

Making a list chops shopping time

Chanukah is 23 days away. Christmas is 31. Plenty of time to get ready with the cleaning, cooking, baking and gift wrapping.

You can avoid becoming a bundle of nerves, spending money on items which are too expensive and not really what you want to buy, if you start planning your gift shopping now.

Here are a few suggestions to make shopping easier.

To begin, make a list of everyone you want to give a gift. Plan on how much you want to spend on each person.

After thinking about individual likes and dislikes, decide on a few items suitable for each person. By having a choice of gifts to buy, shopping will be easier if you don't have to hunt for one item.

Thumbing through magazines may help you with gift ideas. The November issues of Consumer Reports magazine lists and describes 10 "best buy gifts" compiled from past issues.

When your list is completed, it's time to do research and comparison shopping.



If you are purchasing costly gifts, Consumer Reports can be a guide to what brands to buy. You may discover you don't have to spend \$200 on a camera when an off-brand camera for \$125 may offer the same features.

Many people overlook store brands in favor of purchasing national brand merchandise. Store brands are often of equal quality but lower priced. They are worth

considering for holiday purchases.

Comparison shopping can be conducted by reading newspaper advertisements and by using the Yellow Pages.

By calling stores that carry merchandise you want to buy, you can discover prices, who will repair the gift if defective, and return policies.

Many stores will not take back a

gift without a receipt. Some will exchange it for cash, others for due bills. Which stores do which may influence where you want to buy gifts.

Lastly, shop early to avoid last-minute buying panics. By shopping now, you can take advantage of sales, promotions and well-stocked stores.

If you are planning on charging your gift purchases, try to buy early in your billing month. This gives you extra time to get money to pay the account in full, avoiding interest charges.

For instance, if your closing date is the 15th of the month and you make your purchases on the 16th, you will have til the 15th of the next month plus another 25 days after that before you have to pay your bill.

Buy yourself a gift by putting the money for the gifts in a savings account to draw interest until you have to pay the charge account. Use the interest you earned to buy yourself a holiday treat.

—SUSAN TAUBER KLEIN

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