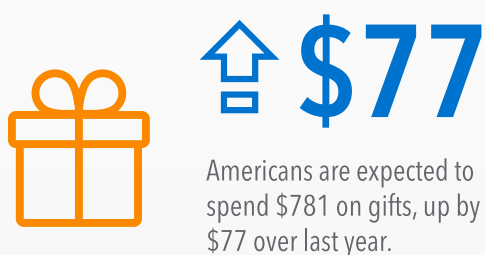
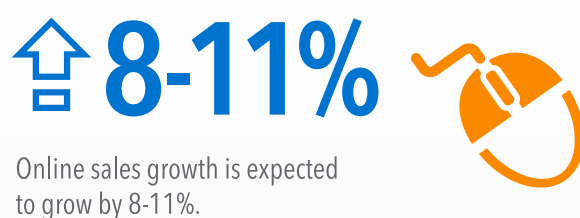


Merchants, Be Merry!

Customers are Expected to Spend This Holiday Season.

Americans are estimated to spend more on holiday gifts this year, with an increase in overall sales.



56%

This year, 56% of holiday shoppers expect to do at least some of their holiday shopping online, and they plan to spend 16% more than most other holiday shoppers on gifts, decorations and food for the holidays.

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