

Hold that tiger till after Xmas

According to the Humane Society of the United States (HSUS), more than 1 million puppies and an undetermined number of hamsters, kittens and other creatures will be given as gifts this Christmas.

and requires human socialization if it is to become a "good" pet. The HSUS suggests that you wrap a photo, a dish, a leash or some other symbol and leave this non-living item under the tree. Don't pick the young puppy or kitten up until after Christmas.

"Arrange to have it vaccinated and wormed before you bring it home, too, if possible," Fox advises. The children will be just as pleased with symbols and parents won't be faced with the "accidents" on the rug or the care of the animal until after the Christmas excitement has died down.

If the puppy is older than eight weeks, the HSUS suggests it be brought home a week or two before Christmas so it may become well adjusted to its surroundings. Hold a special Christmas for the new pet so it is not left out of the joyous festivities. The best time to bring a new pet home is in the morning so it will have the daylight hours to investigate and become comfortable with its new home.

The HSUS opposes giving pets as surprise gifts. This kind of surprise is usually not appreciated. Also, HSUS asks people not to put ribbons around an animal's neck, or put an animal in a box. Puppies or kittens may suffocate or become entangled in the ribbon which could make Christmas a very unhappy time.

In addition, HSUS warns new pet owners about the dangers of Christmas decorations and foliage. Plants such as holly, mistletoe and poinsettia contain toxic substances.

The best age to take a puppy away from his mother and introduce it to a new environment is around eight weeks. This is the time when the puppy is no longer dependent upon its mother

Some children can get carried away by the presence of toys and packages and treat the young puppy or kitten much like other toys. The new pet can become confused and frightened. The result is that both the pet and the child fail to adjust properly to one another.

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Budget for a merrier holiday

Christmas is likely to be a bit merrier if it can be celebrated without having to worry about how to pay for it. There's still time to apply to the holiday season the same budgeting and shopping principles that make sense throughout the year.

The first step in budgeting is to figure out how much money from the normal, day-to-day operations can be made available for holiday expenses. Add any amounts set aside for the holidays, such as Christmas Club proceeds, to this figure along with any unusual income, such as end-of-year bonuses or tips.

Against this total, expenses must be balanced. Presents for others probably account for the lion's share of holiday costs. A list of recipients, with gift ideas and a price range for each, will provide an estimate of how much gifts will cost. Also consider other expenses, such as food, entertaining, travel, decorations, Christmas cards and postage.

With these calculations done, the

budgeter can tell at a glance whether available funds equal or exceed estimated expenses. If they do, it's time to start carrying out the plan. If they don't it's back to the drawing board temporarily to shift the budget into balance.

If additional money can't be found, the best way is to re-examine expenses and shave most or all of them to the extent that's needed. An alternative for some families — but definitely not for all — is short-term use of credit. For peace of mind, borrowings should be kept low enough so that they can be paid back over a short period without taxing the household's regular budget.

Overuse of existing credit, such as charge accounts, is a common cause of the post-holiday blues.

HOLIDAY SHOPPING requires the same patient attention to price and quality that intelligent consumers use all the time. It can offer good buying opportunities because businesses com-

pete during what is for them, a very important time of year. However, the sales staff usually is required with a return, so all sales slips should be retained.

• Read warranties. They should be in writing, and a copy should be supplied with the gift so the recipient will know what to do if anything is unsatisfactory. If the product must be returned, the warranty may require it to be mailed somewhere or taken to a place other than the point of purchase. Check to see whether such provisions would be convenient for the recipient.

• Think through layaway plans before signing a contract for one. If the buyer changes his or her mind later on or is unable to complete the purchase are payments already made refundable? Assume that nothing will be refunded unless a written agreement says otherwise. Warranties and refund exchange policies are as important to a layaway item as they are for a conventional purchase.

Many items on sale before the holidays can't be returned afterwards, and many items that go on sale after the holidays are eligible for refunds or exchanges only at the sale price.

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