

# Spotlight

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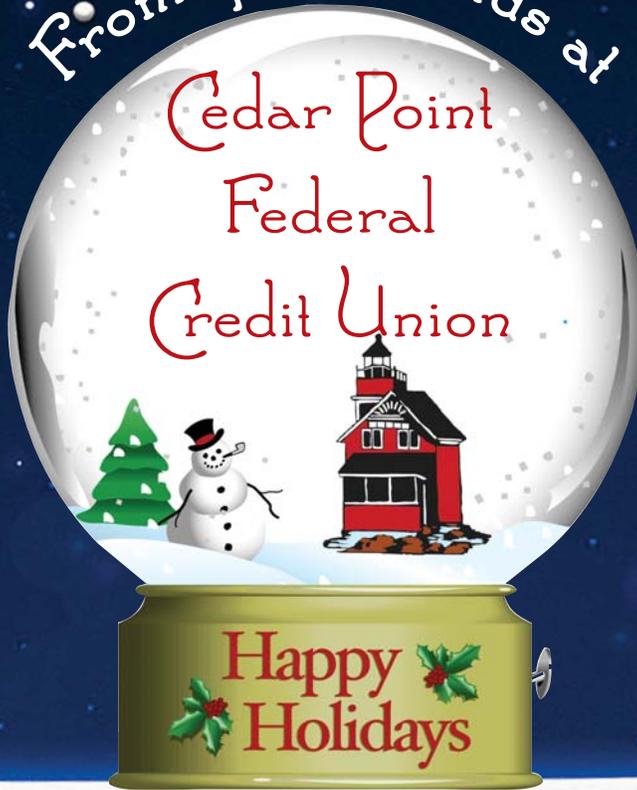
December 2011

*Frohe Festdagen*

*Buone Feste*

From your friends at

Cedar Point  
Federal  
Credit Union



*Frohe Feiertage*

*Levlig Helg*



*Felices Fiestas*

*Merry Xmas*

# Cut Holiday Expenses - No Scrooge Required

There are plenty of ways to have fun, create lasting memories, and avoid the "Bah, humbug!" approach to the coming holiday season, despite the economic downturn and strain on family budgets.

Consider making a few changes this year that are kinder to your budget and that free up valuable time for family and fun:

- \* **Draw names.** Establish a new tradition of limiting the number of people for whom you purchase gifts, as well as the dollar amount spent on each gift. Chances are, other family members are in the same financial boat. But don't wait until mid-December to bring up the subject--the earlier, the better, before anyone starts shopping. This approach also works well among groups of friends who in previous years purchased gifts for each other's young children.
- \* **Create coupons.** If you ask Grandma whether she'd like another expensive sweater or a coupon from a grandchild to make cookies together, guess which one she'd likely choose! Handmade coupons for adult children or grandchildren to give older relatives are welcome treats. Examples: running errands, spending an afternoon in the park, cooking a meal together, shoveling the sidewalk, raking leaves, washing the car, or planting flowers.
- \* **Give homemade items.** The time you spend making the item shows how much you really care about the receiver. If Grandpa has an old, unused pitchfork in the barn, use a staple gun to attach greenery, use hot-glue to attach pine cones and decorations, then wrap a string of holiday lights around it. He'll make sure that decoration gets used every year! If you know how to knit, make some handmade potholders for the special cooks in your family and in your neighborhood. If your forte is baking, give holiday tins of homemade cookies to friends, the letter carrier, your hairdresser, and newspaper deliverer.
- \* **Use natural decorations.** Gather leaves, pine cones, low-hanging branches from pine trees, or other "gifts" from nature and use them in centerpieces and mantel decorations. Here's a tip for pine cones: Place them in a single layer on a cookie sheet and bake them for 15 to 20 minutes at 200 degrees to rid them of bugs or spiders.
- \* **Wrap it creatively.** Use the Sunday comics as a free substitute for expensive wrapping paper. Purchase a roll of inexpensive meatpacking paper from the local butcher and have young children draw and color on the paper, which can be cut to fit any size package. Or, make your own gift wrap--there are countless resources and ideas on the Internet to get you started.
- \* **Make it memorable.** Rather than trying to make--and pay for--the entire meal and feed the whole family, organize a potluck that allows everyone to contribute and show off their culinary talents, and share recipes. Ask guests to string popcorn and cranberry chains as decoration for the holiday tree. Bring out photos of past holiday gatherings--that's sure to generate a lot of stories and laughter.

Finally, ask everyone to share their favorite holiday memories. Chances are, the majority of responses will be ones that don't involve spending any money at all. And that's truly what the holidays are meant to be--engaging in special traditions and creating lasting memories. No Scrooge required.

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