

Annual Holiday Tech Gift & Buying Guide

What to buy, what not to buy, where to find the best deals, and what's new this year

By Michael Mortimer

Seems like only a few months ago I was writing about gift giving for 2012. A year later the law business is slow, employees are scared, and middle-class consumers/employees are tapped out. Some retailers started Black Friday sales for an entire week before the actual Black Friday.

The big trend with online operations like Amazon, Google, and eBay is providing same-day delivery. And eBay is beta testing in select markets, delivery within hours of one's order. Retailers are desperate to get your holiday shopping dollars, aggressively competing to get the limited dollars you intend to spend.

On the technology front

This year the hot gift is electronics. As Plaintiff Magazine readers let's give you some real news. (Note: this is the culmination of my following electronics 24/7 over the past year and being a user, so you get the inside scoop.)

Cell phone plans

To our benefit, the smartphone cell phone war continues. Post-paid (aka draconian two-year contracts) are on the decline. I predict post-paid cell service going the way of pay phones, land lines, and the music CD. Consumers and small business are waking up, realizing it is financially moronic to pay $1800 extra *per line* to get a $200-$400 discount on a cell phone. (And that $1,800 is assuming you don't suffer data and talk overage charges.)

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A testament to prepaid taking over the U.S. cell market, the number of prepaid cell service subscribers continues to rocket upward, mostly because it is a darn good deal (on each line you can realize $900 in annual savings) and consumers now understand that prepaid carriers use the same towers ("signal") as the post-paid carriers.

Bottom line: Prepaid continues to be a great gift idea, especially as a first phone service for the kids or to upgrade the family's phones.

Which prepaid service?

All major carriers now have prepaid service. The big carriers see which way the wind is blowing and are responding. E.g., T-Mobile has branded itself as the "uncarrier" (meaning no two-year contracts). AT&T has its separate "GoPhone" prepaid service. Sprint bought Virgin Mobile and Boost Mobile prepaid services.

Straight Talk continues to dominate the prepaid industry (around 22 million U.S. subscribers) and the company has caused post-paid carriers to react. If you get AT&T in your geographic region, I continue to recommend Straight Talk prepaid. I have been using the service for two years and have been pleased with my set-up. The *big* update for Straight Talk this year: for the same low $45 monthly you can now get AT&T's 4G LTE data connection, which is AT&T's newest, fastest connection speed. (I have had the service for two months and conducted speed tests. I have been getting 10 MBPS, which is fast.) So if you are thinking about updating yourself and the family's phones, there's now every reason to switch to Straight Talk.

Current Straight Talk Users – For those of you who wisely took my advice last year and switched to Straight Talk, don't despair, you can easily upgrade from 4G to 4G LTE (with one bit of fine print, you may need a new phone if your current phone does not accept a micro SIM card). You buy a 4G LTE micro SIM card online, it is mailed to you, and then transfer your service and phone number to it. (This all can be done online in five minutes.)

The fine print is that Straight Talk's micro SIM *will only fit and work on the latest 4G LTE capable phones, which for Samsung are the Samsung Galaxy S 3, SGS 4, Note 2, and Note 3.* (But don't fret, while the SGS 3 and Note 2 are last year's model, they remain impressive cell phones; and in my opinion, the SGS 4 and Note 3 are NOT worth the $300+ additional cost.) tinyurl.com/PMStraightStalkSim

Cell Phones

If you go prepaid, remember they all require you bring your own phone, or you can purchase one from the prepaid carrier. (Also note: If you want to use the latest and greatest cell phone that Apple or Samsung offers, there's no way around it, the Samsung Galaxy S 4, Note 3 or latest iPhone will cost you plenty. One way around the large financial outlay, consider T-Mobile. They have rebranded themselves the "uncarrier," and you can pay for a phone on 22 monthly installments.

The good news in all this is, I recommend either the SGS 3 or Note 2, even though they are 2012 handsets. An SGS S3 and Note 2 in like-new condition, can respectively be had for $250 and $280 on eBay, shipped! And Straight Talk is selling the SGS 3 new for $350 on its Web site.

Other phones: HTC is tanking and in trouble; BlackBerry is nothing now; Windows Phone remains a "wait & see," but even so, after my negative experience with Windows Mobile 6.5 I will never again trust a Microsoft phone. And consider that Android-based phones have about 80 percent of the smartphone market; Windows Phone, BlackBerry, iPhone occupy the rest. That means developers will produce apps for Android-based phones first, if not only for that platform.

Tablets

Tablets have stabilized in functionality, features, specs, and even price. And the color e-readers like the Kindle HD models are impressive. Since tablets continue primarily as a multi-media viewing device, like many gifts, try to get something that you know the recipient wants. And I would pay attention to platform. Is the gift recipient an Android fan, or only into all things Apple? Know this before buying the tablet.

Warning: Remember, tablets are *not* a computer replacement. Despite manufacturers coming out with tablets that have a detachable keyboard (e.g., Microsoft Surface), tablets are too underpowered to perform most office software functions. (If you want both a notebook and tablet, consider getting an ultrabook, mentioned in here.)

Phablets

Phablets are the *hottest* new electronic device, a super large cell phone. ("Phablet" combines the words PHone and tABLET.) In my opinion, we will see people passing on buying a cell phone and a tablet, and own a phablet. bgr.com/2013/10/15/smartphone-market-trends-phablet-analysis

The hottest phablet is from the pioneer of the phablet concept, Samsung, who came out with the Note. Consider a Samsung Note, Note 2, or Note 3 as your next cell phone purchase. Once you use a Samsung Note, use its large display and apps specific to the Note (and the "S Pen"), you won't go back, not even to the phones with a 4.5" display. All the major players are coming out with them, even for the budget minded. Even MetroPCS (now part of T-Mobile) has the huge new "Mega" phone. And Apple has announced "phones with a bigger display" debuting in 2015.

Notebooks

The *hot* new notebook this year is the "ultrabook," which is a name trademarked by Intel. Ultrabooks are extremely small, slim, trim, and powerful notebook computers, that may have the ability to be a touch-screen tablet, or a detachable display that can be a tablet

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(usually with some computer capability and not the extremely limited functionality of tablets).

The bad news on ultrabooks, they range in price from $500 for a basic unit (most likely without a touch screen) to $3,500 for one with all the bells, whistles and essentials for an office PC. A good review page on the business-oriented ultrabooks (that are more a business expense than a gift for junior to take to eighth grade history class) is *reviews.cnet.com/bestultrabooks*.

I also like the Lenovo ultrabooks. If you are looking for a last-minute write-off, look at the Lenovo Thinkpad ultrabooks (formerly IBM).

Warning: Internal DVD drives are out, they are uncool, and yesterday's technology. The legal community still uses DVDs (e.g., some courts require documents exchanged on DVDs; video depositions are played in court, typically from a DVD). The solution: if you have an eBay account you can purchase a USB 2.0 external optical drive for $30 or less, and the average is about $20, shipped.

Televisions

LCD HDTVs – little need be said about TVs this year. They did not even make the 2013 "must-have" electronics list. As China has geared up manufacturing plants to produce mass quantities of flat panel (LCD) televisions, prices have plummeted down to where these have become throwaway devices, meaning if you get two years out of a TV before it breaks, that's a good deal. When it goes on the fritz you toss it into the electronic recycle and buy a new model.

Visit CostCo, Target, Best Buy online to see nice 42" TVs going for $250 to $400, and those are *not* on sale. Nowadays a 32" LCD HDTV is considered a portable TV, something to hang out in the garage. I was at CostCo and saw a brand name 32" LCD TV for $237.

3D TV – I would not waste my money on a 3D TV. For now it is a gimmick, and it might never take hold. The main drawback, there's a serious lack of 3D content available for the 3D TV. What good is a $2,000 3D TV if there's little to play or watch on it. A 3D is one of those fun-to-play-with for two days, then you have buyer's remorse.

Google or Apple TV – As some of you may know, this is nothing new. For a long time Microsoft and Apple have been trying to get people to use the Internet to watch broadcast TV. It may be the next big thing for the home TV, a Google or Apple branded television, cutting the Comcast cable TV connection, and using the Internet to watch TV. For now, it is a "wait and see" technology.

Rabbit Ears: One heck of a "fleeced navidad" is to gift wrap a set of rabbit ear antennas and tell the family you are getting rid of cable TV. Seriously, in 2011 I cut the cable TV cord. That has saved me a lot of money. Consider the same, especially if you and your family watch little cable TV.

Cancel cable and gift wrap a $30 HDTV antenna from Radio Shack. Use the antenna to receive FREE broadcast HDTV on your TV. (That has a *better* quality picture than what's provided by your cable provider because the OTA signal is *not* compressed, as is done to the picture signal from your cable TV provider.)

Other gift ideas

I wanted to make sure to write about my non-electronic gift ideas since it has become a tradition of sorts to include it.

Day Spa: There's no better way to say "I luv you" than a gift certificate to the local day spa. (Clueless men: "day spa" is a term of art. It is a business which provides a variety of services such as manicures, massages, facials, and "the works.")

Bonus Tip: Don't select the services. Let her select from the spa's menu. Also, include with the certificate a menu or brochure provided by the spa.

Warning: Don't be a skinflint. Look at the spa's "menu" and give an amount sufficient to let her get the services she wants.

Prepaid Debit Card – There's a reason even major banks are coming out with (once for low life only) prepaid debit (ATM) cards: the prepaid stigma has vanished, everyone is doing it.

Don't get the kid a credit card before she is off to college, give her a "preloaded" debit card (preloaded meaning you put $200 to $500 on it).

A good choice is a Chase Liquid card. Also check out credit unions. Then there's the online-only institutions. www.chase.com/debit-reloadable-cards/liquid-prepaid-card.

Bonus Tip: Avoid "banks" you have never heard of. You always want the money secure. If the institution is a bank, the money in the account is insured. In contrast, if the phony "bank" closes, your money is gone.

Note: These make a great gift because you can deposit monthly spending money or an allowance. It is also a good teaching tool for the kids on using money (cards) responsibly.

Bonus Tips: Check with your bank. Most banks are now offering prepaid debit cards. Look for one with no annual fees, no minimums, and definitely no overdraft, penalty, or fees if your kid tries to buy a $3 coffee at Starbucks. Get a card that does not charge for "non-bank" ATM charges, and other incidental fees that add up.

Gift cards

While giving a bland, boring gift card is the new "I did not have time to think about getting a gift for you" gift, the cards are becoming popular. And if it is for online purchases, there's even a name for that, the "e-gift."

Things to avoid: Front loading fees, non-refundable, expiration dates, stale dates, restrictions on use. (Gift cards are now regulated by state law.)

Tips: Get a card ONLY from a store she shops at, or service he uses. These are some popular cards:
Google Play (for Android apps) - play.google.com/intl/en-US_us/about/giftcards/

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Amazon - amazon.com/b?ie=UTF8&node=3063530011
Apple – apple.com/gift-cards/
eBay - giftcard.ebay.com/ - Yes, even eBay partakes in the gift-card craze.

Tips on not getting burned

Warranties: Electronics can fail for many reasons, often because of something that happens on the user end. Electronics nowadays are throwaway, meaning the cost to repair outweighs tossing the broken electronic into recycle.

CostCo has one of the best warranty/return policies and a membership should be tops on your list so you can take advantage of its generous warranty. (CostCo extends to two years the manufacturer's one-year warranty. You get a 90-day, no questions asked, full refund privilege.)

On the other hand, Target has one of the worst refund/return policies. You buy a $500 tablet, discover it was not wanted, you are out of luck because Target has a *no cash refund* policy. Instead Target will give you a $500-valued debit card to use *only* in Target.

Refunds/Returns: Always check return/refund policies.

Bonus Tip: Make a screen capture of the policy and save it to your computer in your "Shop" folder. (When shopping online, make screen captures of every page you visit, including the product description, invoice, shipping info, and purchase receipt.)

Price matching: This is where the local store says "show us where it is cheaper, we will match that price." They do this to snag the sale, rather than you walking out and/or buying online. (When you look at something at Best Buy, intending to buy online, that's called "show rooming" which retailers hate, but can't stop you from doing.)

This year, more than ever, your local retail stores are doing what I call "instant price match." Nowadays the salesclerks may price match with the minimal evidence (a screen shot, the clerk quickly going on line to confirm the price, or even confirming you *might* leave and be able to find a better price, even if the online deal has expired.)

Refurbished or Returns: Refurbished electronics typically have a limited 30- to 90-day warranty period. And if you are a lawyer who reads the fine print, you will notice that the 30-day warranty runs on the day of purchase, *not* when you give the gift. So if you bought the refurb on December 1, on December 25 the gift recipient may have about five days warranty remaining.

Pets - People LOVE receiving gifts for their pets, it shows YOU care. Some ideas: a deluxe pet harness or apparel from Yap Wrap: www.yapstores.com.

Conclusion

New Happy Holidays and Merry Years, or whatever is the politically (and legal) way to say things nowadays. That's it for this year. The news I'm liking on my list is that Straight Talk has 4G LTE available, and that's a good excuse to get a hot new Samsung Galaxy S series phone or the Note 2 or 3.

Seriously, Happy Holidays.


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