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Write up a holiday budget and stick to it!

It may be the season to be jolly, but some consumers find visions of holiday expenses make them worry about the bills to come, well before the first "Ho! Ho! Ho!" is heard.

One way to help avoid singing the credit-card blues in January is to write up a Christmas budget and stick to it. Lately it may seem everything in the news revolves around the word "budget," but knowing there won't be any bill

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WITH KAREN WETMORE



collectors at your door in the new year could be enough incentive for you to try it.

Those who have never used a household budget are often reluctant to try one at Christmas. They think it will put a damper

on holiday fun. To be successful, a budget has to be flexible. Otherwise, it'll be forgotten the first time an unexpected bill arrives.

To start, all you have to do is subtract your expenses from your income and decide how much of the excess can go to the festive season. Remember to include all of your minor expenses, "which can add up to a lot of money at the end of the month. An easy way to do this is to add five to 10 per cent of costs marked "miscellaneous,"

to make your budget work.

Once you have a clear idea of how much money is left over for Christmas, start to think about all the holiday activities you've planned. Mark down all the gifts you want to buy, along with cards, decorations and the Christmas tree. Don't forget the cost of Christmas dinner and holiday entertaining or any charitable donations you plan on making this year. Add an extra 10 per cent to cover the costs of unexpected last-minute gifts.

Then number the items you've listed according to your priorities, and resolve to stick with the result.

One thing to remember is to avoid over-using your credit cards to extend your holiday purchasing power. With so many credit cards available, the temptation to overspend has never been greater. Try to avoid interest charges by paying off accounts in full at the end of the month.

All of us at *The Tanner* wish all of our readers happy holidays!

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Authorized Signature _____

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THURSDAYS & FRIDAYS... Nov. 23 to Dec. 22
from 12-3 & 4-7
SUNDAYS... Dec. 10 & 17 from 12-3
WEDNESDAYS... Dec. 13 & 20 from 12-3 & 4-7



55 Ontario St., S., Milton (905) 878-3900

Extended Christmas Hours

Monday - Friday 9:30 - 9:30
Saturdays Dec. 16 & 23 9:30 - 10:00
Sunday Dec. 24 9:00 - 6:00