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THINK OUTSIDE THE BOX: Although its the time of year to make a list and check it twice, a recent poll found that on average, three in 10 gift purchases during the holidays are done at the last minute or within a day of giving the gift. For an easy and convenient last-minute gift, why not consider a charitable donation? Many charities offer gift options for the holidays. You can send a paper or electronic card to let the recipient know you re in their thoughts this holiday season.



