

Selecting A Perfect Gift Requires Thought, Planning

Gift giving is a combination of art and science that requires careful thought and planning.

Searching for the perfect gift is fun for some, but for others it can be frustrating.

These tips will make your holiday gift giving more enjoyable and less of a chore:

- During the year, think about the types of gifts your family and friends want and need.

Keep a master shopping file or notebook as a resource for information on gift recipients, including clothing sizes, hobbies, personal tastes and preferences.

The earlier you shop, the better. When you see the perfect gift on sale, buy it on the spot.

If it's a bargain, it will most likely be gone. Sales also help you budget your money and keep down your credit card bills.

If you wait until the last minute, you'll have to settle for what's available.

Remember, the most popular products, sizes and colors often sell out.

- Maintain a gift closet to keep last-minute gifts and assorted greeting cards.

- Take advantage of services offered for free or for a nominal fee, like personalization, personal shop-

pers, gift certificates, gift registries and gift-wrapping.

- Sentimental and personal gifts are always special and will be cherished for years.

Write your family history or recipes in a decorative bound book, or restore old family photos and mementos and place them in frames or an album with dates and captions.

- Give a gift that gives back. Shop in museum stores and from retailers who pledge a percentage of their profits to a charity.

You might also make a contribution to a nonprofit organization in someone's name.

- For a do-it-yourself touch, buy decorative baskets or tins and fill them with soaps, lotions, body gels, potpourri, candles, candy or homemade cookies. Make a specially prepared meal hosted at your home.

- In a small but visible way, something as simple and elegant as a person's name or initials sets them apart from everyone else and makes a statement about their individuality.

A personalized gift shows you took extra time and care in your choice.

There are personalized gifts to suit every personality, interest and

age. Personalization takes extra time, so shop early.

- If you are unsure what to buy, a gift certificate is always a practical choice.

Gift certificates can be purchased for stores, restaurants, movie theaters, malls, mail order catalogs and online retailers.

You can buy most gift certificates online to save time. Wrap them in a gift box so they will be even more of a surprise.

- Always check the retailer's return policy. Some offer an unconditional money-back guarantee with no time restriction — perfect if you shop far in advance.

After making your purchase, save your receipt, packaging and shipping box in case you have to return the gift.

- Wrap gifts as soon as you buy them. You'll wrap more carefully and have more time to enjoy the holiday.

Dress up your gift-wrapping with a personalized ornament, a candy cane, bells or holly berries. For a gift that won't fit under a tree, like a bicycle or an appliance, put a picture into a card or gift box.

Once you know how to plan and shop for gifts, you can put these skills to good use all year long!

Holiday Shopping Fact:
Nearly one in four Americans completes their gift shopping dur-

ing the last week of Christmas, according to the 2002 American Express Retail Index.



Have A Happy, Safe Holiday Season

The holiday season should be one full of happiness and merriment. However, it can be a season with the potential for danger. According to the U.S. Fire Administration, Christmas trees account

for 200 fires annually, resulting in deaths, injuries and more than \$6 million in property damage. Typically, shorts in electrical lights or open flames from candles, lighters or matches start tree fires.

A well-watered tree is one precaution against fires. There are other measures to take to safeguard the family.

- Keep Christmas trees away from floor heaters, fireplaces, or other heat sources.

- Use only UL-listed lights, and no more than 3 strands linked together. Choose miniature lights that have cool-burning bulbs.

- Turn off the Christmas lights when you leave the house or retire for the night.

- Never use candles, even on artificial trees.

- Test all smoke detectors in the home and replace batteries, if necessary.

- Don't overload wall outlets or extension cords.

- Monitor candles carefully. Only light candles that are in sturdy containers.

- Extinguish candles prior to going to bed.

- Fireplaces make for a cozy Christmas scene. Remember to dispose of fireplace ashes into a metal container until cold.

- Carbon monoxide is an odorless gas that can be deadly. Install at least one carbon monoxide detector in your home.

- Keep an operable fire extinguisher on each level of the home.

Round Up Some Cheer!

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Hard-To-Buy-For or Last Minute...*

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