

Americans Agree It Really Is Better To Give Than To Receive

(NAPSA)—It turns out the old saying about gift giving is true. Nearly all Americans (95 percent) think it's better to give than to receive the perfect gift, according to the MasterCard® SecureCode™ Shopping Survey, conducted by Harris Interactive.

However, your chances of receiving the perfect gift are much better if the person giving it is a woman. The Survey found that 81 percent of women believe it's important or extremely important to find the perfect gift for someone, compared with 62 percent of men.

"Men and women have very different views of gift giving," said corporate and personal gift consultant Andrea Claster Greenspan, author of "Modern Living, Modern Giving." "Women tend to pick up on dropped hints and personality traits, while men tend to come up with an original idea, whether it fits the person or not."

Whether it's for a birthday, a holiday, or no reason at all, Greenspan says the perfect gift should reflect the personality of the recipient.

"It's important to think about how the person you're shopping for spends his or her time," said Greenspan. "You might want to ask about hobbies, interests or even a favorite sports team. I've also found it's nice to think beyond what fits inside a box. Tickets for a trip, a show or a game are always a welcome surprise."

Even if you know exactly what you want to buy, finding it isn't always easy. Greenspan recommends shopping online because of the huge selection of items available.

While more and more people are doing just that, the Survey found that nearly one-quarter (23 percent) of online shoppers often avoid buying gifts on the Internet because of perceived security weaknesses. Yet nearly half (48 percent) said they'd shop online more if sites added more security measures for payment.

"The Internet can be an incredible resource to find the perfect gift; you just have to know what to look for," said Greenspan. "A good shopping site should have a range of choices, personalization features,



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confirmed delivery dates, and most importantly, security. Look for Web sites which utilize security programs, such as MasterCard SecureCode. These programs help ensure safe online transactions through the use of a secret code—similar to a PIN number for a bank ATM transaction.

"For additional peace of mind, those gift purchases made using a Gold, Platinum or World MasterCard card will be automatically covered by MasterCard's Purchase Assurance program. The Program features retail purchase protection, including extended warranties and protection against damage," added Greenspan. "Simple check with your payment card issuer to know your benefits."

For gift ideas that will be meaningful to the recipient, Greenspan recommends visiting sites like Blue Nile, CompUSA, Crutchfield, Hotwire, OfficeMax, Perfume Outlet, TigerDirect, Zales and others that have the MasterCard SecureCode mark. A sample list of SecureCode-enabled merchants is available at www.mastercard.com.

"Gift shopping should be fun, not stressful," said Greenspan. "Simple things like laying out gift goals and sticking to trusted sites that offer added security can make it so much easier. Then you can get to the good part—watching your loved one's face light up when you give him or her that perfect gift."