



Creative Planning Can Save Dollars

The Presidential Elections have passed, and now we're waiting in anticipation of a much-needed economic recovery. However, the recovery is not likely to come before a financially draining holiday season. Did you brave the stores during yesterday's "Black Friday" shopping spree?

To protect your family from some of the stresses that come during unstable economic times, make a commitment this season to limit your holiday spending. Unnecessary debt is one thing that can break a family that is already strapped financially. Creative giftgiving may be a solution. In fact, the gifts that cost very little beyond a person's time and planning are often the most meaningful.

I remember one year when I was in college when I put this principle to work. That year I chose to select one song to play on Christmas Day for each member of my family. I carefully surveyed my files and selected words that were appropriate - "If I Had Wings" for my brother who had just received his Army Aviation Commission: "Your Smile" for my Dad. Then as our family opened their presents, I presented them with a handwritten copy of the words, played, and sang the song as a gift. More than any other gifts, I remember that time.

I have also received some crea-

me and my husband. Each time, my grandmother writes a short note telling the memories associated with the piece and the dreams she has for its use in our home. My sister always manages to convert unwanted novels from area book sales into treasures by signing the inside cover with a personalized message. She also has the amazing talent of taking a tiny scrap of wrapping paper or the corner of a greeting card and turning it into a delicate gift tag. Another sister has mastered the art of giving me what I can use. She is saving me money by giving general household products that I would otherwise have to spend my own money on. I would much rather have these than another knickknack to dust!

Think about the people on your gift list. What makes them special as people? What things could only you give them? A collection of family recipes? A pack of old family photos that are labeled? Promised time together? A coupon for homemade lasagna? A small heirloom? Free babysitting? A poem? An IOU for a thorough house cleaning? Tools and labor to fix a leaky faucet? An oil change?

Fresh or dried herbs? Costume Jewelry?

Not only does the gift cost a lot of money but you spend more money on the wrappings (or should I say trappings?) How could you save money here? Reuse boxes and paper. Cut gift enclosures out of old greeting cards. Wrap boxes in brown paper and have children color the designs for them. Drape a smaller box with an old lace handkerchief, and tie it with a scrap of ribbon.

Before you go out and overspend, I encourage you to sort through your closets. What can you find? You may also want to browse through some magazines or books at a local library for other ideas. People really do appreciate the time you invest in their gift. For most people, the money is not as important.

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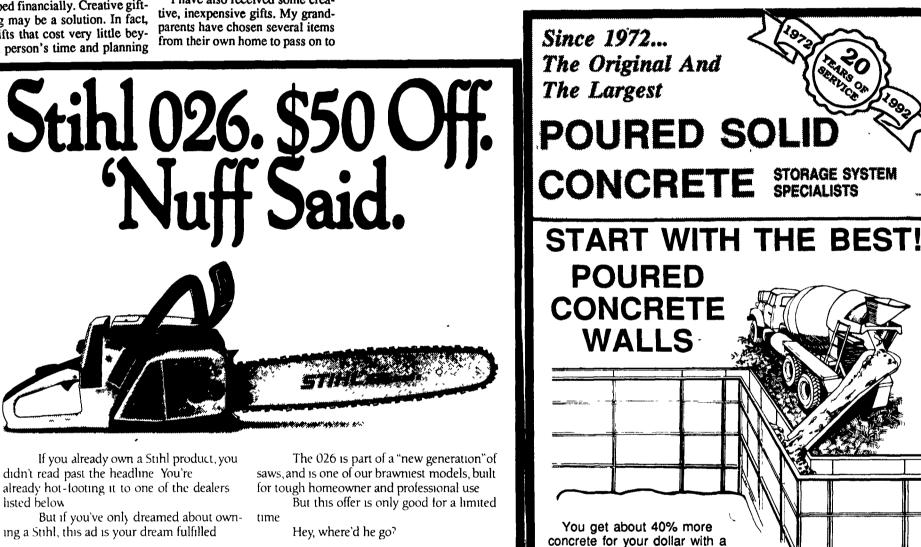
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As you do your planning, challenge your children to be creative, too. What can they make or give to each other and to the adults in their lives. Grandparents may appreciate a photograph of a child proudly showing off a piece of artwork. Adults are also grateful for refills of camera film.

The holidays can become a financial burden if you are not careful. With some thoughtful planning you can save yourself money and actually improve the gift.

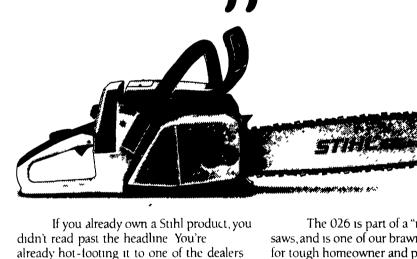
I know I can't wait until next year. I want to challenge my family to buy gifts that cost less than \$5 per person. When you limit the dollar value, people have to be creative. But remember as with all things, it is a trade-off. Creative gift-giving takes time!

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