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# The Benefits To **Buying Local This Holiday Season**

Holiday shopping dominates many people's free time between the day after Thanksgiving and the final days before Christmas. While many people may shop 'til they drop on Black Friday and Cyber Monday, those days still account for a relatively small amount of the hundreds of billions of dollars that are spent each holiday season.

Shoppers now have a bevy of options at their disposal as they embark on holiday shopping season. Traditional in-store retailers are still around, and online shopping continues to grow in popularity with each holiday season. But many holiday shoppers are looking to buy local this holiday season, and such a decision can pay a host of dividends for both shoppers and the communities they call home.

- Buying local benefits your local economy. Studies from Civic Economics, an economics and strategics planning firm, found that independent, locally-owned retailers return a far greater percentage of their revenue into their local economies than national chain stores. One such study examined the disparity between revenue recirculation among independent, locally-owned businesses in Raleigh, North Carolina, versus four major national chains in the city. The former recirculated 51.1 percent of revenue into the local economy, while the latter recirculated less than 14 percent. Similar results were discovered in many cities, indicating that buying local not only benefits local business owners, but also the communities those owners and their customers call home.
- Buying local creates jobs in your community. One of the biggest ways local business owners in Raleigh recirculated their revenue in the local economy was job creation. While national chains also create jobs, such jobs only benefit your community if the chains are located within your community. If your local mall is a considerable drive away, chances are the chains within that mall are not employing many of your fellow community members. Local businesses in your community are more likely to employ residents of your town.
- Shopping local may provide access to more unique gifts. In addition to the economic benefits of buying local, shoppers may find merchandise made by local craftsmen is more unique than mass-produced items found on the shelves of national retailers. Recipients may cherish more unique items that they cannot



607-674-9529



find on their own, and that appreciation may even spur them to visit more local retailers after the holiday season has come and gone, benefiting their own communities in so doing.

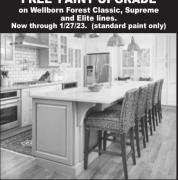
• Local business may provide a more personal touch. Buying from national chains has its advantages, but customer service is not always one of them. Should your loved ones encounter problems with their gift that requires assistance, they might be forced to wait on the phone for extended periods of time as they and thousands of others wait for customer service representatives to answer their calls. Local businesses do not deal with nearly the volume of customers as national retailers and, therefore, are capable of addressing concerns more quickly and personally than large chains.

Buying local not only benefits small business owners, but it also pays dividends for their customers and the communities they call home. GG159480

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# How to create a durable gingerbread house

Gingerbread cookies and houses are one of the many symbols of the holiday season, alongside Christmas trees and twinkling lights. In fact, few confections symbolize the holidays more so than gingerbread. Many a child (or a child at heart) has spent hours carefully trying to create decorative gingerbread houses. Although gingerbread recipes span various cultures, gingerbread houses originated in 16th century

**Cut out templates** using cardboard or posterboard for various gingerbread pieces.

Germany. The fairy tale "Hansel and Gretel" helped solidify the popularity of gingerbread, which became part of Christmas traditions.

Even though gingerbread houses can be fun to make, there's no denying it can be exacting work especially for those who strive for perfection. Prepackaged kits attempt to take some of the guesswork out of the equation, but

those who are crafting from scratch can employ these tips as they build their gingerbread houses.

- Go for form and not flavor. Few gingerbread houses ever get eaten, so focus on finding a dough that will bake up rock hard as opposed to one that tastes good.
- Get the right icing texture. Pastry artist Catherine Beddall says royal icing is the preferred "glue" to adhere gingerbread pieces. Beddall says icing should be thick like peanut butter and not runny.

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- Mind the dough. Do not roll out the gingerbread dough too thin or it may become brittle after being cooked. Always cut out shapes before the gingerbread is baked. Let the baked pieces sit overnight to cool completely before using them to build.
- Patience is key. Allow the icing to dry for at least a couple of hours after adhering each piece and before moving and handling the house, says Beddall. Work in stages so that individual items can be decorated and allowed to dry. Then the walls can be put together, followed by the roof pieces.
- Kids likely will need help. Children may not have the patience or steadiness to handle complete gingerbread construction. They can decorate the separate pieces of the house while the components are laying flat, which is easier for kids. Adults can do the main assembly later on.
- Utilize a template. Free-handing may not be easy. Cut out templates using cardboard or posterboard for various gingerbread pieces. One of the most important tips is to have fun. Don't take gingerbread house making too seriously as a novice. Rather, enjoy the experience and the centuries-old tradition. TF19C530



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# Gifting Those Who Help Us Throughout The Year

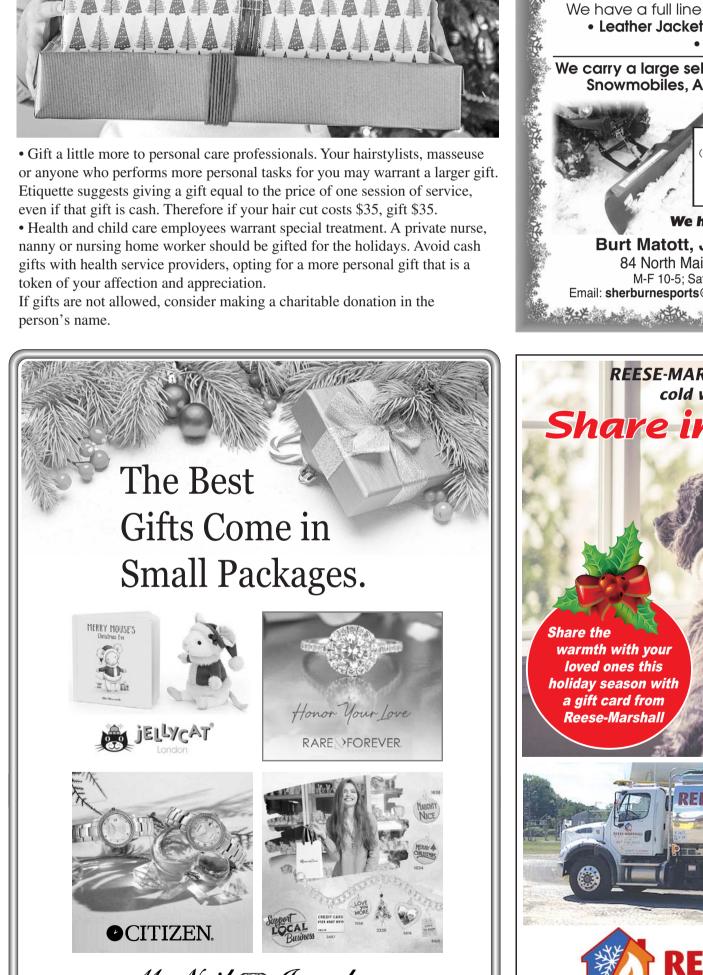
Holiday gift-giving etiquette can be confusing, especially when it comes to gifting those men and women who aren't necessarily friends or family members, but still help us out in a variety of ways. Deciding how to thank the people who intersect our lives by delivering mail or cleaning the pool can take a little ingenuity.

Gifting preferences often vary from region to region. What might be acceptable in a certain area of the country may be frowned upon elsewhere. For example, in urban areas cash gifts are usually appreciated, whereas rural, close-knit communities tend to give homemade gifts. The rule to remember, above all, is that if a gift is given with good intentions, it should be happily received. That being said, here are some general guidelines for gifting those men and women who help us throughout the year.

- Determine your list. Think about the people with whom you interact regularly. The sanitation workers who pick up the trash twice a week and your mail carrier may take priority over the hairstylist you visit once every month or two.
- Establish a budget. The holiday season can be costly, so set a firm limit on what you plan to give, perhaps between \$10 and \$20 each, and stick to that budget for each recipient.
- Recognize that not everyone is allowed to accept gifts. Some service providers are not allowed to accept cash gifts or presents. Government employees, for example, may be prohibited from accepting cash gifts or gifts that exceed a predetermined amount. With this in mind, gloves or a gift basket may be your best option.









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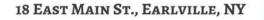
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# Holiday hosting in small spaces

Gatherings of family and friends are a big part of the holiday season. Hosting such gatherings can be a great way to show loved ones how much you appreciate them, and hosting also saves hosts the trouble of traveling during one of the most hectic travel seasons of the year. When hosting a large crowd at home, space can be a difficult hurdle to clear. However, a few helpful strategies can help space-starved hosts pull off a holiday soiree where everyone is comfortable.

- Pare down the menu. Holiday feasts don't have to resemble medieval banquets with excessive amounts of food and drink. Hosts with small kitchens and tiny dining quarters can pare down the menu, limiting offerings to just a single entree and a few simple side dishes, so everyone feels comfortable at the table and has ample room to eat. A small menu also gives hosts more time to spend with their loved ones during the festivities.
- Don't overdo it on drinks, either. When planning the drinks menu, avoid offering cocktails, which take time to prepare and often require guests to visit the kitchen for refrigerated ingredients. Limit drinks to wine, beer, water, and soft drinks, storing cold beverages in a cooler kept outside on a front or back porch or in an area outside the kitchen so cooks can work without interruption.
- Move some furniture. If your main living space is small, consider moving some bulky furniture into a bedroom or office where guests won't be spending time. Then make better use of the open living space by placing folding chairs or other accommodations to ensure there's ample seating for everyone. A single recliner can only be enjoyed by one person, but removing it from a room may create enough space for as many as three folding chairs.

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• Go small on decorations. If you know you'll be hosting in advance of the holiday season, decorate with guests in mind. That might mean skipping a six-foot Christmas tree in favor of one that takes up less space. Avoid leaving any fragile decorations out, as adults or overexcited kids may knock them over as they try to navigate a cramped space.

Holiday hosting can be fun, even in small spaces. A few simple tricks can make even the smallest spaces accommodating. HL19A275

#### Test Your Knowledge Of Popular Christmas Movies

Watching Christmas movies is a holiday tradition for many families. So much so that lines from popular movies are easily remembered and recognized. Those who can recite movies verbatim might enjoy testing their mettle with the following Christmas quiz loaded with memorable quotes from some holiday classics.

#### **Movie Ouotes Ouiz**

- 1. "It came without ribbons. It came without tags. It came without packages, boxes or bags."
- 2. "Uh, since the United States Government declares this man to be Santa Claus, this court will not dispute it. Case dismissed."
- 3. "If TV has taught me anything, it's that miracles always happen to poor kids at Christmas. It happened to Tiny Tim, it happened to Charlie Brown, it happened to The Smurfs, and it's gonna happen to
- 4. "I want an official Red Ryder, carbine action, 200 shot range model air rifle."
- 5. "Bless this highly nutritious microwavable macaroni and cheese dinner and the people who sold it on sale. Amen.'
- 6. "Iris, in the movies, we have leading ladies and we have the best friend. You, I can tell, are a leading lady, but for some reason, you're behaving like the best friend."
- 7. "Who gave you permission to tell Charlie there was no Santa Claus? I think if we're going to destroy our son's delusions, I should be a part of it." 8. "I want to wash my hands, my face,

my hair with snow."

- 9. "We're not just doing this for us. We're doing it for the kids. For every kid who ever sat on Santa's lap. For every little girl who left cookies and milk for Santa on Christmas night. For every little boy who opens a package Christmas morning and finds clothes instead of toys. It breaks my heart." 10. "We all know that Christmas is a big commercial racket. It's run by a big Eastern syndicate you know.'
- 11. "I fear you more than any spectre I have seen. But as I know your purpose is to do me good, and as I hope to live to be another man from what I was, I am prepared to bear your company, and do it with a thankful heart. Will you not speak to me?"
- 12. "Seeing is believing, but sometimes the most real things in the world are the things we can't see."
- 13. "Light the lamp, not the rat, light the lamp, not the rat! Put me out, put me out, put me out!"
- 14. "Tell me something, Billy. How come a cute little guy like this can turn into a thousand ugly monsters?"
- 15. "Wanna see some magic? OK, let's watch you disappear!"
- 16. "That's not 'my' Christmas! 'My' Christmas is filled with laughter, and joy... and this: my Sandy Claws outfit. I want you to make it."
- 17. "That's neither pig nor pork, it's beef."
- 18. "I passed through the seven levels of the Candy Cane forest, through the sea of swirly twirly gum drops, and then I walked through the Lincoln Tunnel."

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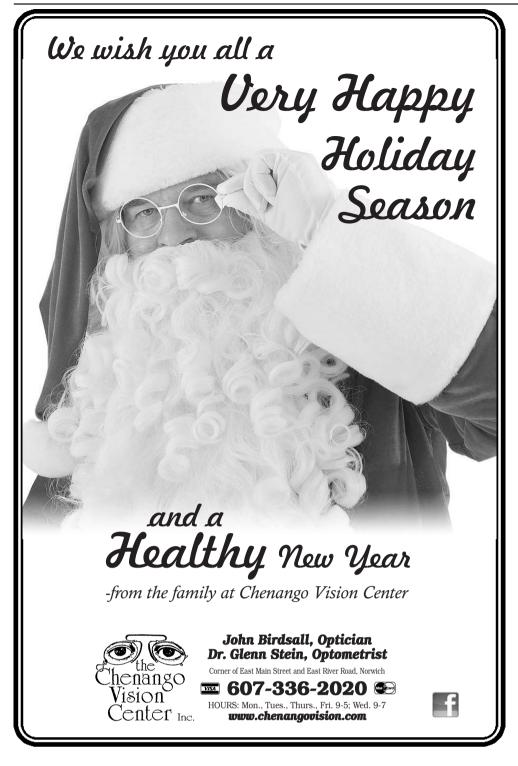


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# Last-minute shopping tips

Holiday shopping season typically begins the day after Thanksgiving and extends all the way to Christmas Eve. While that's a considerable amount of time for shoppers to find gifts for everyone on their shopping list, many people will still find themselves putting holiday shopping off until the last minute.

In certain ways, last-minute holiday shopping is easier than ever. Thanks to online retailers who can ship products overnight, men and women who delay their holiday shopping have more options at their disposal than they did before the arrival of the Internet. And unlike the days of yore when the best deals were largely exclusive to Black Friday, some shoppers find that competition between online retailers and traditional brick-and-mortar stores is so great that deals can be found regardless of when they begin shopping. But while waiting until the last minute to begin holiday shopping may not be as risky as it used to be, shoppers may still benefit by sticking to certain strategies so they can find the perfect gifts without breaking the bank.

- Stay within your budget. Even last-minute shoppers have holiday shopping budgets. But it can be harder for last-minute shoppers to stick to their budgets because they have less time to comparison shop and hunt for deals. As the holiday shopping season winds down, resist the temptation to go over budget. If a gift you had in mind is available but more than you can spend, look for something else. Overspending on holiday shopping in December is a recipe for debt in January, and no shopper wants to begin the new year weighed down by consumer debt.
- Shop local. National chains and big box retailers are renowned for rolling out great deals during the holiday season, but such stores may have very limited or unimpressive inventory left by the time last-minute shoppers begin shopping. Local retailers are often incapable of slashing prices as





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significantly as their larger competitors, and that may mean they have more extensive inventories available throughout the holiday shopping season. In addition, shoppers who stick with local retailers won't have to pay shipping costs to ensure items arrive on time.

- Shop during off-peak hours. Shopping during off-peak hours can help last-minute shoppers make efficient use of the limited time they have to buy gifts for their loved ones. Visit stores early in the morning or late at night, or schedule a midweek afternoon shopping trip so you aren't spending what little time you have left waiting on lines or hunting for parking.
- Give something less traditional. Holiday gifts need not come from stores. Rather than spending their time shopping for gifts for loved ones who seemingly have it all, last-minute shoppers can give the gift of a donation in their loved one's name. Lastminute shoppers who want to give something more tangible can create a homemade gift

that's both unique and heartfelt. If your DIY skills are lacking, give a loved one the gift of a night out on the town at your expense.

Shoppers who wait until the end of the holiday shopping season to begin their searches for holiday gifts can still find great gifts without going broke. GG169376



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# The Man Behind The Beard

Every Christmas Eve, children go to bed eagerly anticipating a visit from Santa Claus. This merry gentleman is purported to visit the home of every good girl and boy, delivering gifts and cheer along the way.

Before the modern evolution of Santa Claus lived a very real and generous individual named Nicholas. In the third century, Nicholas served as the Bishop of Myrna in present-day Turkey. He had a reputation for secret gift-giving, believing that giving should be done secretly and sacrificially in Jesus Christ's name rather than one's own.

Stories tell of Nicholas paying the dowry for poor daughters to enable them to get married. He reportedly put coins in the shoes of those who left them out for him. It is believed Nicholas helped to restore the hope of hundreds of people in his community, making him a beloved and revered Bishop. Throughout his ministry, Nicholas fervently shared his life and fortune with others.

Nicholas continued to be revered and commemorated by many Christians even after his death. His charity and unselfish works helped inspire generations of the faithful, and he eventually was named the patron saint of everyone from merchants to sailors to pawnbrokers.

No one really knows what St. Nicholas looked like. But in 2005, a forensic laboratory in England reviewed historical data and photographs of the remains taken from St. Nicholas' grave in the 1950s. Researchers concluded that he

was a small man, perhaps no more than five feet in height, with a broken nose.

This image certainly does not fit with the robust frame and other imagery awarded St. Nicholas in more modern years. St. Nicholas is believed to be the inspiration for Santa Claus, which was a name taken from the Dutch Sinterklaas, a contracted form of Sint Nicolass, or St. Nicholas.

Tales of the real St. Nicholas' giving spirit were blended with a fictional personification by New Yorkbased newspaper writers who blended the St. Nicholas name with the appearance of a Dutch town citizen. The goal was to reach out to the primarily Dutch immigrants living in New York at the time. This jolly elf image was given a boost by the publication of "A Visit From St. Nicholas," which was published around the same time.

Eventually, the merry Santa Claus portrayal began to outshine the more accurate St. Nicholas version as a



religious man, fostered by political drawings and caricatures that depicted Santa as a chubby sort in a red suit. That image prevails to this day. Beneath the Christmas symbolism, the beard and the presents associated with Santa Claus lies a tale of generosity that originated with St. Nicholas. HL14C780







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