

Family Living Focus
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the fact that we need to have money set aside for necessities like shelter and food.

- Keep a permanent gift ideas list — whenever you're at a family gathering this year, search for gift ideas (Brother's bathroom scale rusty? Sister's favorite handbag showing wear?)

- Stockpile gifts — have a gift shelf of interesting crafts, free samples, bargains found at garage sales, pretty notepaper, leather wallets, small picture frames. Sooner or later you'll find the right person to give them to.

- Don't insist on new gifts — garage sale and attic treasurers can be a hit (antique dolls, old baseball cards).

- Be creative — throughout the year take some time to tape old albums of someone's favorite songs; look through photo albums for a "buried treasure"; frame some special snapshots; put together a small cosmetic bag filled with sample sizes of shampoo, conditioner, Band-Aids, aspirin, toothpaste, etc. for a frequent traveler on your list; dry your own flowers and make arrangements; get children involved and make "hand-painted T-shirts and aprons using tempera paints.

- Spend time instead of money — throughout the year make some handmade gift certificates; an

afternoon at the museum; a promise to clean the garage; organize tools for someone; give a child or an elderly adult a gift of time (one-on-one excursions to park or malls); make a gift of someone's favorite meal (prepare it and freeze it for their future use).

- Opt for personal rather than lavish — handmade, thoughtfully chosen or uniquely appropriate.

- Cancel duty gifts — If you're still exchanging presents with former neighbors you never see, relatives you don't like, or co-workers you're reluctant to offend, stop. Chances are they'll be relieved — provided they have ample warning. At a family gathering or by sending an early holiday card, explain that you've decided to reduce your gift list this year so you can contribute more to the homeless (or another worthy charity). Then do it!

If you have fallen behind because of "holiday past," it's difficult to catch up again. You may be finding yourself in a situation where you have to pull money away from critical living expenses to pay for debts that you incurred over the holidays. This can be avoided by planning ahead.

I hope that these suggestions, that you can put into place throughout the year, can help toward planning for a holiday season next December that is truly joyful and the New Year is not "blue."

If you need further information on "finding money you didn't know you had" please send your name and address to Patricia Powley, 1451 Peters Mountain Road, Dauphin, PA 17018 or at the e-mail address, ppowley@psu.edu.

Saving For Holiday Spending

You have just completed a holiday of "cheerful giving" and now the post-holiday "blues" are setting in because the credit statements are now arriving and may continue to do so through March (remember those advertisements of "spend now and don't worry about a payment until February or March").

It's a common problem in a majority of households across America, but it doesn't have to be. You can begin now, even when you're trying to pay for the past holiday, to plan for next December.

The first step is to look at the amount you have spent. It that's what you typically spend, then divide the amount by 12 and do everything in your power to set aside that amount each month, through a Christmas Club at the

bank or through your own savings account. **DON'T TOUCH IT FOR ANYTHING ELSE!** If you're saying to yourself, "Right, I don't have the extra to set aside," then it's time to take a long look at what you are spending money on and try to "find money you didn't know you had." There may be things you're doing that could be cut down or cut out.

The next step is to plan ahead for next year's giving. The most expensive gifts are those that are purchased in a panic at the last minute.

- Stick to a budget — Spread it over a month and review it weekly for the first couple of months. The need to start a budget for the holidays is now. If we get taken up with the joy and excitement of the holidays and don't stick to a budget, we're going to lose sight of

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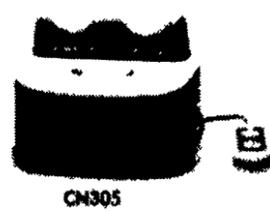
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