

BUYING WITH A CLICK

\$IGNIFICANT \$PENDING

Shoppers will spend a record \$241 billion online this holiday season



MARIO TAMA — GETTY IMAGES

People walk past a Gucci store in the Americana at Brand shopping center on the day after Christmas on Dec. 26, 2023, in Glendale, California. U.S. retail sales rose 3.1 percent year over year during the 2023 holiday season, based on in-store and online purchases, according to Mastercard SpendingPulse.

By **Jaclyn Peiser**
The Washington Post

Consumers plan to open their wallets this holiday season, snapping up discounts on electronics, apparel and sporting goods, breaking online sales records in the process.

Americans are projected to spend \$240.8 billion online from Nov. 1 through the end of the year, 8.4% more than last year, according to a report released by Adobe Analytics. And more than half will do their shopping on their phones.

The record-breaking figures signal consumers will power through the most significant shopping season of the year. Savvy spending, along with wage growth and a still-strong job market are giving shoppers the “confidence and ability to increase their spending,” said John Mercer, head of global research at Coresight Research.

Both Coresight and Moody’s project total retail sales, in person and online, will grow around 3% during the last three months of the year, roughly on par with last year.

The projections come as consumers continue to be choosy about how they spend in discretionary categories. Retail sales have remained fairly steady.

Many sales categories should

see some uptick during the holidays, according to Adobe, which sees more than half of online sales driven by electronics, apparel, furniture and home goods. And while the past four years have seen consumers trading down in some of these categories, steep discounts this year will persuade value-focused shoppers to flip the switch and trade up, said Taylor Schreiner, a senior director at Adobe Digital Insights.

The share of the most expensive purchases, which include electronics, appliances and sporting goods, will be up by 19% compared to pre-season trends, according to Adobe, with sporting goods alone possibly seeing a 76% surge.

“You’ll get a big shift of people looking for higher-end TVs, higher-end appliances, moisturizers, makeup. They’re looking for the better items, but ... on discount,” he said. “This increased responsiveness from consumers to discounts is about \$2 (billion) or \$3 billion of the growth that we’re seeing in online shopping this year.”

It’s consistent with a trend analysts have been tracking outside the holiday season: Consumers are postponing big purchases until they can score a deal or have saved up enough to afford it, said Mickey Chadha, a retail analyst and vice president at Moody’s. Retailers are preparing their response, deciding what kind of discount they’ll offer to entice consumers.

Adobe’s projections reflect that



MARIO TAMA — GETTY IMAGES

Shoppers gather in a Barnes & Noble store in the Americana at Brand shopping center on the day after Christmas in 2023 in Glendale, California.

calculation, with “huge discounts on par with last year,” Schreiner said, adding there could be record markdowns on sporting goods and TVs. While holiday sales again emerged early this year — kicking off in earnest in October — the best deals will still be the week of Thanksgiving, with discounts averaging 30% off, according to Adobe. Sales will still stretch through the end of the year.

Still, not all consumers will have the flexibility to spend this holiday season, said Chedly Louis, a retail analyst and vice president at Moody’s, calling it “a mixed picture” amid still-high food and housing prices.

Meanwhile, credit card delinquency rates and household debt continue to tick up. Adobe projects more consumers will rely on “buy now, pay later” services to finance their spending, Schreiner said, with the layaway service accounting for \$18.4 billion in spending this year, up 11.4% from last year.

For consumers who are unable to pay back their credit card debt, “buy now, pay later” gives them a new avenue to finance their holiday shopping, Louis said: “It’s really a reflection of the consumer being stretched.”

Last year affects this year

The holiday season tends to be the busiest for retail sales, and go-



JON CHERRY — GETTY IMAGES

Shoppers pose for a selfie in front of Christmas trees at the St. Matthews Mall on Dec. 22, 2023, in Louisville, Kentucky.

ing by how shoppers opened their wallets during the 2023 season, many are wondering if 2024 will be another banner season for retailers. Last year, the average consumer spent around \$1,530 on gifts and other needs for the holidays, according to Mailmodo. The U.S. Department of Commerce indicated retail sales grew 4.1% year over year in November 2023.

Industry forecasters have made a few predictions for the 2024 holiday spending season, and these are some key takeaways:

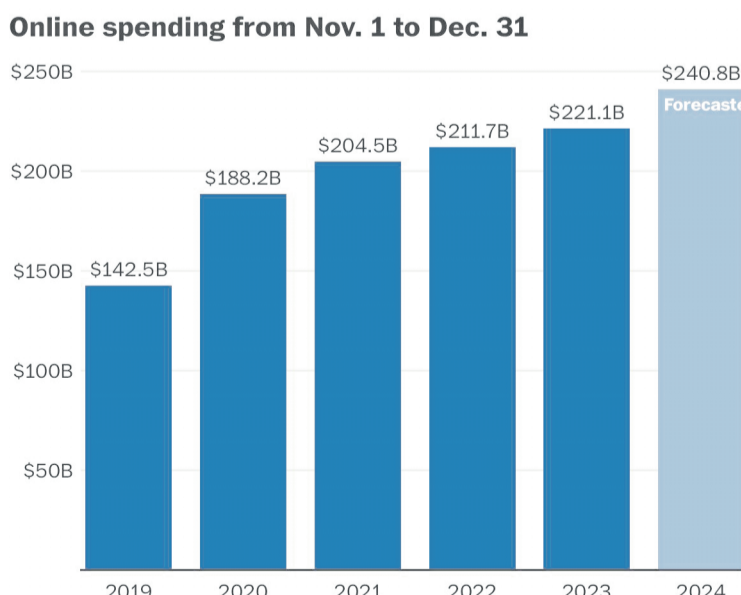
- As retailers learn more about consumers preferences for personalized offers, shoppers may find finely tuned discounts and

offers showing up in their emails or text messages.

- Forty-three percent of consumers are carrying more debt now than in 2023 because they are reliant on their consumer credit cards more than ever. Expect to see more “buy now, pay later” deals by retailers to lure in customers.

- Salesforce research says consumers will continue to utilize the convenience of online shopping on Black Friday, blurring the lines between that popular retail holiday and Cyber Monday.

Metro Editorial Services contributed to this report



Source: Adobe Analytics

JACLYN PEISER / THE WASHINGTON POST

A LABOR OF LOVE

Michigan Christmas tree farms create traditions, holiday memories for generations

By Susan Thwing
For MediaNews Group

As the holiday season approaches, many Michigan families are gearing up to select the perfect Christmas tree — a tradition made possible by the state's 500 Christmas tree farms spanning 37,000 acres.

Michigan ranks third in the nation for Christmas tree production, a vibrant industry contributing an estimated \$45 million annually to the state's economy. According to Amy Start, director of the Michigan Christmas Tree Association (MCTA), this industry keeps holiday spending close to home.

"That money stays in Michigan, supporting local communities and rural economies," she said.

The MCTA, a 75-year-old organization, plays a key role in promoting the sustainability and community values that local Christmas tree farms embody.

One such farm is Hillside Christmas Tree Farm, a family-owned "choose-and-cut" farm located in Manchester. Owner Tony Stefani, a third-generation tree farmer who took over the family farm in 2012, recalls that his grandparents, immigrants from Italy, originally established the farm on 150 acres in Red City. His father moved the farm to its current location in 1983. Since then, the farm has become a beloved holiday destination for families in the area bounded by Ann Arbor, Jackson, Chelsea and Adrian.

For Stefani, Christmas tree farming is a year-round commitment. From spring planting to controlling weeds and pruning, much of the farm's



PHOTOS COURTESY OF CAPTURED BY KAITE

The Hillside Christmas Tree Farm is one of the 500 Christmas tree farms in Michigan spanning 37,000 acres.

activity happens well before families arrive to pick their trees.

"It's a lot more work than people realize," Stefani said, explaining that many tree farm owners juggle this demanding seasonal business with other full-time jobs. The long timeline for tree cultivation, which takes seven to 10 years to bring a tree to maturity, poses a particular challenge.

"You're trying to plan ahead to market and grow something that takes years," he explained. "How do you know what will be

popular when they're finally ready? What people will buy 10 years later depends on many factors, including the economy."

Hillside Christmas Tree Farm is open from 10 a.m. to 5 p.m. weekends, offering families not just trees, but also an immersive holiday experience. Visitors can enjoy wagon rides, warm up with hot chocolate in the cozy Christmas barn, and take photos at a North Pole-themed photo station. There's also a special area called the "Tot Lot" for children, featuring short, 3- to 4-foot trees

that little ones can select for their own rooms, adding to the holiday magic.

The MCTA has observed a growing trend of families seeking trees earlier in the season, a shift in tradition that led Hillside to open a week before Thanksgiving for the second consecutive year.

"A lot of families have college kids coming home or extended family visiting, so people want their tree earlier," Stefani said. "With that, having a tree that lasts longer is important."

Michigan tree farms have adapted to these demands by focusing on species like Fraser and Concolor fir, known for their longevity, strength and vibrant green colors. Because of their sturdy branches, these trees are also ideal for accommodating a trend toward heavy or multiple ornaments.

This demand for early, resilient trees is just one example of how Michigan's Christmas tree industry continues to adapt. Start noted that while Scotch pine was once the tree of choice in the 1980s, taller trees like the Fraser fir are now more popular, especially as home designs shift toward higher ceilings.

"A 5- to 6-foot tree was popular, but now, with taller ceilings in homes, a 9-foot tree isn't unusual," she said.

Additionally, many families are now decorating multiple trees, with a traditional tree in one room and a themed tree in another. This trend reflects how Christmas celebrations evolve to include diverse decorations and more family-oriented activities.

Environmental stewardship is also at the heart of Michigan's Christmas tree farming.

"One of the advantages of real trees is that they're recyclable and compostable," Stefani said. He added that Michigan's unique climate challenges growers to select tree species suited to the region carefully. For example, an unexpected warm-up in February can pre-



Michigan ranks third in the nation for Christmas tree production, a vibrant industry contributing an estimated \$45 million annually to the state's economy, according to officials.

turely trigger growth in the trees, which can then be damaged when the temperature inevitably drops again.

The MCTA works closely with Michigan farms to ensure sustainable practices through the Michigan Agriculture Environmental Assurance Program (MAEAP). This voluntary certification program helps tree farmers protect local water systems by reducing erosion and runoff.

"Farmers who earn MAEAP recognition receive a sign to display on their farm, showing they are top stewards in their communities," Start said. MAEAP certification not only protects the local environment, but also strengthens community ties by encouraging eco-conscious farming methods, officials said.

For families visiting Michigan's Christmas tree farms, the experience extends beyond the tree itself. Many farms offer "agritainment" activities, like Santa visits, craft workshops and gift shops stocked with unique holiday items.

Start emphasized that these offerings have only grown more popular since the COVID-19 pandemic, when outdoor experiences became essential for families.

"It's a whole day-long experience," she said. "A lot of people come for the Santa visit, and it's expanded from just buying a tree."

Selecting a tree is often as much about creating lasting memories as it is about finding the per-

fect tree. Stefani shared one particularly touching story about a family who wanted to recreate a holiday moment for their very ill dog.

"Their dog loved to lay under the tree, and they wanted to give him that experience one more time," Stefani said. "So we went out and cut a tree for them in July." For Stefani, moments like these make all the hard work worth it.

The MCTA offers a host of resources to help families choose the right tree, from measuring tips to tree care advice.

Start recommends planning ahead to avoid the "Chevy Chase moment" — a reminder to measure your space before picking out a tree that may look smaller outdoors than it will in the living room.

For anyone looking to support Michigan's local economy and keep holiday traditions alive, there's no shortage of Christmas tree farms to explore across the state. With every tree harvested, Michigan farmers plant three more, ensuring that future generations can continue to enjoy this time-honored tradition.

As Start said, "A real Christmas tree is more than just a holiday decoration — it's an experience, a commitment to sustainability, and a reminder of the memories we create during this special time of year."

To find a choose-and-cut farm near you, the MCTA provides a map at mcta.org/choose-cut-farms-map. For those looking to buy from a tree lot, a directory is available at mcta.org/retail-lots-directory.

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COMMUNITY ECONOMY

Why supporting local small businesses matters

By Metro Editorial Services

The holiday season is a time of year when shopping takes center stage. While online giants and big box retailers seem to be everywhere, offering an endless array of products with the convenience of low prices, small businesses provide a range of benefits that go far beyond the ease of a mouse click or mountains of merchandise.

Shopping local retailers is more than just a transaction — it is crucial for maintaining the economic foundation of local communities.

Let's take a look at the many ways it pays to shop small businesses during the holidays and all year long:

- Strengthen the local economy: A large percentage of the money spent at

small businesses stays in the community. That's because these businesses often are owned and operated by local residents who are invested in the community themselves. Various studies indicate that for every \$100 spent at a small business, roughly \$70 stays in the community.

- Enhanced customer service: Owners and employees of small businesses have a keen interest in keeping customers happy. They often do so by providing superior customer service. Tailoring recommendations, exhibiting a willingness to accommodate special requests, offering a more engaging shopping experience, and being more friendly and connected with regular customers sets many small businesses apart.

- Support the commu-



PHOTO COURTESY OF METRO EDITORIAL SERVICES

nity: Small businesses serve the community through the products and services they

offer, and many give back in other ways, as well. Small, locally owned businesses of-

ten sponsor schools, sports teams and charities. This helps foster a sense of be-

longing in the community. ▪ Innovative offerings: Small businesses are not beholden to corporate policies or franchise restrictions, so they can more readily bring new life to existing ideas and trends. Small businesses can offer customers different options that larger retailers cannot match.

- Job creation: Small businesses employ a significant percentage of the workforce and frequently provide jobs that might not be available in larger corporate settings. The U.S. Small Business Administration Office of Advocacy says small businesses have generated 12.9 million net new jobs over the past 25 years, accounting for two out of every three jobs added to the U.S. economy. Keeping residents working helps strengthen local communities.

SPORTS



REY DEL RIO — GETTY IMAGES

Detroit Lions fans pose for a photo outside of Ford Field prior to the Thanksgiving Day game between the Detroit Lions and the Chicago Bears on Nov. 28, 2019, in Detroit.

Why do the Detroit Lions always play on Thanksgiving?

By Metro Editorial Services

Households have their own unique Thanksgiving traditions, but one custom common in many homes come Turkey Day involves watching football.

Each year on Thanksgiving, the National Foot-

ball League hosts a handful of games, and it's customary in many households to gather around the television with friends and family and take in some of the action on the gridiron, excitement that always features the Detroit Lions.

This unique tradition has endured for decades, but when did it start?

According to the Pro Football Hall of Fame, the tradition of the Lions playing on Thanksgiving can be traced to George A. Richards, who purchased the franchise in 1933 when they were the Portsmouth (Ohio) Spartans. Richards felt competing in a game on Thanksgiving Day would attract Motor

City fans who were more devoted to the Detroit Tigers, the city's baseball team.

Fans who attended the Lions' first Thanksgiving Day game in 1934 were treated to a nail-biter, with the hometown Lions falling 19-16 to the Chicago Bears at the University of Detroit Stadium.

The Bears had won the league championship the previous year.

In a quirk unique to the game in 1934, the two teams locked horns again just three days later, with the Bears once more emerging victorious in another close contest that ended with a 10-7 score.

In the modern era of the

NFL, the teams that play on Thanksgiving Day do not play on the following Sunday.

As we prepare for the 2024 game, coming off a fantastic postseason last year, be ready to gather around a screen with your favorite Thanksgiving trimmings for another memorable holiday.








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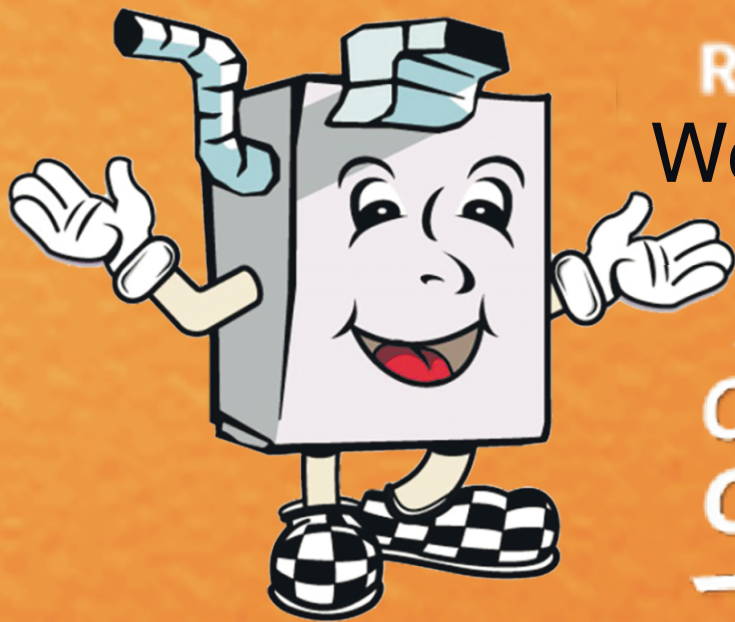
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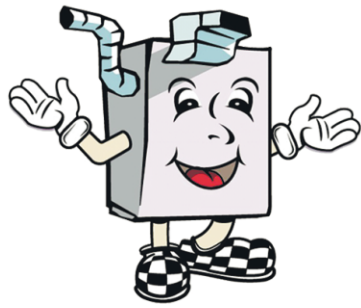
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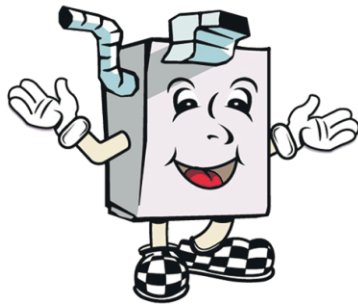
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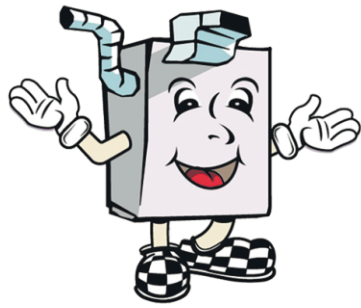
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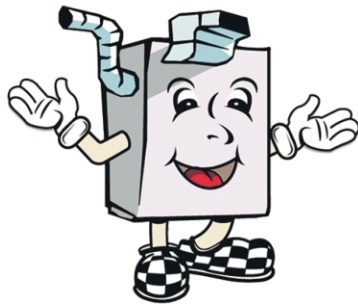
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TAKE YOUR PICK

What's the best Michigan tree for your home?

By MSU Extension Service

Consumers still have an array of choices as supplies tighten for some Christmas tree species.

Michigan farms and tree lots offer an array of great Christmas tree choices. While it's true that supplies of some species, particularly Fraser fir, will be tighter than in past years, consumers that want a real tree will be able to find one. Whether you look for a pre-cut tree at a local tree lot or bundle up the family for the choose-and-cut experience, you will find a wide variety of tree types that offer something for everyone.

How do I find a real tree?

As with most things, shopping early will ensure the best selection. If your holiday tradition is to put the tree up closer to Christmas Day, you can store your tree with its cut end in water in your garage or other protected, unheated space until you are ready to move it into the house.

Consumers will also have an easier time finding a real tree if they are willing to expand the menu of trees they choose from. Michigan Christmas tree growers produce a diverse range of Christmas tree types, and this might be the year to consider something different for your holiday tradition.

To help you pick the perfect tree, Michigan State University Extension has developed a description of the main types of trees grown in Michigan: Fraser fir, Scots pine, Douglas fir, Blue spruce, Black hills spruce, White pine, Balsam fir, Concolor fir, Korean fir and Canaan fir.

THE 'TRIED AND TRUE' CHRISTMAS TREES

1. Fraser fir

Fraser fir continues to increase in consumer popularity and for good reason. Fraser fir has blue-green needles with silvery undersides. The branches are strong and stiff and hold up well to ornaments. The trees have a pleasant scent and needle retention is excellent.

2. Scots pine

Scots pine is the tree species that has long defined the Michigan Christmas tree industry and is still a favorite for traditionalists. Scots pines are dense trees with dark-green needles. Stiff branches hold up well to ornaments and needle retention is excellent. Scots pine is also a more economical choice.

3. Douglas fir

Douglas fir is a dense tree with soft, light green needles. You'll need to stick with lighter-weight ornaments since the branches are not as stiff as some other species. This is another good choice for budget-conscious consumers.

4. Blue spruce

Blue spruce remains a popular Christmas tree because of its bright blue color. Branches are stiff and hold ornaments well. Blue spruce needles are quite sharp, so be sure to wear gloves and long-sleeves when handling. While the needles may make the tree hard to handle, some people choose blue spruce to keep pets away from the tree.

5. Black hills spruce

Black hills spruce have needles that are shorter and softer than Colorado blue spruce. Black hills spruce have excellent color and have a very traditional Christmas tree appearance. Branches are stiff and hold up well to ornaments.

6. White pine

White pine is one of two Michigan native conifers commonly used for Christmas trees, along with balsam fir. This is a dense tree with soft, green needles. This tree will require lightweight ornaments as the branches are not particularly strong. For consumers that have a high ceiling and want a larger tree, white pine can be an economical choice.

7. Balsam fir

Balsam fir has long been a preferred species for many consumers because of its strong Christmas tree scent. It has dark green needles and excellent form.

8. Concolor fir

Concolor fir have longer needles than many other fir trees and they may be as blue as a blue spruce. The big draw for this species, however, is the strong, citrus-like scent.

9. Korean fir

Korean fir is native to Asia, as noted by the name, but grows well in our climate and soil. It has dark green needles with striking silvery undersides. The form and unique texture add to this species' appeal.

10. Canaan fir

Canaan fir combines many of the characteristics of balsam fir and Fraser fir. It is sometimes described as a hybrid between the two, but is actually a specific seed source of balsam fir from the Canaan Valley of West Virginia.

Want to find a Christmas tree farm near you? Visit the Michigan Christmas Tree Association website, mcta.org, to see choose and cut farms, retail lots and wholesale farms in your area.

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Fraser fir.



Blue spruce.



Black hills spruce.



Concolor fir.



Korean fir.



Canaan fir.



Scots pine.



Douglas fir.



White pine.



Balsam fir.



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March

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March 7 | 7:30pm

An Evening with Rita Rudner
March 9 | 3pm

March (continued)

Dirty Dancing in Concert
March 15 | 7:30pm

The Mikado
March 16 | 4pm

STOMP
March 20 & 21 | 7:30pm

BritBeat The Immersive Beatles Tribute Experience
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