day mood. Japanese Christians go to church services on Holy Night, and many non-Christians join them.

## PAPUA NEW GUINEA

This Pacific island nation, influenced This Pactite saind nation, influenced by settlers and missionaries, has nearly one million Christians. In addition to church Messes, many take part in inspirational choral festivals, singing the familiar Christmas carols in Tungag, the national language.

## THAILAND

In Bangok, a city of glittering Bud-dhist temples, Christmas carols drift from clubs and hotels. Shops do a booming gift business.

## **AUSTRALIA**

Christmas comes here in midsummer. The typical observance centers around the family. Relatives return home and family members gather to renew family

## **NEW ZEALAND**

Both Christians and Maoris celebrate the day in the spirit of aroha — sharing religious values that embody love, family unity and friendship.

IF YOU'RE PLANNING to spend your holidays abroad, chances are you'll enjoy the unique festivities where ever vou travel.

To help prepare for your trip, James Hildebrandt, senior vice president of Deak-Perera Southeast, offers these tips:

Before you arrive, be sure to have adequate local currency handy, at least

for the first two days of your trip. Remember, as soon as you step off the plane, the porter, taxi driver and bellhop at your hotel will expect to be paid — or tipped — in their country's currency.

When you exchange your dollars or dollar-denominated traveler's checks abroad, go to a bank. Rarely will hotels, shops and restaurants ofter a favorable rate.

ate.

It's wise to estimate approximately how much you'll be spending in each country you plan to visit and buy an adequate amount of traveler's checks denominated in those currencies before you.

That may would applying a fee go. That way you'll avoid paying a fee for cashing dollar-denominated traveler's checks. But shop around before you buy some outlets offer them commission-free. which saves you money.

• "Most people are unaware that once in Europe they'll be required to pay a 15 percent value-added tax on all goods they purchase. Although this is required, most are unaware that the European resident is required to require the processing to required the format that most included they most include the required the required the required to require the required to require the required the required the required the required to require the requirement of the requi most are unaware that the European re-tailer is required to refund that money, but only if you ask," Hildebrandt re-ports. "When you make purchases over-seas ask the retailer for a value-added tax form. Before leaving the country have a customs agent stamp and ap-prove it, then mail it to the retailer who will send you a refund check in his country's currency. Upon receipt of your check, take it to a reputable foreign curtency dealer that provides check cashing

If you read about the destinations you plan to visit beforehand, you'll make your Christmas holiday more enjoyable.

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