enough to show your affection enough to wear out credit cards

Sarah or poor Uncle Joe

Reason and common sense are the guidelines

Holiday etiquette merely calls for an exchange of gifts, unless another arrangement has been made.

While gifts swapped between persons or families should ideally be of comparable monetary value, there are no rules to this effect.

Few parents, for example, expect their children to match their gifts in dollar value.

Etiquette also prescribes that no one, budget minded or affluent, be made to feel uneasy as the time for mistletoe and holly approaches

A more affluent person, aware of his intended recipient's lesser financial status, should evoid offering any gift which would make that person feel embarrassed.

To avoid a possible embarrassment when an unexpected giftgiver drops by, keep a supply of wrapped anybody-can-use items tucked away for such occasions

The popularity of homemade items in recent years has greatly eased the gift-giving worries of many talented persons. True friends and loving relatives are

usually happier with a hand crocheted shawl and mittens, materials for which may have cost less than \$20, than with an expensive dust collector.

With today's range of shops and mail-order catalogs, a few hours of comparison shopping can blanket the base of a Christmas tree and stuff a stocking with taste, and practicality without spending a fortune.

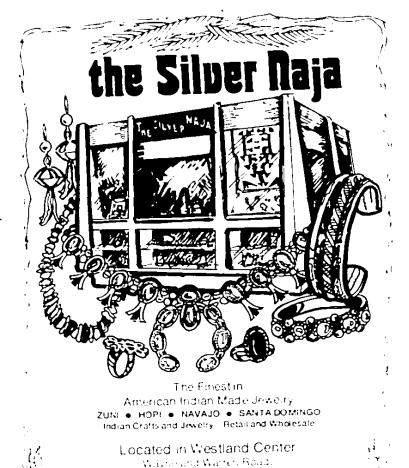
Going into debt to buy a gift should be avoided whenever possible.

A small vial of a favorite cologne or perfume or a treasured book by an admired author can please as much as a rare and expensive bottle of wine or a gold toothpaste-tube holder.

Christmas is a time of gift-giving to express affection and consideration. It should not, despite increasing commercialization, become a time for embarrassment over one's financial plight or for worsening that situation by going into debt to buy gifts to impress people.

How much should you spend? As much as you and your intended recipient can mutually appreciate.

-LINDA TAYLOR



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