



MEMBERS UPDATE

January, 2017

**Top 5 Air Pistols
for Tactical Training**

**Why You Should Build a
Backyard Pistol Range**

**How to Maximize Your Gift
Cards for Self-Reliance Value**

**5 Proven Ways
to Build Your
Dream Cabin**

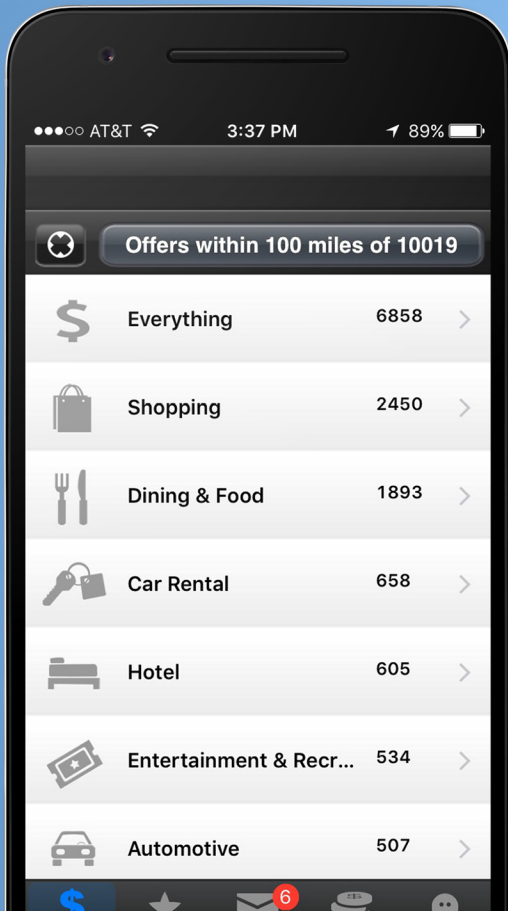




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Most people don't believe it's possible for them to have a shooting range in their own backyard. They're wrong! It's quite possible; we'll explain how.



5 WAYS TO BUILD YOUR DREAM CABIN THIS SPRING

If there's one unifying vision that seems to transcend all categories of the self-reliance movement, all the preppers, hunters, outdoorsmen, and "off-the-gridders," it has to be the desire to have a log cabin in the middle of the wilderness.

It's not a grand lodge with a dozen bedrooms. It's majestic all the same, somehow. Maybe it strikes a chord with us because of America's pioneer history, big old vast landscapes dotted with rustic cabins. Or maybe because of what cabins such as the one in the photo symbolize, the thing we all seem to be searching for: Freedom.

Sure, the cabin is just a symbol; it's true. But that doesn't mean building one isn't an important stepping-stone for finding and living out your own version of independence.

Cabins are just pretty damn cool. That's why so many folks begin to dream of staking claim to their own cabin around this time each year. The winter is a great time to dream, research, and plan for when the weather gets mild.

If this describes you, read on. Because you've probably already noticed that the number of paths you can take to building your cabin is in-

finite. Not only that, but there are literally dozens of builders and companies looking to help you, AKA cash in on your dreams of cabin ownership.

While there are as many variations on this log cabin dream as there are people to dream it, these schemes tend to fall into one of a few categories, each with its own pros and cons. And, yes, the pitfalls are many.

BEGIN WITH THE FINISH LINE IN MIND

If you're going to invest the time, energy, and cash it takes to build a cabin, you need to make sure you come away with something you're truly happy with.



For most people, that means a cabin that's comfortable, low-maintenance, and will stand the test of time. For others, it means they hammered every nail and turned every screw.

Those with the latter point of view are the first we'd like to challenge: The "I did it all by myself" types. While we can certainly identify with this mentality and are often guilty of the same, what we've observed over and over again is that doing it 100% yourself isn't a goal. It's a method, and a slow one at that.

The goal of any shelter is to be able to inhabit that shelter. Building a self-reliance cabin is an enlightening experience, no matter how you choose to go about it. Bringing the cabin project to completion is a struggle for the vast majority of folks who take it on.

So, a word of warning for those who plan to use almost no outside help to build their cabin: Make your planning all the more meticulous and goal-oriented or else.

It's like a custom homebuilder once told us, "Anybody can build a house. It takes a man to finish a house." What he meant, of course, wasn't that women couldn't finish houses. He meant that truly finishing out a home is a grinding marathon of a task that requires dealing with lots of frustration and detail.

That's why we've decided to highlight the 5 best roadmaps to getting a cabin built and completed on time and on budget. Clearly, there are many ways to build a cabin, but these are ones that tend to have the highest rates of success.

LOG CABIN KIT

If you are a dyed in the wool hands on type, but you've never considered this option, it can be quite a revelation. There are over a dozen companies that offer pre-cut log cabin kits which can be trucked virtually anywhere in the lower 48 for a fee.

The timbers are clearly marked, pre-cut and typically they've been assembled and fit by highly skilled carpenters at the lumber mill. It's basically a paint by number option that, once completed, gives you a log cabin shell that will last at least one lifetime, depending on the type of wood you select.



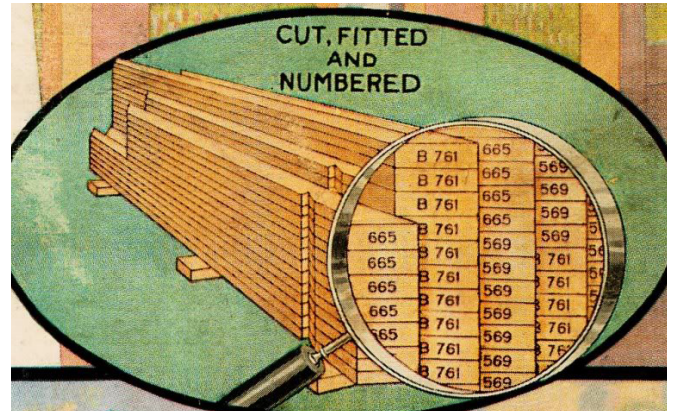
Hardwoods will be heavier and harder on your tools, yet they will last forever and a day. Softer woods like pine are much easier to work with, and they hold up very well with the proper maintenance.

Truth be told, most amateur framing carpenters have little to no experience working with oak and other hardwoods. It's much more labor intensive than treated pine. This is why pre-cut and pre drilled timbers are an excellent option, particularly when you're talking about 8-inch thick timbers. Plus, there's no other material that gives you the iconic log cabin look.

On the scale of difficulty, we'd rank this one close to a 7 out of 10, with 10 being an absolutely from scratch cabin build. Building the kit cabin is relatively simple, though it's not easy. You'll certainly need a team of strong hands to lift the timbers into place.

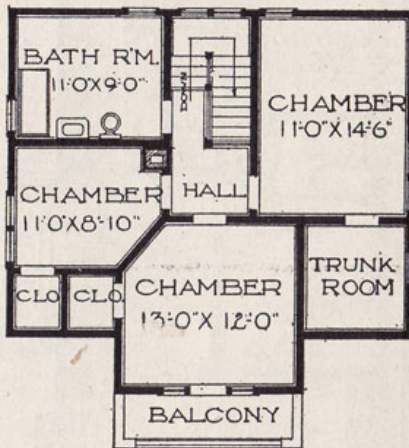
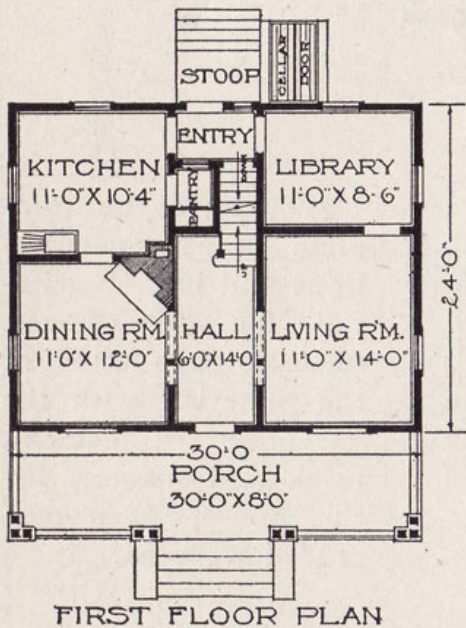
And that's not even to mention the finish out. Some of these kits do come with doors, windows, and materials for the interior as well. For example, Coventry Log Homes offers interior doors, door hardware, wallboards and trim as a part of their Recreational Package.

Still, that leaves a lot of work left for you, such as insulation, ventilation, plumbing, electrical, blah, blah, you get the picture. If you are a fairly experienced DIY guy, then you can handle many of these issues on your own, provided you're not subject to rigorous building codes.



MODERN HOME No. 264B206

\$997⁰⁰



FIRST FLOOR PLAN

SECOND FLOOR PLAN

PRE-FAB LUMBER MILL SPECIAL

Another highly successful method for the hands-on, hobby carpenter type is what we're calling the "Lumberyard Special." Now, in all honesty, these packages are available through dozens of different vendors, and many of them are not lumberyards at all.

With that said, the idea behind all of these is virtually the same whether they come from a lumber mill or a fancy prefab studio: The retailers sell you a complete house with the floor plan, instructions, and building materials (sometimes clear down to the cabinet hardware) included in one neat and tidy package.

This idea is in no way new; it's far from it, in fact. Some of you may be familiar with the mail order Sears Modern Home kits, sold up until 1940. These houses, many of them still occupied today, were sold through the Sears catalog.

Depending on the options selected, these Sears kit homes could have over 30,000 parts, including electrical fixtures, plumbing, and even HVAC systems. One of the hallmarks of these homes was the alphanumeric markings stamped on each board, corresponding with the step-by-step plans, of course.

The advantage of these kits, as opposed to a completely custom built design, comes in terms of cost and efficiency. Because these kits are pre-cut, pre-fit, or pre-assembled prior to shipping in some cases, there is virtu-

ally no waste in terms of material.

The speed at which these can be assembled depends on the skill, experience and number of builders putting it together, but total build time will usually take days as opposed to weeks or even months.

Speed is important for anyone, not only because you never know when society may descend into chaos, causing you to activate your bug-out plan, but also because life is short. The sooner you get this thing built, the sooner you can enjoy the benefits.

The cost savings for these kits is something worth scrutinizing heavily before you commit. Some kits offer major savings on the building materials; others will save you on labor (if you plan to hire a contractor to put it together).



Now, here's the inside scoop on this process: You're going to need to do some of the legwork when it comes to HR. Don't just go online. In fact, we would recommend against searching online initially.

Often, the best small contractors in a rural community are not going to have the time or resources to build a website, much less an impressive one. So, how do you locate a good contractor?

Our advice is to go to the local lumberyard or hardware store, wherever the staff is the most helpful, and ask them who to contact about building a small cabin. If they are comfortable referring the contractor to you, it's probably a very good lead.

In rural communities especially, a storeowner will be reluctant to recommend anyone that may end up damaging the store's reputation.

Often times, a small town contractor can do just about everything from framing and electrical work to laying tile. That makes them a very powerful resource even when it comes to planning around the work that you intend to do yourself.

No matter what, the more active and involved you are in the planning, the more control you'll have over the final product, not to mention the budget. We highly recommend taking advantage of the cold indoor months to do lots of research.

A good building contractor will help you refine your plans as you go. Sometime he or she may even have access to better or discounted materials. These are definitely some of the "pros" when it comes to this cabin building option.

As you can imagine, there are plenty of pitfalls as well. Communications breakdowns and personality clashes are just a couple of the most common things to be on the lookout for.



Many of the pre-fab kits out there simply offer you an extremely chic and contemporary design that would cost you a lot more as a custom build. Yet, in terms of cost per square-foot, these things ain't even close to the average person's definition of "affordable."

Another often-overlooked benefit of a pre-fab design is just that, the design. While many aspiring home or cabin dreamers look forward to turning their napkin sketches into reality, the fact remains that it's a bit more involved than it looks.

Truth be told, almost all floor plans designed entirely by a non-professional have serious shortcomings. Doors that open onto each other, unusably small nooks, or wasted square-footage that could have been utilized much better.

Thus, even if you decide you want to build a cabin "from scratch," it's a good idea to get heavy inspiration from professional floor plans you find online or in magazines.

FIND A LOCAL CONTRACTOR

Now for something completely different: The happy medium. If control and customization are high on your list, but you're a bit short on the time or expertise needed for a DIY cabin, it's time to locate a good local contractor.



bile home in virtually any other aspect outside of the dimensions.

They must fit on an 18-wheeler and they must fit under bridges and overpasses. Thus, they tend to have a maximum width and height that's typically no wider than 16ft (14ft is common) and no taller than 14 ft.

The larger models are often pieced together similar to a doublewide setup. Still, almost no one who comes to visit will ever realize that your cabin rode in on a truck.

Fully finished out, modular cabin designs are pretty dang economical for what you get. When you factor in the time and stress you'll save, they're an even better value still.

In our research, we've found several sellers with extremely similar offerings, each from different regions of the US. Perhaps this is coincidence or perhaps it's the product of a regional franchise agreement of some kind.

One outfit out of Texas, Ulrich Log Cabins, offers a fully finished 640 sq. ft. cabin with 2 bedrooms, kitchen, bath, and a porch for just under \$60K.

THE CONTAINER CABIN

The idea of using shipping containers to build innovative homes has become popularized to the point of absurdity. They do have their limitations, though, some of which may be prohibitive.

Yet, the shipping container brings a set of highly persuasive benefits, including cost. If the costs of a move-it-on-your-lot cabin are just too rich for your blood, a container cabin might be more your speed.

For a used "plain Jane" 20ft container (160 sq. ft.), you can expect to pay around \$1,800. While the lengths do vary, the standard shipping container width is 8ft, and the height is 8.5ft.

THE "MOVE IT ONTO YOUR LOT" CABIN

If the idea of dealing with a contractor is a no-go for you or if you simply don't have the time to dedicate to an in-depth project, then there's yet another very good option out there for you.

Lots of companies are now bringing the mobile home concept to the second-home recreational market, and they're putting together economical packages that are hard to ignore. In fact, we recommend that you consider this option extensively before you decide to take on any other cabin project.

These "mobile" cabins represent the shortest path to having a completed cabin on your property. What you don't get in terms of options, paint colors, customizations, etc., may be a blessing in disguise. While many of us want to have it the Whataburger way (just like you like it!), even the biggest control freaks will admit that it's much more stressful to make all those choices.

Before you turn up your nose at the idea of a mobile home, consider that these cabins don't resemble a mo-





With that said, you're likely going to want several containers, arranged in some type of floor plan that suits your needs.

Another strong benefit offered by the shipping container is the virtually maintenance-free exterior. Think about it, these things are designed to do 2 things, survive all kinds of abuse and protect cargo from the elements. Sounds pretty good, right?

Here are a couple of the negatives that may turn you off to this low-maintenance and cost-effective option. First, 8ft ceilings are not exactly in vogue and don't lend themselves to that open cabin feeling that many of us are fond of.

In short, there's a dimensional drawback that may be a deal breaker for some. However creative you get, no room will be wider than 8-feet. It may seem trivial at first, but the more you plan the more this limitation will come up.

Another drawback to building with shipping containers is that they're a bit hard to manage. These big hunks of steel are impossible to manhandle and usually demand the use of large machinery.

If you want a two-story container house, you'll probably have to hire a crane service. If you're not a competent welder, then joining multiple containers together will require hiring yet another tradesman. Again, all of these challenges can be overcome with the right planning.

We don't mean to shoot down this building method. The reason we bring them up, however, is that we've noticed how often starry eyed dreamers tend to view shipping containers as the cheapest, easiest, and superlative way to build. The reality is that this method comes with a unique set of obstacles.

As the demand for shipping containers for building purposes has grown, so has the price of obtaining one. One thing is for sure though; maintenance costs are minimal. One of the shipping container websites we visited guaranteed their containers will last a minimum of 50 years, and that's being loaded onto ships, stacked, and hoisted (significantly more abuse than a container cabin is going to take).

BRINGING IT ALL BACK HOME

No matter what you eventually decide, one thing is for sure: You can't over research this undertaking. The more plans, schemes, and kits you look at, the more things you'll notice and the more it will become clear what you do and don't want.

Often as not, this translates down into what you do and don't want to deal with, struggle over, and pay for. Building a cabin isn't the biggest challenge known to mankind, but you don't want to take it lightly.

Many people don't realize what they are setting themselves up for. Hiring yourself to become a homebuilder or construction manager typically doesn't require a job interview. Yet, any self-reliance enthusiast should consider whether or not they have the skills, traits, and personality to do the job successfully before they sign up.



PHOTO:

Above:

Photo by NicolasBoullosa, Flickr

the **5** top air pistols

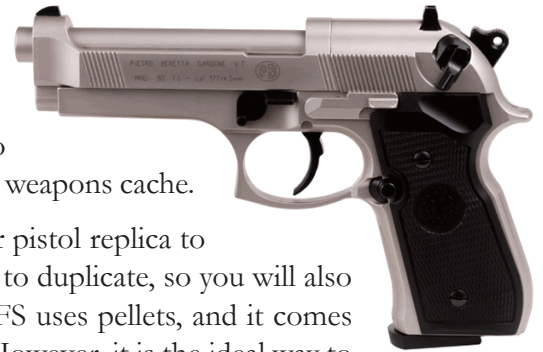
There are lots of reasons to own an air powered version of your favorite side-arm. One is that you can shoot it in your backyard (see page 18). The best reason, however, is the joy of plinking. There's an extensive list to choose from, and each of them comes with its own pros and cons. For example, some are quite simply very inexpensive and easy to shoot. Meanwhile, others are a doppelganger of a well-known pistol. This type of air pistol will typically be more expensive, but it's also going to give you a much more realistic experience.

Due to all of these variances, the question of "which air pistols are the best?" is very subjective and doesn't have any simple answers. Despite this, we have put together a list of five of our favorite air pistols to give you a solid starting point.

1. Beretta Air Gun 92FS

When it comes to realism, you can't do much better than the Beretta 92FS air pistol. This CO2 replica was designed to match the look and feel of the Beretta M 92 FS, which is used by Special Forces, police and military around the world. Of course, the M 92 FS pistol has also become a favorite of gun enthusiasts, and it is well-worth adding to your weapons cache.

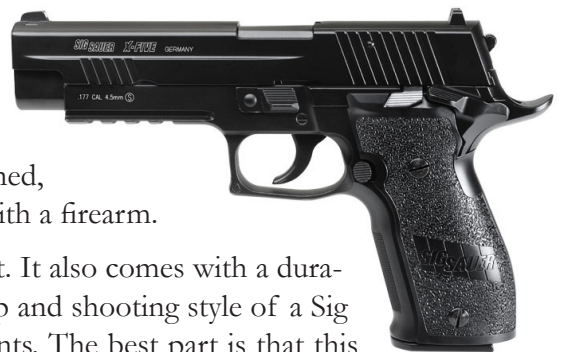
Now, instead of wasting precious ammo, you can purchase the 92FS air pistol replica to use in your backyard shooting range. The realism of this replica is hard to duplicate, so you will also be able to practice without getting the grip and pull all wrong. The 92FS uses pellets, and it comes with two 8-shot magazines. At \$290, this isn't an inexpensive air pistol. However, it is the ideal way to practice shooting a Beretta M 92 FS without wasting a lot of money on ammo.



2. Sig Sauer P226 .177-Cal Air Pistol

One of our favorite budget air pistol choices is the Sig Sauer P226 .177-Cal. This replica of the Sig Sauer P226 holds 16 rounds in its magazine. The air pistol also features a surprisingly realistic blowback side mechanism. This means that you'll be able to get acquainted with the real thing without paying a fortune for ammo! As previously mentioned, this is also an ideal way to help novice shooters become comfortable with a firearm.

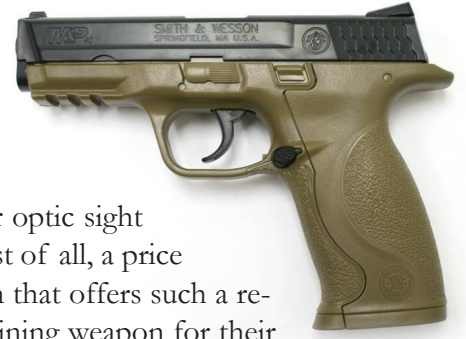
This particular air pistol has decent accuracy at a range of up to 25 feet. It also comes with a durable metal side and frame for longevity. In addition to practicing the grip and shooting style of a Sig Sauer P226, you can use this air pistol replica for hunting small varmints. The best part is that this gun retails for less than \$100!



3. Smith & Wesson M&P 40 BB Pistol

The M&P 40 BB Pistol is designed to emulate Smith & Wesson's M&P 40 firearm, which is used by military and police officers. This gun comes with a drop-out magazine that holds 19 BBs. The pistol is powered by one 12g CO2 cylinder.

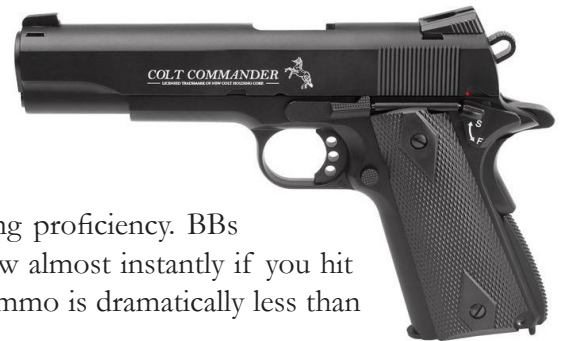
We love this air pistol because it has a realistic double action trigger, rear fiber optic sight and a fixed front sight, manual safety for training convenience and, perhaps best of all, a price tag that's less than \$60! For such a great price, it is surprising to find an air gun that offers such a realistic experience. It's no wonder that Smith & Wesson recommends it as a training weapon for their M&P firearms.



4. Colt Commander BB Pistol

This CO2 Colt Commander was designed as a faithful replica of the firearm with the same name. It comes equipped with an 18-round BB magazine, which enables you to practice more effectively. This air pistol has an ambidextrous grip that includes added texture for better safety and performance.

Fixed front and rear sights make it possible to improve your shooting proficiency. BBs come flying out of this air pistol at 325 feet per second, so you'll know almost instantly if you hit your target or not. As an added bonus, the cost of the necessary BB ammo is dramatically less than what you'll pay for bullets for the authentic Colt Commander.



5. Walther PPS BB Pistol

The Walther PPS is an iconic pistol that is also perfect for newbies due its compact, lightweight frame. Therefore, if you want to teach your family how to shoot, the Walther PPS BB Pistol is a great choice!

The Walther PPS BB Pistol features a realistic blowback and has a similar weight and feel to the real thing. In other words, this is the ideal way to practice shooting the PPS without wasting precious and expensive ammo. We also highly recommend making this a starting point for novice shooters.



One More for Fun!

Now that we've highlighted five can't miss air pistols, we wanted to show you a revolver option for fun!

Colt Peacemaker SAA BB Revolver

A pistol with a magazine of 8 rounds or higher might be quicker and easier to work with, but there's still something very special about using a Peacemaker Revolver. This BB air gun alternative to the Colt Peacemaker SAA offers a very realistic performance, right down to the unusual ammo loading style.


This may not be your number one go-to gun during an apocalyptic situation, but it's quite simply cool looking and fun to shoot. The air pistol is just as fun and at a fraction of the price!

As you can see, there are many reasons to invest in an air pistol, especially if it's a replica of a gun you already own. Don't forget that aside from the training potential, plinking with an air pistol is an inexpensive hobby that is certain to provide you with many hours of entertainment. When you combine this with the dramatic noise reduction, it's difficult to understand why a gun enthusiast (or someone who simply wants to be ready when the SHITF) wouldn't add at least one of these air pistols to their collection.



A woman wearing a dark blue jacket, a pink knit beanie, and grey fingerless gloves is sitting in a forest. She is holding a dark blue mug and looking towards the right. In the background, there are trees and a tripod. In the foreground, there is a green and black mug with the text 'JE' on it.

**HOW TO GET
THE MOST
SELF-RELIANCE
VALUE OUT
OF YOUR
GIFT CARDS**

A photograph of a green tarp pitched in a forest. The tarp is the central focus, with its edges and texture visible. The background is filled with the trunks and foliage of trees, creating a dappled light effect. The overall scene is outdoors and appears to be a camping or survival site.

The holidays have come and gone, and hopefully you've not only shared in a lot of great family memories and given lots of excellent gifts but you also ended up with a good haul.

One time-saving option that removes the 'what do I get for Uncle John?' blues is a gift card. For that reason, gift card sales are soaring. In 2015, U.S. shoppers spent \$130 billion on gift cards.

Retailers quickly realized gift cards have advantages. Once upon a time, retailers sold paper gift certificates, but the new incarnation has found its way into nearly every household.

Did you know shoppers often spend an average of 1.4 times the amount on the card? That alone makes them worthwhile to retailers, but there's also the fact that about 10% of the total value of gift cards every year is never redeemed. This is a windfall for retailers worth billions of dollars. Some states claim a portion of this unclaimed property. Other states outlawed the fees that eat away at the balance of the card and expiration dates that makes them worthless.

You might wonder how gift cards can add to your self-reliance. Gift cards aren't just from chain retailers. You can get gift cards that function as a prepaid credit card. You might be able to use these in lieu of cash in an emergency where ATM networks are down or frozen. Also, you can use generic gift cards to add to your survival supplies when your budget is tapped out, or you come across a great sale.

Is your gift card going to be emptied before you even use it?

You can find gift cards sold off display racks at stores virtually everywhere, even the supermarket. Unfortunately, these racks of 'free money' attract scammers around the country. Unscrupulous people have found a way to steal the value from gift cards before they're sold.



For example, scratching off the area on the back of the card to reveal the code. Also, peeking inside the sleeve of the card to read and record the number.

Using these methods, the money on those cards is spent before they can be used by the recipient. Early on, no one took responsibility. When the gift card giver or receiver contacted the retail store where the card was sold, or contacted the retailer named on the card, it became a finger pointing contest. Everyone washed their hands of it. The consumer was stuck in the middle and was therefore the loser.

Some vendors validate the card at check out. You'll know the funds are there. But plenty of places don't provide you this protection. So know who you're buying from and avoid buying gift cards from those multi-vendor racks at retail stores. Only buy gift cards that are stored behind the register or counter at a store.

Know the difference between good and bad gift cards

When you buy a gift card, you take real money that can be spent anywhere and turn it into money that's often only good at one retailer or restaurant. If that place goes bust, you are out of luck. That's a major drawback of gift cards, despite how popular they are.

A lot of retailers are teetering on the brink and some go bust every January. So be very careful before you buy. The best gift cards give you more value than what you paid. Look for these instead of the dollar-for-dollar kind.

At the warehouse clubs, you can often get cards where you receive \$120 worth of meals at a restaurant for only \$100. Cards where you get enhanced value are great. That's the good kind of gift card.

Think about it for a minute. When you buy a gift card at a discount, you've already cut the price on everything you eventually buy. If the item is on sale or has a rebate, you've stretched your money even further.

So are there other ways to buy gift cards for less than face value?

Gift Card Clearinghouses

Buying used gift cards can save you big money

Websites like CardPool.com, GiftCardGranny.com and GiftCardRescue.com offer you the opportunity to buy or sell unwanted gift cards. Sellers can typically expect to make about 70-80 cents back on the dollar. Buyers, meanwhile, can find gift cards discounted up to 30% off the face value.

These sites act as a broker for cards you want to sell rather than use. For example, a \$100 Wal-Mart card might go for \$87 on the site.



Do your due diligence, but most of these hubs stand behind all their cards. Should you run into any problems, CardPool will reimburse you up to a lifetime amount of \$1,000 if you get a card or cards from them that don't work.

In addition, CardPool's cards are guaranteed to work for up to 100 days after purchase. Read the exact terms and conditions of whichever of these companies you use to verify their exact coverage.

Cardcash uses a third-party escrow system, which checks the balance on the card to confirm it is loaded and active, then they list it for sale. A buyer purchases it, Cardcash mails the card to the buyer and guarantees the value of the card for 30 to 90 days, depending on the site. Some of these cards are printable e-cards and some only work online. Read the fine print. Buy from a reseller that has a money-back guarantee and check/use the cards immediately.



Buy During Thanksgiving Week

Did you know this? Unfortunately, if not, you missed this opportunity in 2016.

Most big retailers discount their cards then. Buy cards at 10% discount, and you can save all year. Also, many use gift cards as an incentive when you purchase another product.

Stack Your Discounts

We mentioned this briefly already. The self-reliance power of discounted gift cards comes when you stack them during sale times. Take a card that you bought for 15% off, use it to buy a sweater that's marked down 30% and then add a generic (good for any item or purchase) circular coupon for 20% off. You save 65%; that \$80 coat is now \$28.

Word of Warning

A study by Cardhub estimates that since 2008, \$44 billion stored on gift cards was never spent. It's a great transfer of wealth to corporations. If you're all about sharing your wealth with your friends and family, only buy gift cards if you have immediate plans for them.



Some states require merchants to give cash back when the gift card balance gets low. Find out which ones and how it works.

Can You Return a Gift Card?

If you buy a merchant gift card from the merchant itself, you probably won't be able to redeem it for cash. Federal law mandates this policy.

If you buy a merchant gift card from a third-party retailer (like a grocery store), however, the situation is slightly different. Each retailer has its own policy.



Some stores typically don't allow returns. Other stores, however, will let you return a third-party gift card within a short period of time after purchase so long as you have the purchase receipt and haven't used the card.

Use Your Exclusive NSRA Discounts at MyCrisisGear

Here's another way to stack savings upon savings with your Christmas prepaid gift cards: Use them at MyCrisisGear.com/NSRA

The NSRA has partnered with the tactical gear experts at My Crisis Gear to offer you top rated gear at steep discount. Thus, if you receive a prepaid Visa or MasterCard in your Christmas stocking, this is the best place to use it.

If you want to stock up on flashlights, tactical knives, or other survival gear, this is your chance to unlock your NSRA bonuses on someone else's dime.

Truth be told, we do play favorites. Right now, we're head over heels for MCG's Star-Fire tactical flashlight.

In fact, they've recently announced that it will become one of their flagship products in 2017... at a whopping \$67. However, they're still going to honor our NSRA discount price of \$27 for the duration.

That's good news for anyone who might want an ultra-bright tactical flashlight, with a retractable striking bevel and a plasma beam fire starter on the back.

Oh yes, we almost forgot that it's fully rechargeable, and the battery and charger are included. That's just one of 7 deeply discounted products available to NSRA members.

Just food for thought if you have a prepaid Visa gift card burning a hole in your wallet.



Tips and Tricks

Keep all your gift cards together so you actually have them with you when you want to use them.

Have a family meeting and do an inventory of the cards everyone has. Even with gift cards, you sometimes get one for a store or restaurant you don't frequent. If the cards won't be used in the next few months, why not sell them at one of the card retailers? Or have a swap party for present-giving and stocking-filling time!

Gift cards are perfect for the holidays because your friends and family members can choose a gift they actually want, right? Gift cards are big business, amounting to an estimated \$90 billion dollars in spending annually. Here are some additional tricks to get the best bang for those free bucks.

1. Don't Forget

Don't forget you have that gift card in the first place. Up to 10% of all gift cards are never used. That's a billion dollar windfall for retailers that they get for free. Be sure to check for an expiration date, if any applies in your state. Even if you have a gift card to some place you usually don't shop, avoid feeding this money pit. Put the gift card in your wallet when you're out shopping. Place it in front of your credit or debit card, to remind yourself to use it.

2. Don't Blow It

You probably see a gift card as free money, right? Lots of people think this way, at least when it comes to gift cards, anyway. This mindset produces this less than positive result: consumers end up spending an average of 20% more than the face value. Thinking of these cards as free money is a trap. The card is your cash now. Spend it like you would the cash you pull out of your wallet.

3. Catch a Sale or Coupon

Don't forget about buying on sale, and be sure to wait for one to get more bang for your gift card buck. Obviously, January is a good time. You can wait if you need clothes for that summer trip. Look for coupons for your gift card retailer; don't miss out on an additional discount.

4. Shop Online

You can often find better deals online, and the selection of sizes and colors can be more varied. Online items come straight from a warehouse. Don't forget to search your retailer name for a coupon code to see if you can find an extra discount.

5. Trade It

Sometimes you just don't have any use for the card. A free spa visit doesn't appeal to everyone. And vegetarians often get steak restaurant cards from secret Santa exchanges at work. Use one of the online gift card trading or selling services we mentioned earlier. You can still get some cash value for that useless gift card. Check the fine print to learn what cash value you'll get for listing your gift card.



6. Donate It

If you can't even think of a way to re-gift the card by using it to buy a gift for someone else, you might consider donating the value to charity. Some gift card trading websites let you donate your card to a list of charities. Your gift card helps an organization in need, and you get the warm fuzzies. Your gift may even be tax deductible as a charitable donation; check your gift card exchange service for details.

Get the Gift Card Balance in Cash?

Some state laws say stores and restaurants must refund the small balances remaining on your used gift card. You won't be surprised to learn, though, you'll have to work at it to actually get that cash. It is going to be easier in some stores than others.

If you want to get the balance in cash, you need to know the law. Find out if your state requires merchants to give money back when the card balance is just a few dollars. This only works when you make purchases in person.

If your state has such a law, use up as much of the face value as possible when you make a purchase. If the remaining amount is less than the cash out line, ask the cashier to pay you the balance in cash. It's not an everyday occurrences, so be ready to get mixed results. Anything from a smile and an automatic payment to being told it's against store policy. Be prepared to call the store manager over to find out how to do it.

You may have to explain the law and wait. Exercise patience because not very many people know they can ask to cash out their gift cards. The counter help might not even know how to perform the transaction.

You can get your cash at any time. You don't have to ask when you initially use the card. You can always do it the next time you're in the store. Nevertheless, rule number 1 below is don't forget to use the card. If you don't cash out while you're thinking about it, then it may slip your mind completely.

The Bottom Line

Don't waste your gift card just because you didn't originally fork over the cash. You can use these tips to get what you really want because wasn't that the point anyway? Retailers love people who don't use their cards; it's your gift, not theirs.



Cash back on remaining balances?

The states below require merchants to give cash back upon request if the gift card value falls below the state-mandated amount.

California - Less than \$10. In California, any card with a cash value less than \$10 may be redeemed for cash upon request. This rule applies to store gift cards, not bank-issued gift cards useable anywhere.

Colorado - \$5 or less. In Colorado, any card with a cash value of \$5 or less may be redeemed for cash upon request. Doesn't apply to prepaid phone cards, promotional cards, bank-issued gift cards or paper gift certificates.

Connecticut - Less than \$3. As of October 1, 2016, a gift card may be redeemed for cash when the balance is less than \$3.00 after a purchase. Consumer must provide either the proof of purchase receipt or the gift receipt for the gift card

Maine - Less than \$5. In Maine, gift and reward cards with a cash value of less than \$5 may be redeemed for cash. Doesn't apply to cards with an initial value of \$5 or less, prepaid phone cards, promotional cards, bank-issued gift cards, cards issued for merchandise credit and paper gift certificates.

Massachusetts - Non-reloadable: less than 10% of the value. Reloadable: less than \$5. In Massachusetts, if the gift card is NOT reloadable and 90% or more of the gift card value has been redeemed, a merchant must give the consumer the choice between receiving cash OR maintaining the remaining balance on the card. If the gift card is reloadable (the holder can add value to the card), the merchant must still give the consumer the option to receive the remaining balance of the gift card if the value is \$5 or less. This rule applies to one-time use and reloadable gift cards, but does not apply to prepaid phone cards or bank-issued gift cards.

Montana - Less than \$5. In Montana, gift cards with less than \$5 may be redeemed for cash upon request if the original value of the card was more than \$5. This rule does not apply to prepaid phone cards, reward cards, loyalty cards or bank-issued gift cards.

New Jersey - Less than \$5. In New Jersey, gift cards with less than \$5 may be redeemed for cash upon request if the original value of the card was more than \$5. This rule does not apply to prepaid phone cards, bank-issued gift cards or cards issued for merchandise credit.

Oregon - Less than \$5. In Oregon, gift cards with a balance of less than \$5 that have been used at least once may be redeemed for cash upon request. This rule does not apply to prepaid phone cards, promotional gift cards or gift cards redeemed online.

Rhode Island - Less than \$1. In Rhode Island, gift cards with a balance of less than \$1 after being used at least once may be redeemed for cash upon request. This rule does not apply to prepaid phone cards, reward cards, loyalty cards or bank-issued gift cards.

Texas - Less than \$2.50. As of September 1, 2015, retailers must provide cash redemption on gift cards that have a value of less than \$2.50. The law only applies to gift cards used to make in-person purchases (i.e., not online). The cash redemption is not required if the initial value was \$5 or less and the customer couldn't add value to the card. This rule does not apply to prepaid phone cards, reward cards, loyalty cards or bank-issued gift cards.

Vermont - Less than \$1. Unused portions of expired gift cards may be redeemed for cash upon request. Gift cards with a cash value of less than \$1 may also be redeemed for cash.

Washington - Less than \$5. Gift cards with a balance of less than \$5 may be redeemed for cash upon request.

NOTE: If you don't live in one of these states and have generic cards, Target is great for handling that handful of one and two dollar card balances.

WHY YOU SHOULD BUILD A BACKYARD (AIR) PISTOL RANGE



Public Domain Image

If you want to be truly exceptional when it comes to real world tactical shooting, it is vital to practice on a regular basis. Unfortunately, this can be difficult for most of us, especially if we have nosy neighbors or a limited budget.

The good news is that an air pistol can provide us with the training we need, and some of them are even nearly exact replicas of the real thing. For example, there are several Beretta replica air pistols, including some in the M9 series.

Advantages of Choosing an Air Pistol

Although an air pistol is not what you'll want to reach for after the SHTF or during any other type of emergency situation, it can be very useful right now. Please note that an air pistol is not a solid defensive weapon because it's not going to kill or even seriously harm an intruder. If you ever find yourself with no other option than to use an air pistol, though, aim for the eyes. This should at least create enough of a distraction for you to run away.

Now that we know how not to use

an air pistol, let's examine some of the many reasons that you should definitely purchase one.

1. Practice Makes Perfect

No matter what you've seen in TV shows and movies, no one can pick up a new weapon and be a perfect shot right away. Instead, if you use a gun that you have little to no practice with, your odds of





successfully hitting your target will be slim to none. This isn't just because you haven't gotten used to the way it feels in your hand, either. There are several little things that you need to learn about each gun, including where the safety is, what type of recoil to prepare for, how accurate the sights are, etc.

An air pistol may not be a 100 percent accurate reflection of the real deal, but if you get a replica, it will be close enough to help you close this learning gap. Therefore, when you do grab your actual Beretta M9 or any of the other great guns that have inspired an air pistol, you will be better prepared to successfully defend yourself.

2. Air Pistol Ammo is Much Cheaper

Perhaps the most compelling reason to invest in an air gun for practicing is the fact that BBs and pellets are usually much more affordable than bullets. You do need to have a stockpile of bullets



for your real gun, and it's wise to go to the shooting range every so often to use your pistol. But the rest of the time? Your replica air pistol will suffice, and it will enable you to get a lot of practice for a much smaller price.

If you aren't concerned about money, it's still smart to have an air pistol on hand. After all, ammo is not an infinite resource. Wasting it now is something you'll regret later when you truly need it. Overall, it's just makes good sense to practice with an air pistol.

3. An Air Pistol is Relatively Quiet

Are your neighbors always sticking their noses where they don't belong? No matter how much you follow the laws regarding shooting your pistol, you may still have issues with your neighbors constantly complaining to the cops. You can help minimize this risk by making your backyard range a resource for shooting your air pistol instead.

Air pistols are much quieter than actual pistols, so they don't typically attract a lot of attention from nosy neighbors. You can also practice shooting without having to worry about wearing bulky ear protection or exposing yourself to extremely loud noises. Your family will most likely prefer this quieter approach as well.

4. Helps Your Family Get Comfortable with Guns

Do you want to teach your spouse and children how to shoot? If this prospect makes any of them feel a bit skittish, you can introduce them to shooting via an air pistol. The quieter sound, light weight and lack of serious danger that is presented by an air pistol should make it easier to introduce anyone to guns. In fact, we highly recommend this as a way to keep new shooters safe while they go through the initial training process.

5. To Enhance Your Grip Technique

You have three choices when it comes to enhancing your grip technique: use a real gun, use an air gun or use a plastic replica. A plastic replica may be the cheapest option, but it also offers the least realistic option. And if you truly want to make sure you have the best possible grip technique, you'll want to use something that feels just like the real thing.

Sure, using the actual gun is best, but it's also not always practical. After all, if you go into your backyard holding a real pistol to practice your grip technique, you may end up having neighbor problems. On the other hand, if you can show them that you're using a relatively harmless air pistol instead, you should be able to avoid constant issues and phone calls to the police.

When all is said and done, an air pistol is an obvious choice to make. There are several pros to taking this approach, and the only real con is that you can't use an air pistol to offer yourself or your family reliable protection during an emergency. The money and resources you'll save on real ammo will more than make up for the cost of an air pistol and pellets, though.



HOW TO SETUP YOUR BACKYARD AIR PISTOL RANGE

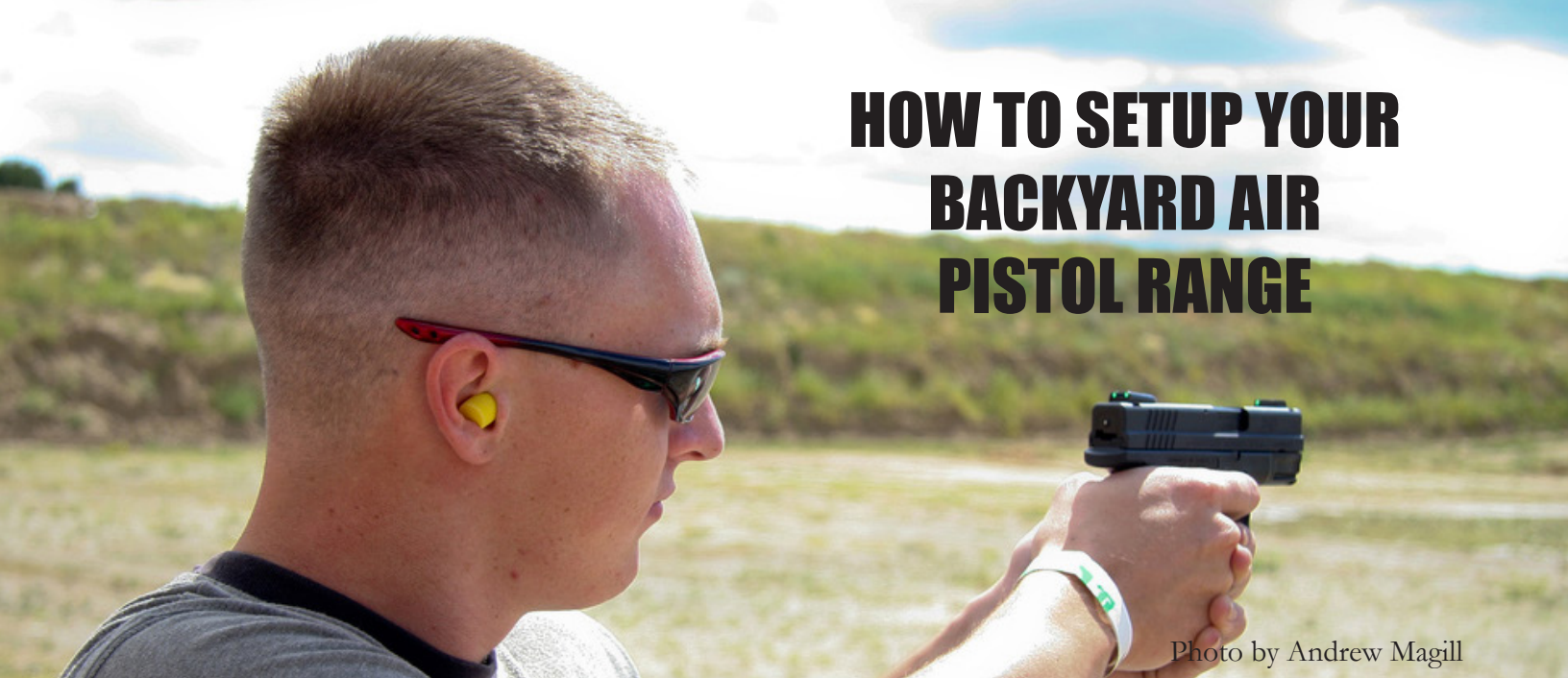


Photo by Andrew Magill

Shooting in an open field or deep in the woods is one thing, but practicing in a backyard range is quite another. To keep everything as safe and contained as possible, there are a few guidelines we suggest following.

1. Build a Privacy Perimeter

Do you have neighbors on either side of you? If so, setting up a tall privacy fence or a thick barrier of trees will help keep everyone safe. As an added bonus, building a privacy perimeter will keep prying eyes from watching everything you do.

2. Put a Backstop in Place

Some people focus primarily on shooting paper targets or old cans without putting a plan in place for stopping stray pellets, BBs or bullets. Even if you are practicing with a low intensity air pistol, you need to be aware that stray ammo could hit someone and get you in trouble. This ammo isn't going to kill them, and it probably won't even pierce their skin, but those facts often won't be enough to keep an irate neighbor from getting the police involved.

Don't take any chances with your privacy and freedom. Put a backstop in place that is thick and durable enough to stop stray projectiles.

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This could easily be constructed out of hay barrels or wood. As long as you make the backstop large enough, it will catch any errant ammo.

3. Carefully Decide Where to Place Your Targets

No matter what type of pistol you're shooting, it is always smart to aim your weapon away from people. Even with a backstop in place, you should never put your targets anywhere that causes you to shoot in the direction of people or someone else's property. Again, these tips are to help you avoid any unnecessary entanglements with the law as the result of a neighbor's anger or ignorance. If you position your targets wisely, there will be a practically zero chance of hitting anyone or anything with a BB or pellet.

4. Enforce Safety Guidelines

No matter how safe you are, anything can happen. Therefore, it's best to put guidelines in place with your family that will minimize the risk of an accident. Consider putting up a sign behind you when you're actively shooting. Or even better, build an enclosure that will keep your ammo from hitting anyone or anything that's to the left or right of you.

This is easier than you might think and doesn't even require a lot of

wood. Some shooters skip the wood altogether and build temporary enclosures out of hay barrels instead. No matter what you choose to do, be sure that your entire family has an understanding of basic safety guidelines to ensure that everyone stays out of the line of fire.

5. Consult Your Local Laws

Before you begin putting together a backyard air pistol range, you need to look into your local laws to make sure you're not inadvertently doing something that could lead to legal issues. Most areas allow air gun owners to use them on their own property, but this doesn't mean that you can definitely move forward.

Check with your local and state regulations. If you discover you are allowed to shoot your air pistol on your own property where you live, be sure to print and laminate a copy of the applicable law. Keep it on hand in case an overly zealous police officer attempts to tell you that you're not allowed to exercise your legal rights.

PHOTO:

Above:

Photo by Andrew Magill

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