

but pick up from a local store.

At Fabu.com, shoppers with discriminating tastes can also browse by brand, a feature that not only offers a description of the specialty brand -- like Polo or DKNY -- but also tells what retailers sell it.

Wow-coupons.com, meanwhile, offers coupons redeemable online and in-store. RetailMeNot.com gives coupon codes for online stores.

CouponMountain.com represents retailers like Brookstone, who offer free merchandise -- for example, LED flashlights -- when a shopper's order exceeds a specified threshold amount. Free shipping often goes with the package.

Through CouponMountain.com, Sharper Image offers discounts on specific merchandise -- like 50 percent off either a glass desk clock or five-piece knife set.

Comparison shopping

Let's say you're searching for a home entertainment system. Instead of spending a morning visiting local shops in search of the best deal, imagine getting the information online in seconds. By visiting one comparison shopping Web site, customers are able to compare information about products, services, merchants and sellers -- and yes, they can even purchase the product they select.

Popular sites for online comparison shoppers are: Shopping.com, pricegrabber.com, bizrate.com, mysimon.com, monstermarketplace.com and pricescan.com.

BestWebBuys.com was founded by Steve Loyola in 1997. Unlike other sites, BestWebBuys focuses on a few product categories: books, bikes, electronics, music and video.

If you're searching for electronic gifts (and who isn't?), Loyola suggests first visiting cnet.com to determine what brand and model fit your needs before going to a comparison shopping site to find the best deal. Tech savvy consumers can even trade in their old iPod for the latest model by logging on to BestWebBuys.com and clicking on "iPod trade-in."

"You can really learn a lot online," Loyola said from his office outside Los Angeles. "Although there's no substitute for walking in a Best Buy and actually seeing how it feels in your hand."

Comparison shopping sites also provide star ratings for individual retailers. These ratings may be critical tools, but Loyola suggests taking a minute to study some of the customer comments. Problem recurrences -- like the cancellation of orders weeks after the order date because of product unavailability -- should raise red flags.

"Very rarely will you see a store with five stars," Loyola said. "A four-out-of-five star rating to me is really a good store. When you start getting down into the twos, I would really worry."

Shopping tips

"There are still a lot of people who are relatively new to online shopping. You can't beat them over the head enough with warnings," said Loyola of BestWebBuys.com, who suggests these safety tips for online shoppers:

--Research the seller's reputation: Be careful of a seller who does not have an extensive history.

--Keep your private information private: Look for a retailer's privacy policy and do not provide your social security number, birth date or mother's maiden name.

--Compare each store's availability, estimated shipping time and return and cancellation policies before ordering. If you cancel your order, print the cancellation page or make sure you get a cancellation number.

--Make sure you are at a secure site before giving out your credit card information. To ensure your transaction is protected, look for "https" in the URL or for a key or closed padlock icon at the bottom of the browser window.

e-mail: jkwiatkowski@buffnews.com

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