

Saving money on holiday gifts doesn't have to be boring

If you're out of inexpensive ideas for holiday gifts, try this one. Create your own books on tape for friends and family. That's what the Anderson family of Brighton, Colo. does. They check out children's books from the public library and assign a part or sound effect to each family member. Their only expense is the cost of the cassette tape.

The Andersons are the grand prize winners of the Savviest Scrooge™ Contest held by Myvesta.org, a non-profit financial services organization dedicated to helping people deal with money troubles.

"What a great idea," said Myvesta.org president Steve Rhode. "Finding a way to get the whole family involved in creating personal gifts adds long-lasting meaning and memories to the holidays. Clearly, you don't have to go into debt to have a wonderful holiday." A recent Myvesta.org survey found that holiday shoppers will spend \$1,220 this year, up 45 percent from last year's \$841.

Other thrifty suggestions ranging from creative to slightly odd, but it was clear that people were trying to find every possible way to save money.

George from California took the "Scrooge" part of the contest very

seriously with his suggestion to trim down holiday card lists by not responding to cards this year. He says that way, next year fewer people will bother to write. He'll save even more by reusing the cards he receives next year. George plans to write his holiday greetings on the same card and then send it back. (If it works for him, who are we to judge.)

Debra from Virginia is recreating an old tradition. She is giving silhouettes of her three children to their grandparents, but doesn't want to spend the required \$400 to \$600. Instead, she used profile photographs of her kids holding books or other cherished items. Then she clips black paper to the back of the photo and cuts along the profile with a utility knife. The silhouettes are mounted on white paper and framed. Her total cost is less than \$10 each.

Lynne from Ontario, Canada gathers seeds from flowers in her garden. She uses construction paper to make personalized pockets, which she puts inside holiday cards. Her friends and family remember her all summer long when the flowers bloom.

Debby from Maine makes survival kits for her fishing buddies filled with adhesive bandages, beef jerky, candy, inexpensive sunglasses, steel leader hooks, bobbers and matches.

It might sound like Rose from California is joking, but she really does give friends and family rocks. She finds just the right boulder and paints it with the family's house number. She says that people truly use them and she loves seeing them as she drives up to their homes.

Doris from Virginia frames photographs that she's taken of friends' homes during different seasons. She reports the people love the gift.

Finally, the winning Anderson family's second idea was pretty good, too. They create books for their children using inexpensive scrapbooks and photos from old magazines. They make up stories as they read through the books or just share quiet time looking at the pictures.

For more information on past Savviest Scrooge entries or the Myvesta.org Holiday Survey call 1-800-680-3328 or visit Myvesta.org on the web.

left for the day. Children had lots of toys with which they wanted to play. They told me they thought Santa and his reindeer. Did a real great job with all their gifts this year. As far as presents our family didn't do bad at all. And this Christmas everyone really had a ball. 'Tis the night after Christmas,

It is late and the moon peeps into the room. Giving visions of objects all needing a broom. Our Son is sure moving around in a low gear. Santa Claus has departed for another year. I heard him say as he flew out of sight, Christmas is over for this year, so good night.

Poet's Corner

"And We're Snowbound"
By William Jerry Ayers

The snow is almost up to our door,
They say we'll get another foot or more.
Snow is falling steadily to the ground.
That cold white stuff everywhere can be found.

And we're snowbound.
The roads are too bad to travel,
School is out.
The kids are all over the house running about.
Food is about gone, and can't get to town.

Because that darn snow keeps on coming down.
And we're snowbound.
The CD player is on the blink and won't work.
The electric coffee pot doesn't want to perk.

The kids are screaming to go out and play.
The TV says we'll get more snow today.
And we're snowbound.

Now it looks like we are going to run out of firewood.
And didn't buy as much bread and milk as we thought we should.
That four-wheeled drive truck, well, it just won't start.

Those kids sound as if they are tearing the house apart.
And we're snowbound.
Cabin fever is about to drive you, me, and everyone mad.

If only that snow would stop falling we would be glad.
It seems like weeks and weeks have slowly gone by.
Since we have seen a nice clear blue sky.

And we're snowbound.
Say there, wait a minute, isn't that the sun?
YES, the snow has stopped, it's over and done.
Well, we guess it wasn't really that bad after all.

We think that now, but just wait until the next snowfall,
And we're snowbound.

"The Night After Christmas"
By William Jerry Ayers

'Tis the night after Christmas,
We can't even walk through our house.
Things are so cluttered, not even room for a mouse.

Gift boxes and presents all over the floor,
My wife is so exhausted she is now taking a snore.
It was so late last night when we all got to bed.

Oh my poor, poor aching head.
Paper, ribbons, tinsel and lots of pine needles too.
Have covered the living room floor,
We can't wade through them.

'Tis the night after Christmas,
Daughter and granddaughters have

'Tis the season for safety

Keep your holidays merry and bright by using electric lights and decorations safely. Live Christmas trees and the fresh smell of pine are holiday traditions in many households, but they can also be a safety hazard.

"Your home is more likely to be the scene of an accidental fire around the winter holidays than at any other time of the year. The American Red Cross attributes nearly 600 fires a year to Christmas trees alone," according to Jackson Energy Communications Specialist Karen Combs.

Dry needles and electric lights can be a fire hazard, and here are some guidelines for holiday safety—

- When you bring a live tree home, saw an inch off the bottom of the tree. Trees form a seal over any cuts, and

that means it can't absorb much water. A fresh cut allows a tree to drink.

- Put your tree in the largest stand you can find. Most tree holders are too small to hold enough water.
- Turn off Christmas tree lights when you leave home or go to bed.
- Buy lights labeled by Underwriters Laboratories or another testing agency.

Artificial trees can also pose a fire hazard if not decorated safely. For instance, never put electric lights on a metal Christmas tree and always place space heaters at least three feet away from anything combustible, including your holiday tree.

If you follow these simple safety rules, you and your family should have a safe and merry holiday season.

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