

Manage your holiday dollars

LITITZ—Christmas is the time for giving, but the bills linger on well into the new year.

This unnecessary financial burden can be avoided if you plan your purchases wisely, says Delaware extension family living agent Pat Wilson. Keep the number of items you purchase to a minimum by making most of your Christmas gifts and decorations yourself.

Try buying fewer toys, but look for those that are durable and can serve more than one purpose. Children usually only play with a select few of their toys, so they don't need to be

showered with new ones each year.

How about using a few items that are found around the house to make toys? Younger children usually enjoy homemade toys, and they provide the same mental and physical stimulation as store-bought ones.

Make your own Christmas decorations with items you may already have around the house. You will be surprised at the attractive conversation pieces you can make yourself. To mention just a few, there is the "macaroni wreath" made from an assortment of

macaroni, white glue, cardboard cut in wreath shape, spray paint and a bow, the "bow wreath" made from stick-on bows and cardboard cut in wreath shape; and a Christmas wreath made from tissue paper (or crepe paper) rectangles wrapped around a coat hanger which has been shaped into a circle. Contact your local county Extension office for Christmas decoration instructions.

For next year, eliminate the end-of-the-year financial burden by buying gifts throughout the year when items are on sale. However, be cautious about buying articles of clothing if you feel there's any doubt that the person will be able to wear them the following Christmas. Items such as jewelry, neck scarves, neckties, household items and appliances, luggage, games and books are some of the items that can be purchased way ahead of time.

One problem that you may encounter with purchasing

early is the storage of the items until Christmas. Perhaps you can work out some arrangement with a friend or relative who has a lot of storage space.

Make a real effort to give gifts that a person can use. A gift has little or no value if it is thrown in a closet or tucked away in a drawer. Find out what family members and friends want or need before you purchase gifts for them. Also make sure that you have the correct sizes of clothing and shoes before purchasing them as gifts. Many persons do not like to return items or just find it inconvenient to do so and therefore never get to wear the item.

You can also keep your holiday spending to a minimum if you swap skills. Make a dress for someone who will bake you some holiday goodies. Offer a service instead of a gift. Fix someone's leaky faucet or offer to babysit a couple of times for free. There are many such things you can do.

Remember to think and plan before you spend. Don't let one day of joy cause a

year of suffering. Keep your holiday spending at a level you can handle comfortably.

Schulykill Co. DHIA

(Continued from Page C20)

Emmett W Rhein			
Cowgirl 2726105	9 28 67	100,774	4 558
Ra nblin 2805300	10 08 69	100 422	4,754
Bessie 2844360	8 13 70	95 309	4 389
Gi 2866590	4 02 71	76 421	4 430
Elwood L. Rothermel			
Beauty 6749108	10 005 66	108,044	3,969
Snyder Brothers			
Lucky 8045080	11-29 71	106,824	3 713
Seqis 7915320	4-01 71	106,529	3,995
Jolly 8045079	1-02 72	101 778	4 003
Connie 8197351	2 18 72	101,366	3,160
Melvin E. Stoltzfus			
Lynnett 23ASW7584	11 29 70	115,151	4 052
Suntrail Dairy Farm			
Dot 7615105	4 08 70	136,496	5 260
Mary 7947843	9 17 71	129 634	4 721
Edna 7947846	10 08 71	109 561	4 602
Sandyoc OB7897757	5 20 71	108 672	4 599
Orpha 8218706	9 11 72	103 037	4 166
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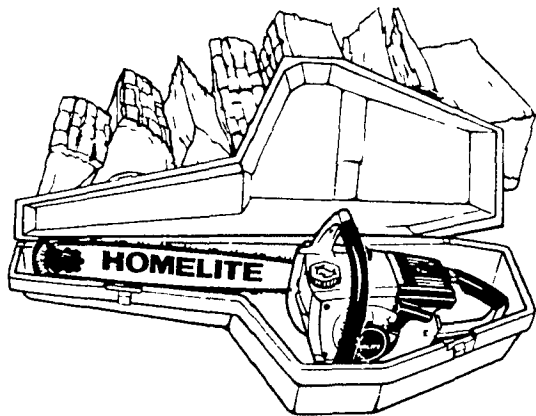
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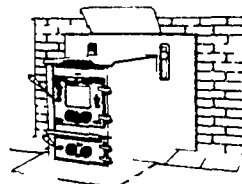
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