

Charitable gifts benefit those at home and abroad

BY CHRISTINE HUARD
Copley News Service

It's the time of year to spread a little joy to the world. As you consider making charitable donations during the holiday season, keep these organizations in mind:

■ Extending an olive branch is a worldwide symbol of peace and goodwill. So in the season of peace, what better gift to send than a wreath of olive branches.

Crafted by hand by the people at Lindsay Olives, the fresh, green olive branches offer a festive welcome at the front door or can be used as part of your decor inside. The contemporary, 20-inch handmade wreath is square-shaped for a unique look that can also be turned on a diagonal to be diamond-shaped.

Cost is \$50, plus shipping and handling.

All profits from the wreath sales will go to **America's Second Harvest**, the nation's largest domestic hunger-relief organization. With the goal of ending hunger in America, the organization works through a network of more than 200 food banks and food-rescue programs to provide emergency food assistance to more than 23 million Americans each year.

To order, call (800) 801-1469 or go online to www.lindsayolives.com. Wreaths will be delivered through Dec. 22.

■ The Make-A-Wish

Foundation will benefit from a portion of each sale of limited-edition holiday gifts purchased from any of the more than 700 Things Remembered gift stores nationwide.

This year's designs feature a pewter ornament highlighted with Swarovski crystal, a charming snowman snow globe that plays "Jingle Bells" and a star-shaped brushed-silver keepsake box containing five "wish stones" in a blue velvet pouch.

Prices range from \$11.99 to \$34.95. Order online at www.thingsremembered.com or use the Web site to locate a store near you.

Making wishes come true for children with life-threatening medical conditions, the **Make-A-Wish Foundation** is the largest wish-granting charity in the world. For more information, www.wish.org.

■ Lenox has created "Away With the Tree," a keepsake ornament featuring Dr. Seuss' Grinch stuffing a Christmas tree into his sack, to benefit the **Elizabeth Glaser Pediatric AIDS Foundation**. The ornament costs \$29.95 and is available at department stores, online at www.lenox.com or by calling (800) 63-LENEX.

■ Each year, **UNICEF** offers a catalog of Christmas cards and gifts that can help give children around the world a brighter tomorrow.

Holiday cards come in a variety of designs and carry a different greeting in six languages. The catalog also offers Nepalese handmade gift wrap, and gifts such as candles, mugs, diaries, notebooks, nesting boxes, pillows, shawls, totes, scarves, toys, coloring books and more all made by artisans from around the world.

To view the catalog online, go to www.unicefusa.org. You can order online or find a store near you.

■ Ending world hunger and poverty is a monumental task, but that's what **Heifer International** is doing one cow at a time.

Actually, Heifer International is much more than cows — it's goats, sheep, geese, rabbits, pigs, ducks, even bees. It's pretty much the whole ark.

In fact, there's a giving option called the "Gift Ark," which provides communities around the world with livestock: two flocks of chicks to families in Papua New Guinea can help improve nutrition and replenish their land, two trios of rabbits can provide food and income to families in China, two donkeys provide animal draft power to farmers in Zimbabwe.

Sponsorship of this two-by-two project is \$5,000 — a perfect goal for a holiday fund-raiser.

Individuals will find several options that are affordable for those with



CNS Photo courtesy of Make-A-Wish

Profits from Make-A-Wish's seasonal gifts help make dreams come true for children with life-threatening medical conditions.

modest budgets. For just \$20 you can give the gift of geese, \$30 provides bees and beekeeping training, a flock of chicks will provide a family with eggs and income to help pay for school, clothes and medicine for years to come for just \$20. Sponsoring larger ani-

mals, like llamas and water buffalo, costs from \$150 to \$250, but purchasing a share for \$20 to \$25 is another option.

To view "The Most Important Gift Catalog In the World," go online to www.heifer.org. You can also read about Heifer's worldwide projects and if

you're one whose motto is "charity begins at home," you'll find information about the organization's work in the United States — from Maine, Illinois and Wisconsin to Florida, Arkansas and the Navajo Nation in New Mexico and Arizona.

Give me some credit: Holiday spending is fun, but eventually you'll pay

BY ANITA SZOKE
Copley News Service

With Christmas just around the corner, now is the time financial experts traditionally advise shoppers to control holiday debt and shop smart as the clock ticks nearer to the big day.

While spending is fun, the debt can be dreadful. But consumers can enjoy the season of gift-buying while maintaining a healthy bank balance, according to First Bank, one of the largest privately owned banks in the country with locations throughout Illinois, Missouri, California and Texas.

Here are some tips from First Bank on how to keep holiday spending merry:

■ Take all credit cards, except one, out of your wallet. If they're simply not available, you will think twice before you purchase.

■ Set a "holiday" budget. Be realistic about how much money you have to spend this year — and try to

increase that amount for next year.

■ Create a holiday gift list early on, then stick to it.

■ If you're an Internet shopper, look for deals such as free shipping.

■ Window shop on the Internet to learn about prices before ever stepping into the store. Some Internet items cost less than in the store, so you can see if you're getting a good deal. Also, the process will lessen your urge to buy on impulse.

■ Don't carry holiday debt from one year to the next. Resolve to spend only what you can afford — and don't go overboard.

■ One sign of financial trouble is acquiring more credit to help pay existing credit obligations and living expenses. Other signs include routinely spending more than you earn, using credit cards to pay for daily purchases and routinely making minimum payments to credit card companies. If this sounds familiar, contact the Consumer Credit Counseling Service, a not-

for-profit service across the country.

■ If you choose not to seek help from the CCCS, contact your creditors. Tell them why you are having trouble and try to work out an acceptable payment schedule. Most are willing to work with you and will appreciate your honesty.

The holiday season doesn't end on Christmas Day. In fact, retail experts estimate the week after Christmas accounts for 10 percent of holiday sales, as consumers flock to the stores to return merchandise, redeem gift cards and hunt for discounts.

The National Retail Federation estimates that between 4 percent and 6

percent of gifts are returned, so shoppers need to know some facts before heading to the stores after the holidays.

"Gift-givers can alleviate post-Christmas frustration by simply attaching a gift receipt with a purchase," said NRF President and CEO Tracy Mullin. "Having a receipt will enable the gift recipient to return merchandise more easily and also ensure that they will be able to receive credit for the full purchase price."

Here are some other tips for worry-free returns:

■ Know the retailer's return policy before you buy. Most retailers have return policies prominently displayed, especially this

time of year.

■ Keep all receipts. Receipts are still the key to hassle-free returns. Many retailers will allow consumers to exchange merchandise without a receipt. However, without a receipt, a retailer may only provide merchandise credit for the lowest marked-down price at which the item was sold in the past 30 days.

■ Provide all original packaging and parts, including all tags, when giving a gift. Some retailers won't accept returns unless the item is in its original packaging.

■ Ask for a gift receipt to make gift returns easier. These receipts contain all the necessary information

to prove the items were purchased, minus the price.

■ Make your online returns easier by knowing the process — who pays for shipping the return, you or the merchant?

■ Find out where to make your online returns — does the retailer have a physical store and can the returns or exchanges be made there?

"The week after Christmas is one of the busiest weeks of the retail year," Mullin said. "The frustration level is high and tolerance is low, so be patient when returning merchandise."

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