be adding categories, giving consumers even



Online shopping sites are a convenient way for consumers to stretch their budgets.

more options to buy and sell.

Sellers simply type in the ISBN or UPC bar code number, select the item's condition, confirm the sale price and the item is immediately listed. The site automatically adds descriptions and pictures to each listing, so sellers do not need to do it themselves.

Shopping at Half.com is similar to browsing at other online retail sites. Customers fill their shopping carts and check out with credit cards. Consumers can also see real-time price comparisons of new versions of the same item through an on-screen shopping agent that shows prices from Internet retailers.

Launched in 1999, the site literally put itself on the map by renaming the town of Halfway, Oregon, to Half.com. It has since grown to be one of the top ten shopping sites on the Internet, and was named "Best of the Web" for bargain shopping by *U.S. News and World Report*.

To find out more, visit the Web site at www.half.com.