

Tighten gift budget rather than cut list

The advantage that it's better to give than to receive has a follow-up: It's not the gift that counts, but the thought behind it—or words to that effect.

But what happens if the budget runs out of there is a budget to start with, and just won't stretch for everyone on your gift list? Who goes without a gift and how do you accomplish cutting the list without hurting feelings?

It's great about the cut went, you could always pretend that the package was lost in the mail when there really wasn't a package put in the mail. But that's not the Christmas spirit, so that won't be the solution.

The problem, however, might be removed by asking: Why cut the list unless it is a mutual decision between two people?

Cut back, don't cut out completely. Spend a little less for everyone. Set a limit and stick to it. Just because you have your heart set on that \$19.95 book, your best

friend has been talking about for weeks, doesn't mean that a book cover won't be happy with another title. Or pay for \$15 or even \$10.

But even trimming the price of each gift won't do the trick. Try being creative.

Make something. Everyone can make something. If you can't sew, take it if you can't bake, paint it if you can't paint, promise. Offer to babysit for a young friend. Take a new interest in shopping or out to lunch.

Take a dessert to someone you know who is entertaining out-of-town guests. The ideas are endless and the recipient of a gift of any kind, however large or small, expensive or inexpensive, won't feel left out. The personal effort you put into your giving will be remembered much longer than it takes to open a pretty wrapped package on Christmas morning.

—BARBARA UNDERWOOD

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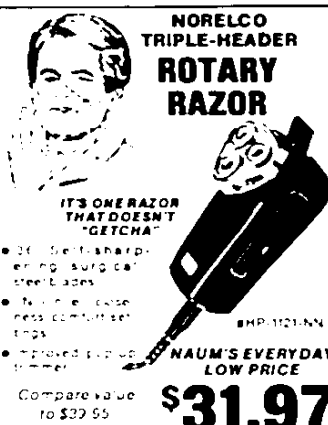
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