



Extension News Column

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To: Mary Beth Smetzer, community news editor, News-Miner, 459-7546 (wk), 452-7917 (fax), mismetzer@newsminer.com, and people@newsminer.com
From: Roxie Dinstel
Re: Pinching Pennies to run Mondays on page A-3
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Christmas is associated with love, joy and goodwill toward all people. Yet, we allow it to become the most stressful time of the year. By the time Dec. 25 has arrived, we're ready to ignore Christmas for the rest of our lives.

Though it seems too early to be thinking about it, Christmas is just around the corner. Now is the time to think ahead and be prepared this year. It may be only October, but spending less at Christmas starts with early planning and shopping over the next few months for bargains.

Organize, organize, organize! Before you begin any Christmas shopping, sit down and make a list. Isn't that what Santa does? Type in a spreadsheet every person for whom you would like to buy a gift and write the amount that you would like to spend on each person. This method will help get you organized, prevent you from leaving anyone off the list, and also provide you with a realistic amount that holiday gifts will cost you. Remember to include neighbors, co-workers, kids' teachers and anyone else that you need to purchase a gift for.

Perhaps the process of making a list will be the concrete evidence that you might need to scale back this year. See if your estimate of costs will be within your budget or if you might have to reduce the number of people or buy less expensive gifts.

Once you have all of the people listed, and the amount you will spend on them, also write down any potential gift idea that you have for the amount listed. This way you can be on the lookout for any sales and save even more!

If you start early with your shopping, you will almost certainly get what you want and you'll be able to spread the cost of Christmas over several months. If you have children to buy for, then you know it becomes increasingly difficult to track down that special doll or toy the nearer you get to the big day. My motto now is if you see it, get it and tuck it away. Not only will you then have your presents bought, you can get them wrapped at your leisure instead of a frantic and exhausting last few days before Christmas. There is

also the bonus of shopping sales that helps you complete your list and saves you a few pennies as you shop for Christmas gifts.

Consider buying joint gifts this year. Purchasing a gift for the entire family, like a board game or movie tickets that can save you big money. If a couple is on your list, rather than buying each person a gift, consider a combined gift like a nice set of coffee mugs, certificate for a dinner out or a gift basket that both can enjoy. If you have siblings on your Christmas list, buy a gift that both children can enjoy like a video game, movie, or themed gift like a racetrack for one child and matching cars for the other. Buying fewer gifts will wind up saving you a bundle.

Write it down! After you purchase and wrap an item, write down the recipient's name and what the package contains in it. Keep a running list of the items you have purchased for each person. Sometimes you can buy gifts without realizing that you had already purchased another gift or that the recipient already has enough gifts. This way you can be sure of what is under the tree and you will know when you have completed your shopping for each person.

Yes, the economy is bad, and we're all feeling the bite. Whether at the pump or at the grocery store, the high cost of consumer goods is making a big dent in our finances — and things may be getting worse before improving. So, safeguard your Christmas. With a little planning and advance preparation, we can all have a very merry and enjoyable 2011 holiday season!

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