



# Holiday shopping tips you can't afford to miss

The festive and fun nature of the holiday season can make it easy to forget the benefits of being frugal. Many people go overboard on holiday spending, making this time of year costly for consumers. Sales between the beginning of November 2023 and Christmas Eve 2023 climbed 3.1 percent from the year earlier, according to the Mastercard SpendingPulse. The National Retail Federation reported in November 2023 that holiday spending was expected to reach between \$957 and \$966 billion. Trading Economics, a financial market indicator and forecast provider, said personal spending in the United States only rose 0.2 percent in May 2024 from the previous month, which marked the lowest increase since January 2024.

Shoppers who want to spend less and stick to a budget for holiday entertaining and gifting can keep these budgeting tips in mind.

- Set a value to gift recipients. It may sound harsh, but certain people on holiday shopping lists may be assigned a higher value than others. For example, you wouldn't necessarily spend the same amount on a gift for a child's teacher as you would for a grandmother. Putting a dollar figure next to each name on the shopping list helps you identify your expected spending and where you can cut back, if necessary.
- Establish your overall budget. Once you have an idea of your potential holiday expenditures, set a firm budget. Avoid the temptation of impulse buys, which can make it easy to go over budget.
- Begin shopping early. Start scouring ads and looking for deals prior to Thanksgiving or Black Friday. Keep a running list of gift ideas and when the price is right, purchase those items.
- Price check "perfect gifts." If you've spotted the perfect gift for someone but it's beyond budget, see if you can find a better price elsewhere, says





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Better Money Habits. There are apps that allow users to scan barcodes and check items across various retailers. Many stores also have pricematch policies that can save shoppers money.

 Look for deals all of the time. Many people get hung up on perceived deep discounts from Black Friday and Cyber Monday offers. However, industry experts say there often isn't a huge difference in markdowns between these promotions and those during other sales. Some retailers even increase prices on goods only to mark them down for Black Friday to make it appear that there is a

discount. Only by

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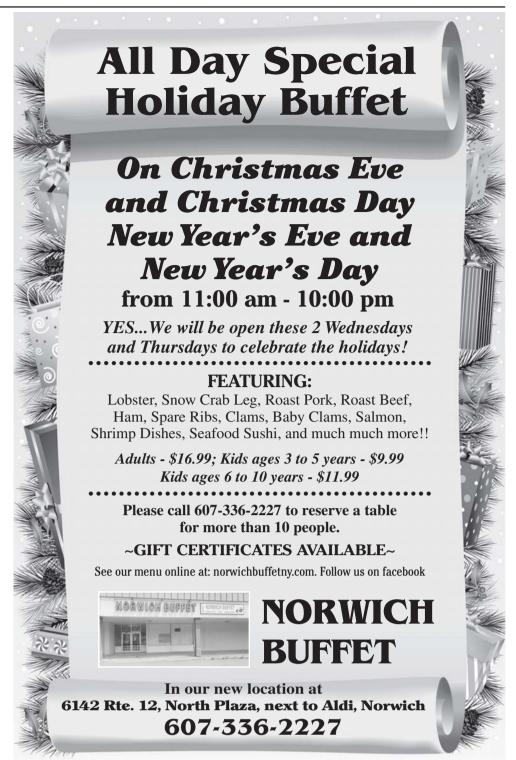


knowing the average price for items can you know if a sale is legitimate.

• Sign up for store rewards. If you don't want your regular email inbox inundated with offers, set up a separate email account for in-store and online shopping. Then you can sign up for the rewards programs at checkout. Utilize the coupon codes and advertisements for sales to save money without having your primary email data shared with other

• Track spending carefully. If you don't know how much you're spending, then you cannot possibly stick to a budget. After each purchase, keep a running tally of all holiday spending to see how far you are from the finish line.

The holidays can be expensive, but with smart budgeting and dedication to savvy shopping, it's possible to stay out of financial trouble. GG249250









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## Why supporting local small businesses matters

The holiday season is a time of year when shopping takes center stage. While online giants and big box retailers seem to be everywhere, offering an endless array of products with the convenience of low prices, small businesses provide a range of benefits that go far beyond the ease of a mouse click or mountains of merchandise. Shopping local retailers is more than just a transaction — it is crucial for maintaining the economic foundation of local communities. Let's take a look at the many ways it pays to shop small businesses during the holidays and all year long.

- Strengthen the local economy: A large percentage of the money spent at small businesses stays in the community. That's because these businesses often are owned and operated by local residents who are invested in the community themselves. Various studies indicate that for every \$100 spent at a small business, roughly \$70 stays in the community.
- Enhanced customer service: Owners and employees of small businesses have a keen interest in keeping customers happy. They often do so by providing superior customer service. Tailoring recommendations, exhibiting a willingness to accommodate special requests, offering a more engaging shopping experience, and being more friendly and connected with regular customers sets many small businesses apart.
- Support the community: Small businesses serve the community through the products and services they offer, and many give back in other ways as well. Small, locally owned businesses often sponsor schools, sports teams and charities. This helps foster a sense of belonging in the community.
- Innovative offerings: Small businesses are not beholden to corporate policies or franchise restrictions, so they can more readily bring new life to existing ideas and trends. Small businesses can offer customers different

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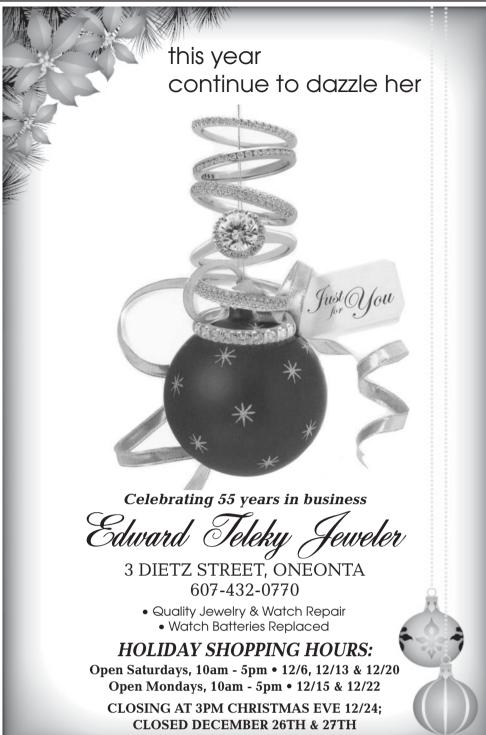
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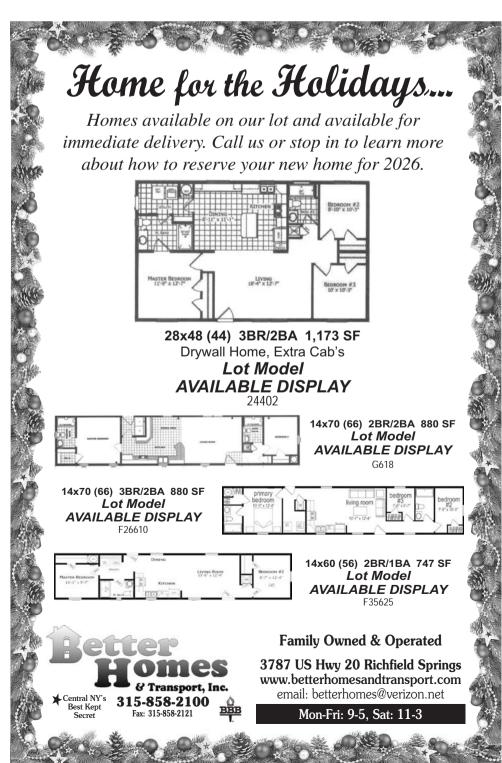


options that larger retailers cannot match.

• Job creation: Small businesses employ a significant percentage of the workforce and frequently provide jobs that might not be available in larger corporate settings. The U.S. Small Business Administration Office of Advocacy says small businesses have generated 12.9 million net new jobs over the past 25 years, accounting for two out of every three jobs added to the U.S. economy. Keeping residents working helps strengthen local communities.

There are numerous benefits to shopping at small businesses this Small Business Saturday and throughout the year. Such firms help to establish a more resilient, diverse and bustling local community. TF24B448







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## Have A Truck Lover On **Your Christmas List?**















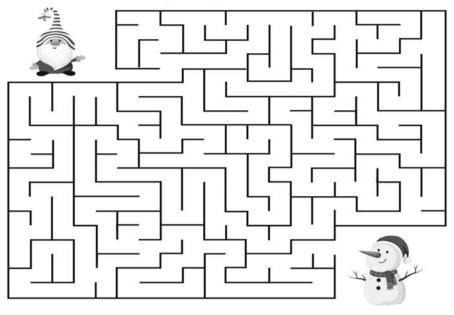


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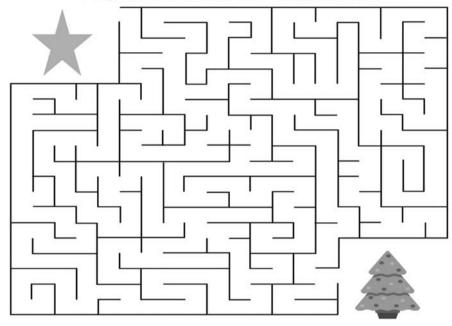
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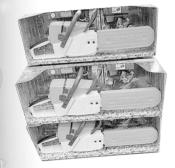
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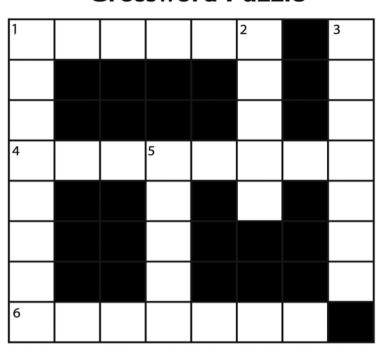
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#### **Crossword Puzzle**



#### **ACROSS**

- 1. Retail locations
- 4. Put off doing
- 6. Offering presents

#### **DOWN**

- 1. Looking for items to buy
- 2. Taste and enjoy
- 3. Proof of purchase
- 5. Raise a cup to health

1. Shopping 2. Savor 3. Receipt 5. Toast

1. Stores 4. Postpone 6. Gitting Across :SIƏMSUY

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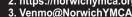


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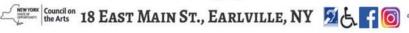
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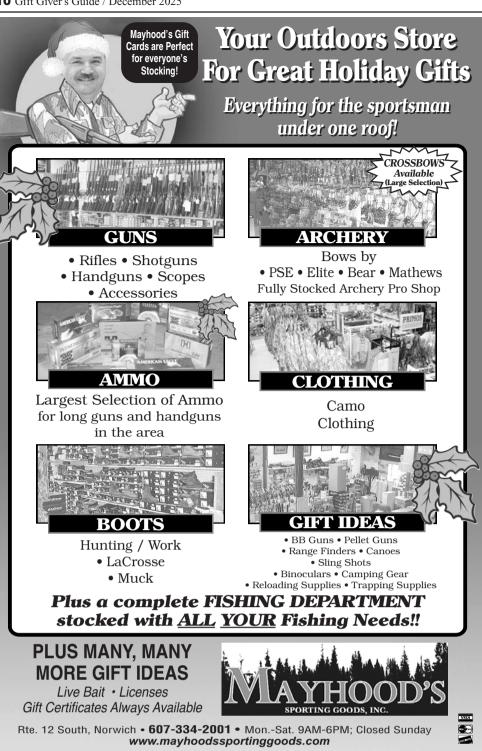
## Santa's Word Search

Ι Ι G C 0 U G Ι S D P В 0 0 Y 0 Ε N U J F Т Ε М T M Α F Ε T Ι N В A В H P P A Т М C J E V В S S Ε G Т K Ε Н Т M В Т A Ι Ε R L R G N S S S 0 G Т C Ι G W R Н Т Υ R Ν R K Н D T C S G Y L В Н D 0 K W D D D 0 Α Α W Α S S Ι Ι Ι C Y J 0 R G P N Υ Ε N R М Н L T Ι U R Ε S Y F T V U Н 0 Α N Α Υ Υ R L C G Ε Y Н Н J D 0 D L J В Н L A D W Α K Ε C T L U Ι A В Υ L ۷ K Υ N 0 U L S U М R C F Ε Т S G Ε Т ۷ 0 0 М N М R U Ε М S G G S Ε S V C A Y B J W D V U

Find the words hidden vertically, horizontally, diagonally, and backwards.

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## How to create a durable gingerbread house

Gingerbread cookies and houses are one of the many symbols of the holiday season, alongside Christmas trees and twinkling lights. In fact, few confections symbolize the holidays more so than gingerbread. Many a child (or a child at heart) has spent hours carefully trying to create decorative gingerbread houses. Although gingerbread recipes span various cultures, gingerbread houses originated in 16th century

**Cut out templates** using cardboard or posterboard for various gingerbread pieces.

Germany. The fairy tale "Hansel and Gretel" helped solidify the popularity of gingerbread, which became part of Christmas traditions.

Even though gingerbread houses can be fun to make, there's no denving it can be exacting work especially for those who strive for perfection. Prepackaged kits attempt to take some of the guesswork out of the equation, but

those who are crafting from scratch can employ these tips as they build their gingerbread houses.

- Go for form and not flavor. Few gingerbread houses ever get eaten, so focus on finding a dough that will bake up rock hard as opposed to one that tastes good.
- Get the right icing texture. Pastry artist Catherine Beddall says royal icing is the preferred "glue" to adhere gingerbread pieces. Beddall says icing should be thick like peanut butter and not runny.



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- Mind the dough. Do not roll out the gingerbread dough too thin or it may become brittle after being cooked. Always cut out shapes before the gingerbread is baked. Let the baked pieces sit overnight to cool completely before using them to build.
- Patience is key. Allow the icing to dry for at least a couple of hours after adhering each piece and before moving and handling the house, says Beddall. Work in stages so that individual items can be decorated and allowed to dry. Then the walls can be put together, followed by the roof pieces.
- Kids likely will need help. Children may not have the patience or steadiness to handle complete gingerbread construction. They can decorate the separate pieces of the house while the components are laying flat, which is easier for kids. Adults can do the main assembly later on.
- Utilize a template. Free-handing may not be easy. Cut out templates using cardboard or posterboard for various gingerbread pieces. One of the most important tips is to have fun. Don't take gingerbread house making too seriously as a novice. Rather, enjoy the experience and the centuries-old tradition. TF19C530



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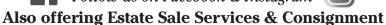


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