► Tough times Save money on holiday gifts

In December, many people celebrate special days with family and friends. For example:

- Christmas
- Hanukkah
- New Year's Eve

People often give gifts. Here are some ways to save money on gifts.

Plan ahead



- Buy gifts on sale during the year.
- **№** Look for gifts at garage sales and second-hand stores.



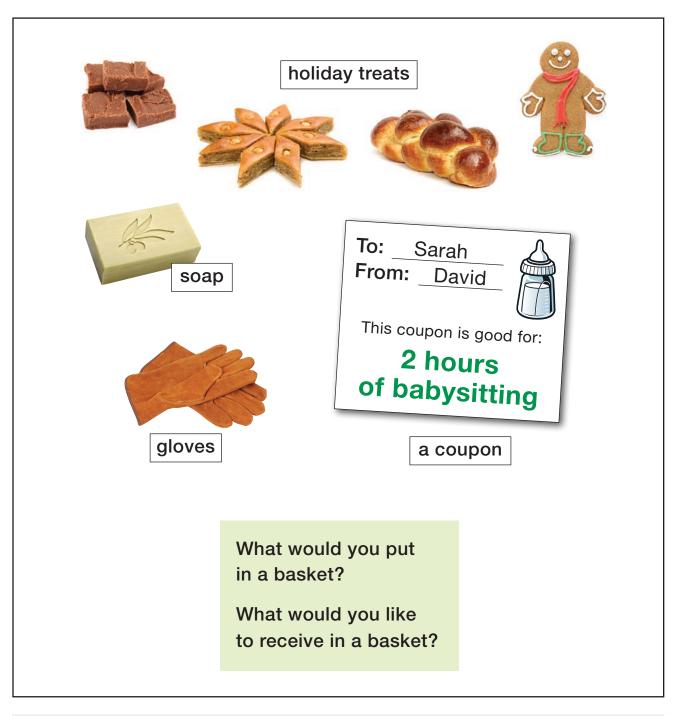
2 Draw names

Each person buys one gift and receives one gift. Choose a price for the gifts. For example: \$20 to \$25.



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Photos—holding mug, drawing name, gift basket: Bev Burke • iStockphoto—20% off sign: Fertnig; mug: Jamesmcq24; jam: boblin; socks: picha; child's art: deeAuvil; chocolate chip cookie: YinYang; index card (without text): stockcam; fudge: Gala98; baklava: a_stepanov; challah: pink_cotton_candy; gingerbread cookie: chictype; soap: imagestock; gloves: billnoll • Art—baby bottle: Guy Parsons