

Holiday Greenery

An early snow covered landscape leaves unfinished work in our backyards. Light pruning now improves a plant's health, symmetry and natural form. Just remember to always make the pruning cut at a joint in a branch. This permits the remaining leaves to cover and hide the cut. For plant needing more severe pruning, don't hesitate to remove unwanted branches. Severe heading back cuts allow for even more vigorous growth next year.

Even healthy, vigorously growing trees may suffer limb-loss as the result of heavy snows or ice storms. This often leaves ragged stubs which need to be properly pruned to protect the tree from decay. Decay is a condition that results from the digestion of wood by fungi and other microbes.

When a tree is wounded, a natural process begins that results in the covering of the wound by bark and new wood. This process is called callusing. Other processes make the wood beneath the wound unsuitable for growth of decay organisms.

When a branch stub is left on a tree, the healing processes are

delayed. Prune the stub back to the natural projections, or branch collar at the base of the limb. Removing the branch collar will also delay callusing and could result in decay. The application of wound dressings has not been shown to aid callusing or reduce decay.

Pruning now offers plenty of 'greens" for decorating. A few branches that are 12 to 15 inches long makes for an attractive centerpiece or wreath. For some centerpieces, pieces no longer than 4 to 6 inches may suffice. Obtain these short pieces by "tipping" evergreen trees. By tipping we remove just the tip of the shoot. Done with a pair of hand shears or a pruning knife, tipping should provide all the 4 to 6 inch pieces of greenery needed for decorating, leaving a very natural looking plant in the process. Tipping done with a pair of electric hedge shears may give greens, but it also produces unnaturally shaped shrubs.

What evergreen can be used for Christmas greenery? Some kinds are better than others. Boxwood, with its dense, fine texture, is especially popular. Japanese hollies are a good substitute, and American, English, and Chinese

hollies are excellent for the purpose.

Of the pines, the fine, flexible, bright green needles of the white pine are best. Other pines are also satisfactory. Spruces make excellent wreaths. The Colorado spruce holds its needles much better than the Norway.

Hemlock does not hold its needles well. If used in an arrangement where the stems will be in water there should be not problem.

In pruning the larger evergreens such as pine, spruce and hemlock, get the greens by removing unneeded branches. Both pine and hemlock will also respond to tip pruning. Take care when tip pruning a spruce. Make sure you don't overprune older trees and spoil the plant's natural shape.

Both yews and junipers are good sources of greenery, too. The dark green needles of yew are especially good and the plants tolerate pruning well.

Even rhododendrons can be pruned now for holiday decorations. Prune them back to force more branching next eyar. Leave a clean, smooth cut. Many rhododendrons need pruning anyway to keep them in scale with their setting and to keep them compact. Avoid removing branches with flower buds if there's concern about the number of blooms next spring.

Lastly, when using any greens for decorations, be aware of the potential fire hazard of these materials. And, remember that those greens which are kept in colder rooms and in water will last much longer. When using greens without water, avoid burning candles near them. Also keep them away from heaters, electric lights, television sets and other sources of heat.

Tips On Avoiding Overspending During Gift-Giving Season

(NAPS) — 'Tis the season to be spending. On average, generositygone-mad Americans spend over \$76 billion on holiday gifts. A bit excessive? According to the Quicken Personal Financial Survey, 52 percent of Americans agree that the holidays are the most difficult time to manage finances.

"This holiday spending frenzy leads many Americans to wake up in January with a bad debt hangover," states Ann Diamond, a financial counselor and author of *Fear Of Finance*. "The biggest problem people encounter during the holidays is charging purchases on credit cards and worrying about the bills at a later date, after the gifts have been given or used up."

Diamond recommends the following tips to help gain control of our spending during the giftgiving season:

• Don't wait until the last minute. Allow time to comparison shop; bargains are easier to find earlier in the season.

• Set a holiday budget. Plan ahead and create your own Christmas Club account to save cash year-round for holiday shopping. Also, use simple personal finance tools to help you plan ahead. Quicken is a personal finance software program that helps you organize your finances easily. It

can help you plan oy showing how much you've spent on items such as holiday gifts, dining and entertainment. Once you are able to track where your money goes, you'll gain control of your finances and prevent overspending during the holidays and all year round.

• Make it a cash-only Christmas. Restrict your total gift expenses to what you've got in your pocket or checking account.

• Implement a family lottery system. Instead of exchanging gifts with every member of your extended family, have members draw a name from a hat and give one really special present rather than ten smaller gifts people are likely to return.

• Make gifts if you can't afford to buy something for everyone. Creative presents like a gift certificate for baby-sitting services, baked goods or a personalized cassette tape of sentimental songs are often more thoughtful gifts than store bought merchandise.

Remember that the holidays will be over in January, but the bills will be an unpleasant memory for months to come, if you overspend. The 52 percent of Americans who agree that the holidays are the most difficult time to manage finances can help themselves out of the post-holiday blues by planning ahead and spending realistically.

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