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These public domain audiobooks are read by volunteers, and I spent one summer listening through most of the Anne of Green Gables series while working a temp job that involved a lot of envelope stuffing. Consider LibriVox highly recommended.GamesHere's how to give someone a Steam game. (I loved every minute of puzzle game Baba Is You, if you're looking for some inspiration.) Here's how to give someone an Xbox game. If you want to give someone a Nintendo Switch game, you'll need to send them a download code. If you want to give someone a PlayStation game, you'll need to buy a gift card and hope the recipient uses it on the game you wanted them to have.If your child wants video games this holiday, and you don't know what to pick up for the little...Read moreSubscriptionsI was about to write up a guide to gifting digital movies, shows, and albums, but it looks like you can't really do that anymore (RIP, iTunes). So... let's jump straight into subscriptions.Amazon Prime has a straightforward gifting process, and your recipient will be able to benefit not only from Prime Delivery, but also all of the Prime streaming media that comes with the membership, including music, ebooks, movies, and Amazon Prime Original Series like The Marvelous Mrs. Maisel (which just released its third season). Disney Plus also has a gift subscription option, and I bet a lot of families will receive Disney Plus subscriptions this year.If you want to give someone Apple Music, Netflix, or Hulu, you'll have to pass along a gift card that covers the annual subscription cost. Beyond that, well... I know there are a billion other media services out there, but I'm not going to look each one up individually. (If you're super-committed to giving someone Sling TV, you can figure it out yourself.) Reelgood, the site that tells you which shows and movies are on which streaming services, has a new Read moreLastly, remember that you can also gift people digital New York Times subscriptions, Washington Post subscriptions, New Yorker subscriptions, and other online magazine and news subscriptions. That's the kind of gift that will keep on giving, every day of the year. Assuming you have something to spend them on, gift cards are as good as money. One handy difference between money and gift cards, though: No one's going to trade you \$50 in cash for less than \$50. With a few clever tricks, however, you can buy gift cards for considerably less than their purchasing power. All you need to do to get the best price on a gift card is buy with the right credit card at the right place.Use a Gift Card Exchange SiteSites like Plastic Jungle and Gift Card Granny are popular places to purchase (and sell) gift cards secondhand.You can save as much as 35% off the face value of a gift card (or more if you include eBay sellers) by using one of these sites.The selection of gift cards on these resellers, however, may be slim at times and they often are sold in odd amounts, so if you're looking to save on a specific gift card amount, you might not have much luck here. Also, when you're in a hurry, it's easier to just go to the store to buy a gift card.Here's another strategy that'll get you a discount on the most popular gift cards automatically:Buy Gift Cards with a Rewards Credit Card at Groceries, Pharmacies, or Office Supply StoresUse your rewards credit cards to save money on gift cards. If you have a credit card that gives you something like 3 to 6 percent back on purchases made at the supermarket, you can buy gift cards at the supermarket—and therefore, in essence, save that 3 to 6 percent.Other places where you can buy gift cards that may also have corresponding credit card rewards categories include office supply stores and pharmacies.If you have these cards, for example, you can get cash back on gift cards you buy from certain places: American Express Blue Cash Preferred (6% back at supermarkets), Everyday (3% back at supermarket), or the grandfathered Everyday (5% back at supermarkets and pharmacies) card; Chase Ink (5% office supplies stores), Amex SimplyCash card and other Amex OPEN cards (5% on office supplies stores).Use a Gift Card to Buy a Different Gift CardBoardingArea describes another gift card and rewards card buying strategy: use the (discounted) gift card for one store to buy a different gift card you might actually use. For example, you might get a Toys R Us gift card (which you can get 5% cash back through uPromise) and then use that card to buy an Amazon gift card. If you buy an OfficeMax gift card with a credit card that rewards you for shopping at office supplies stores, then you can use that OfficeMax gift card to buy a different gift card. Check out Boarding Area's full chart of gift card hacks.Buy Gift Cards with Your Credit Card Rewards Programs/PointsFinally, if you have a rewards credit card, it might make more sense to redeem your rewards for a gift card rather than any other type of reward (e.g., cash or miles), since gift card redemptions are often cheaper and also on sale from time to time.Recently, for example, Citibank credit cards had a redemption offer for a \$100 Amazon gift card for 9000 points (a savings of 1000 points or about \$10), whereas their typical cash back reward is \$50 for 10,000 points.If you buy gift cards through credit card or travel rewards shopping portals like Chase Ultimate Rewards or Aadvantage, you can earn miles or points on that gift card purchase.In short, you don't ever have to pay full price for a gift card.Photo by 401(K) 2012 There are many serious conversations to be had when you're diagnosed with cancer. Find a meaningful and cheerful pick-me-up for yourself or a friend within our gifts & cards. Gift cards can seem unimaginative, but a little thought can make them special. And besides, you doesn't love spending someone else's money?FASHIONAny fashion gift should allow for individual taste, so a gift card is perfect. Pick one from a retailer like shopbop.com or net-a-porter.com that offers a wide range of covetable goods with free shipping and returns. You could also get a session with a personal shopper—I like styleforhire.com. To go all out, slip the card into an accessory, like a Clare Vivier clutch or a vintage jewelry box." — Marlien Rentmeester, fashion editor and blogger at lecatch.comBEAUTY"The Sephora Favorites Fragrance Sampler is perfect for a woman searching for a new scent. The kit includes 14 mini vials of perfume, such as Gucci Guilty and Marc Jacobs Daisy, plus a voucher for a full-size bottle of her choice. And pretty much every woman I know loves a blowout, which you can get at Drybar. A weekly blowout would be a fantasy gift." — Patricia Alfonso Tortolani, Allure beauty director at largeMEN'S GROOMING"I like giving something indulgent that a guy might not do on his own, like a massage or a facial. My dad would never book himself a massage, but he knows a gift certificate will go to waste if he doesn't use it." — Derek Blasberg, fashion writer and editorHOME"Gift cards for the home have a sneaky way of turning into a project. But if you give someone a credit to a site like art.com and pick out an empty frame in a standard size, you take that extra step for them." — Nate Berkus, designer and author"Personalization is key. For a friend who loves taking photographs, blurb.com lets her make a beautiful coffee-table book. lomo1.com is a wonderful, preppy site where she can get a lacquer tray with her initials." — Nina Freudenberger, owner of Haus InteriorFOOD"Gift certificates to a custom ice-cream site called ecreamery.com work for foodies and nonfoodies alike. You pick an ice cream and mix-ins like candied ginger or chocolate-covered bacon, name your flavor, and it arrives with custom labels. Mouth.com has amazing artisanal food, like pickles or cookies of the month." — Danyelle Freeman, blogger at restaurantgirl.com"With food, it's important to know a person's likes and dislikes. Monthly clubs like Bedford Cheese Shop's have enough variety to allow for people's preferences." — Christina Tosi, chef and owner of Momofuku Milk BarTECHNOLOGY"Tech people are particular about their laptops and cell phones, so think about accessories instead. Look for the newest app for organizing recipes, a gizmo that mounts on a bike, or a portable tripod for a camera. Grandst.com, fancy.com, and fab.com are all great." — Amanda Peyton, founder of grandst.comSee Also By Christine Lagorio-Chafkin@LagorioSeveral months ago, I brought a game to a bar. Three girlfriends and I started playing, very much aware of the fact that playing a game at a bar is an act of social isolation: It's silently projecting don't talk to us, we're busy.Within minutes, the waiter who brought us beers asked to be dealt in. We obliged. Three times, complete strangers interrupted us, asking whether we were playing Cards Against Humanity--and whether they could join. This was getting out of hand.This is to say, Cards Against Humanity has attained quite a cult following. It's also extraordinarily addictive. The formula for play is simple: The dealer reads from a black card posing a question, or asking for a blank to be filled in. Other players, holding hands of white "answer" cards with words or phrases, each submit one to the dealer. It's like the card-comparison board game Apples to Apples--only instead of being rated "G," it would be rated "R." One round's dealer-card might be "Daddy, why is Mommy crying?" or "Hey, baby, come back to my place and I'll show you ____." Answers--the dealer reads them aloud before choosing a winner--are generally nouns or gerunds, and include "Racially biased SAT questions," "lumberjack fantasies," and "Michelle Obama's arms."It's also a very successful product, and seems well poised to be the break-out party game of this decade. When it's not out of stock, it's the No. 1 game on Amazon.com (currently, an expansion pack is on top of the Toys & Games category). By one estimate, as of more than a year ago, a half-million \$25 decks had sold, earning the game's creators an estimated \$12 million.While Cards Against Humanity might seem like one of the hippest and fastest-growing startups in its hometown of Chicago, this isn't the work of a shrewd executive. Quite the opposite. It's the brainchild of eight friends in their mid-20s, some of who met in grade school, and most of who attended Highland Park High School together. Their names are Max Temkin, Josh Dillon, Daniel Dranove, Eli Halpern, Ben Hantoot, David Munk, David Pinsof, and Eliot Weinstein. Today, each is likely a millionaire thanks to his contribution to the game. But not one has quit his day job to work on Cards Against Humanity full time.As a business, it's completely bootstrapped, with no major outside investment and having completed just one small crowdfunding campaign on Kickstarter to fund the first production run. And somehow, along the very winding and counterintuitive path this rag-tag group of young men have taken, they've managed to create a successful--and perhaps even admirable--business.Only, it barely resembles a business. I called Temkin, the 26-year-old Chicago-based game designer and graphic artist who's something of a ringleader for his co-creators of Cards, to ask if what he and his friends have created is merely an extraordinarily profitable hobby. He tells me the company behind Cards is indeed incorporated and that the company recently obtained a business address--a sort of small-scale co-working-space Temkin manages. (Temkin also takes graphic-design freelance gigs and designs other games.) But as a company, Cards Against Humanity isn't trying to emulate corporations."To me a 'company' seems to be something with cost-benefit analysis, and that tries to make a profit at every turn," he says. "Our main priority is to be funny--and to have people like us."So while maximizing sales is certainly not top prerogative for these game-creators, every customer is extremely important to them. So important that they give the full game away as a free PDF file on their own website. More than 1.5 million people have downloaded it to print out cards themselves. Most paid orders of a proper box of Cards Against Humanity are fulfilled by Amazon, and a box of 460 white and 90 black cards costs \$25. Occasionally, the group has fun messing with popular conceptions of pricing, though. For Christmas sales in 2012, it released an expansion pack of cards, letting individual customers choose their own price. Sales totaled more than \$70,000, which the group donated to a foundation. On Black Friday this past year, Cards ran something of an anti-sale, pricing the box at \$30, with a note, "Today only! Cards Against Humanity products are \$5 more. Consume!" Inexplicably, more orders were placed on Black Friday 2013 than on the same day-after-Thanksgiving of 2012.How the company works behind-the-scenes also bucks convention. The eight founders make decisions like these--and every significant business and creative decision--by consensus. That's logistically tricky, because they are scattered all over the United States, working in a host of different professions. It requires a lot of group chats on HipChat and Google Hangouts. When the group decides to create an expansion pack of cards--approximately twice a year--the founders take a trip together to brainstorm. When money comes in, they split profits, fairly evenly, based on their level of responsibility. This head-scratcher of a management structure was born back in 2009, when the eight friends had graduated high school, gone off to various college, and were back home over winter break. They'd get together, reminisce about how they created an improvisation club in high school "basically just to get the school to pay to let us bring in comedians to teach us," Temkin says. They'd celebrate New Year's Eve, and also play--and make up their own--board games and party games.One that really got them howling was called Cardenfrende (a portmanteau of "card" and "schaudenfreude," a German word that translates roughly to "deriving pleasure from another's misfortune") that entailed asking and answering absurd questions. The game was fun, but didn't stick until both the questions and the answers were pre-written out on highly interchangeable cards."It was the first game we'd made up that we were still thinking about when we woke up in the morning," Temkin says. "It was still really, really funny."He didn't know it would resonate outside his small circle until each of the eight guys brought a deck back to his respective colleges with him in early 2009."We each had the experience that once someone played, they'd want their own copy," he says. "And once you started playing, an hour later there'd be 30 people in your dorm room."During spring break of 2009, the group reconvened, and worked on setting up a website for the game, and uploading the cards. The name morphed to Cards Against Humanity, a play on Crimes Against Humanity. They designed a logo. For the next two years, the game was simply free-for-the-taking online, under a Creative Commons license. In 2011, the group decided to go for producing it in physical form.Instead of seeking venture capital or a cash infusion from an angel investor, they took the project straight to Kickstarter. It raised more than \$15,000, and before long, this little hobby required sophisticated branding, a manufacturer, a supply chain, and distribution. It had no choice but be a business.Only, these eight guys had no idea what they were getting into. Hantoot, 26, who today oversees the supply chain of Cards Against Humanity when he's not working as a creative director at an ad-design agency, tells me if they knew then how much work actually manufacturing the first 2,000 boxes of Cards Against Humanity would be, they might have thrown in the towel. He says: "If at that point we had known more about how the industry worked, I think we would have looked at it and thought, 'Well, we'll just leave it free online as a PDF.'""We got lucky, because we didn't even know enough to be daunted at that point," Temkin adds.Trial and error, plus a lot of Googling, got the first order filled by a custom playing-card manufacturer in New Jersey called Ad Magic, which is the printer that still makes Cards Against Humanity. In 2011, the shipment arrived, and a semi-truck dropped palletes of the game boxes off in Temkin's driveway."At some level, it's such a stupid product! We had this moment of 'I can't believe so many people like this that some truck driver had to unload 2,000 boxes of poop jokes,'" Temkin says. The gang of eight hand-packed the Kickstarter orders, and again hit some snags. Temkin says he recalls a staffer at the mailing house the company used to send its packages saying: "This is not the worst-packed order we've ever seen, but it is close." Two years later, the company has come a long way. It now has two employees and five desks in a Chicago co-working space. Temkin and Hantoot devote much of their time--but not all; both still work creative gigs--to Cards Against Humanity. They group has created several expansion packs and new packaging for the game. They do trade shows and are considering a retail strategy beyond just Amazon fulfillment.When I ask whether I'd soon see Cards Against Humanity on the shelves of Target or Walmart, Temkin scoffs."I'd rather people bought it out of a brown paper bag from the back of a van on a college campus," Temkin says. "We think people who shop in American Apparel or Urban Outfitters would certainly be interested in buying it, but we don't want to have that cheapen our brand."The only brick-and-mortar retailers the whole group can agree works for the brand are small independent game stores. It's highly unlikely this startup will ever act like a Silicon Valley tech upstart. Hantoot told Chicago Grid: "Whenever we hear someone refer to their business as, 'Oh, this is my startup,' we're like, 'Oh, you mean your unfunded business.' We are beholden to nobody." I asked Tim Ferriss, the author of The 4-Hour Workweek, and a master of multitasking and hustling on multiple projects at once, how he'd describe Cards Against Humanity. He seemed to think it might be a sustainable model for a bootstrapped passion project."So-called 'lifestyle businesses' provide cash-flow first, potential lottery ticket-like exit second," he said in an email. "They're more certain if engineered and tested properly." He also noted that while he's an investor in several fast-growth startups, including Evernote, Uber, and Twitter, and enjoys, that, he is well aware that most tech startups built under today's model fail. Entrepreneur Catherine Herdlick has built her own games that have become company-like entities, not unlike Cards Against Humanity. She has also worked at larger gaming companies, including Electronic Arts, and says there can be frustrations involved with adding bureaucracy to something that was previously a passion project--despite that growing a company might not seem unnatural to game designer."When you are a game designer, you are in control of a fairly closed system. You are designing the rules, and you are creating an experience. That's not that different than creating a business, which is in itself a game," she says. "But for game designers, that might be a very boring game."She likened Cards Against Humanity's comfortable revenue stream coupled with the fact none of the founders are working on it full-time to the business structure of a gaming festival she co-created. She says: "Side income is a really nice in-between place, where you're not worried about how you're going to make a payroll, but get to create something really cool." Temkin says keeping up with demand is still a stress for the partners in Cards Against Humanity, and that he gets calls from investors and acquaintances asking why he and his business partners don't try harder to ramp up sales and scale the business."We do get pressure," Temkin says."But this is not Angry Birds," Hantoot quips.And growth is something of a conundrum, just as mainstream adoption is the killer of anything "cool."""We see the most desirable thing our coolness and our underground nature," Temkin says. "If the game continues growing at the rate it is, that will not longer be the case."One smart business move the company is executing is continuing to innovate. This holiday it launched the "2013 Holiday Bullshit" expansion packs of cards, as part of an offer to send customers 12 days of holiday gifts for \$12. It's also created a new, larger set of cards that come in "The Bigger Blacker Box." Still, about 25 percent of the cards in a deck sold today are from that original 2009 game. Temkin and Hantoot said that while not every card stands the test of time, a couple of the classics from the white answer cards are still being printed. They include: "A windmill full of corpses," "The Jews," and "A falcon with a cap on its head." And they're not going anywhere. "Those cards are where we got it right from the start," Temkin says. "They're just atomic."Inc. helps entrepreneurs change the world. Get the advice you need to start, grow, and lead your business today. 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