



Wishing you the Season's Best

May your holidays be filled with joy. To avoid the "Bah, humbug!" here are a few gift-giving suggestions that are gentle on the budget.

Give homemade items. The time you spend making the item shows how much you care. Consider crafts or baked goods, especially for neighbors and friends from work.

Create coupons. If you ask Grandma whether she'd rather have a sweater or coupon for a picnic in the park with her grandchild, guess which one she'll choose. Coupons can cover errands, a home-cooked meal, washing the car, or popcorn and a DVD rental.

Draw names for gifts. Establish a new tradition. Instead of buying for everyone, try drawing names for your extended family.



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