



# BPW River City

## December Luncheon Speaker: Jason Clayborn

### We're going to Frankfort in February!

We will once again be going to Frankfort in mid-February to lobby legislators on women's issues. We'll let you know the exact date as soon as possible. This is always a fun and very informative event. It is interesting to talk in person with our legislators. Please plan to join us.

If you have questions, contact Jamie Patrick or Phyllis Hargrave



Jason Clayborn will be speaking/singing at our December 10th luncheon meeting!

Jason Clayborn Has been on the gospel scene for quite sometime now. He is a former member of the gospel group Righteous Riders. Jason has written for many gospel artists. With the latest artist, Vashawn Mitchell, Jason wrote I Worship You & Over and Over on the "Promises" cd. So being an accomplished song writer, he started the group Thee Ensemble several years ago.

Jason Clayborn is the "King Of R&P" that's Rhythm & Praise! Jason, formally of the Stellar Nominated "Righteous Riders," has been called and anointed by God to lead the Kingdom into a new genre of Praise and Worship! Thee Ensemble was founded by Jason Clayborn &

Gavine Fitzpatrick several years ago and God has had His hand on this ministry from the very beginning. Their sound is smooth and lyrically correct as each song is based on the WORD OF GOD! Building the Kingdom is what their ministry is all about and there is definitely a passion for what is in the Heart of God in their sound!

Jason is a natural. On fire for God and serious about the work that God has set before him to do. Jason, born into a spiritual/musical family can't help but use his gifts and talents for the Lord.

Jason is determined to continue in the Gospel Music Industry and continue to reach the lost, no matter what the cost.

### December Luncheon Speaker



Jason Clayborn  
"King Of R&P"

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## Make Your January Luncheon Reservation Today!

### JANUARY MONTHLY LUNCHEON MEETING

Wednesday,

January 14th, 2009

For lunch reservations, call 502-499-4420, or email your reservation to Cheryl Tingle at [cheryl.tingle@insightbb.com](mailto:cheryl.tingle@insightbb.com). You may register in the same manner for a member or a

guest, please be sure to specify that the person is a guest. Be advised: You are financially responsible for any reservation you make whether you (or a guest) attend. Reservations are not required for non-eaters.

Our menu for this meeting is: **LUNCH BUFFET:** The Buffet includes Salad Bar, Soup of the day, two Entree selections, a

Starch & a Vegetable, along with Rolls & Butter, Iced Tea and Coffee, and platters of Brownies and Cookies on each table. Meeting attendance is free, and open to the public. Lunches are \$20.

**Please have checks made out in advance to speed-up the check-in process.**

## The Latest From the Prez:

Ladies:

Sometimes giving begins at home. At the recent Interim Board Meeting in Glasgow Kentucky the risky future of BPW/USA came face to face with each one of us in attendance. Ladies, we had women there who have been members since the 1950's. These women are real...not just names you can read on a website or in a newsletter. These women were us 60 years ago. They gave what we are giving. They mentor like we are mentoring. They were mentored like we are mentoring. They sacrificed for US like we sacrifice for our daughters, nieces, granddaughters, and other great young girls in our lives.

Throughout December, I will join these women in asking you to do what you can to recognize their footprints and follow in them. One of the easiest ways is to log on to BPWUSA site and make a commitment today to renew your membership when it comes up for renewal. ([www.bpwusa.org](http://www.bpwusa.org)) There are other ways to contribute according to your circumstances and you will find those as well on the BPW USA website. If you have additional questions or want detailed information, please contact Debbie Pierce, State President or Phyllis Hargrave her Administrative Assistant. I know they would be happy to provide information, take suggestions, comments and/or recommendations. This is OUR organization. Only we can save it.

"...teach us to put into action our better impulses, straight-forward and unafraid. Grant that we may realize it is the little things that create differences, that in the big things of life, we are at one.", BPW Collect - Mary Steward 1904

Blessings abundant my friends!

May YOUR holidays be filled with joy, peace and love.

*Lorie Marcum*  
BPW/River City President  
2008-2009



Lorie Marcum  
BPW River City President,

2008-2009



### Attention All Board Members: Say, "Cheese!"

Attention all BPW River City board members: We will be taking pictures of the board after the December Luncheon Meeting. Come ready to flash your best smile!

## Employers, Recruiters, and Job Seekers:



young careerists to executives. It is a customized job board featuring employers [with policies that support women and veterans like you.](#)

There is no cost to job seekers who want to [post their resume and/or create a profile.](#) Receive email alerts when an employer matches your profile and selected criteria.

There is no fee to post your [resume and/or create a profile.](#) Search for jobs using

the promising practices of our employers.

<http://www.bpwusa.org/i4a/pages/index.cfm?pageid=5628>



**EMPLOYERS AND RECRUITERS** The BPW/USA Career Center is the only job board that gives you instant access to a target market of women and veterans. Highlight your women- and veteran- friendly workplace policies! [See what jobseekers value most.](#) Find your next leader and promote an equal opportunity workplace!

**J O B S E E K E R S** [BPW/USA Career Center](#) provides career opportunities for a range of experience levels from

## Congratulations Anthem/Wellpoint!



CONGRATULATIONS Anthem/Wellpoint! At the recent Interim Board meeting in Glas-

gow Kentucky, State NBWW Chair, Sandra Anderson, presented our own Anthem/Wellpoint the State Award for Equity. Accepting was Shantha Diaz, BPW River City President Elect and Anthem/Wellpoint Staff VP - Medical Business Solutions. Remarks were made by River City President, Lorie Marcum, "While Anthem/Wellpoint is clearly a winner in this area, Shantha Diaz has got to be one of their most valuable assets. I was smart enough to ask her to be my President Elect and it is my honor to thank you for this

recognition to Anthem/Wellpoint. We (BPW/RC) thank Shantha for all she does for BPW River City and her employer. They have every right to be proud!"



2008 State Corporate Award for Equity Nominees

## Equal Pay Day: April 28, 2009



EQUAL PAY DAY  
Tuesday, April 28, 2009

About Equal Pay Day: Equal Pay Day is held annually in April to signify the point into a year that a woman must work to earn what a man made the previous year. Census statistics released in 2008 show that the gap between men's and

women's earnings changed by less than one percent from 2006 to 2007, narrowing only slightly from 76.9 to 77.8 percent. In 2007, the earnings for African American women was 68.7 percent of men's earnings, a drop of more than 3 per-

cent; Asian American women's earnings was 89.5 percent of men's earnings, a drop of 3.5 percent; and Latinas earnings was 59 percent of men's, a drop of .6 percent.

## The Gender Wage Gap:

The ratio of the annual averages of women's and men's median annual earnings was 77.8 for full-time workers in 2007, up from 76.9 in 2006. (This means the gender wage gap is now 22.2 percent.) This is the highest earnings ratio ever, surpassing the previous high of 77.0 in 2005. The annual earnings figure reflects gender differences in both hourly wages and the number

of hours worked each year. If part-time and part-year workers were included, the ratio would be much lower, as women are more likely than men to work reduced schedules in order to manage child-rearing and other care giving work.

Women's real (inflation-adjusted) annual earnings rose 5.0 percent from 2006 to 2007, to \$35,102, while men's increased 3.8 percent, to

\$45,113. This was the first uptick in women's annual earnings following four consecutive years of losses, and the first increase for men after three consecutive declines. Another measure of women's earning ability—the ratio of women's to men's median weekly earnings, for full-time workers—was 80.2 in 2007, down from the historical high of 81.0 in 2005. The annual ratio, which includes self-employed workers, tends to be slightly lower than the weekly ratio (which includes full-time workers who work only part of

the year), although the two series exhibit the same general trend over the long term.

Progress in closing the gender earnings gap has slowed considerably since 1990, as measured by both data series. While the gender earnings ratio for annual earnings increased by 11.4 percentage points from 1980 to 1990, it grew by only 6.2 percentage points over the next 17 years.

Source: The Institute for Women's Policy Research

[www.iwpr.org](http://www.iwpr.org)

## 2008-2009 Leadership BPW Program

Leadership BPW consists of meetings with community leaders who will share their knowledge about various community initiatives, community resources, places of interest and corporations. The goal is to become more educated about our city's resources, while developing attributes to become future business/community leaders. We are able to ask all the questions we want of these community leaders who have specifically opened their doors to accommodate our leadership program.

### LEADERSHIP BPW DATES:

January 22, 2009	Filson Club	12 noon - 1pm
February 26, 2009	Necole's Place - Woman's Choice Resource Center	5:30 - 6:30 pm
March 3, 2009	Papa John's Corporation	5:30 - 6:30 pm
April 22, 2009	St. Mary and Elizabeth Hospital's Women's Center	5:30 - 6:30 pm
May 13, 2009	BPW/River City Luncheon and Graduation!	12 noon - 1pm

All 2008 Leadership BPW event meetings are held on the 1<sup>st</sup> Tuesday of each month.

### Listed below are the graduation requirements:

1. Attend at least four (4) Leadership BPW scheduled events.
2. Attend at least three (3) BPW/River City luncheons throughout the 2008-2009 year, under the leadership of President Lorie Marcum.
3. Attend at least one (1) National Business Women's Week event (October 20-24).
4. Write a one-page (1 page) white paper on: What Leadership Means to Me and How I Plan to Give Back to My Community (or How I Have Given Back to My Community). This one-page paper is due by the March 2009 BPW luncheon meeting.
5. Attend at least one BPW Board Meeting.
6. Attend at least one Metro Council Meeting OR one Mayor's Community Conversation Meeting.

For additional information contact Cindy Vaughan at **588-9769**. [CindyVaughan14@bellsouth.net](mailto:CindyVaughan14@bellsouth.net)

CindyVaughan  
Leadership Chair



*"The goal is to become more educated about our city's resources, while developing attributes to become future business/community leaders."*



### **BPW eNewsletter Submission and Distribution -**

BPW's eNewsletter goal is distribution on the 2<sup>nd</sup> and 4<sup>th</sup> Tuesday of every month. If you would like to include information in the eNewsletter, please submit your announcement via email, in paragraph form, in 50 words or less to [BPWeNewsleter@aol.com](mailto:BPWeNewsleter@aol.com) by 7pm on the Friday prior to that following week's eNewsletter's release. ALL SUBMISSION REQUESTS WILL BE FORWARDED FOR APPROVAL BY A MEMBER OF THE BPW/RC BOARD. If approved, announcements will be posted to the next release. Preference is given to BPW members and sponsors. By default, all submissions will be posted on a one-time basis in the next pending BPW eNewsletter. If you require your submission to run more than one time, you will need to include the "run-until" date in your submission request



## Important Dates:

<u>December</u>	<i>e-Newsletter article deadline - 1<sup>st</sup> &amp; 3<sup>rd</sup> Friday of the month</i>
10th	Monthly BPW/RC Meeting - Jefferson Club
15th	Board Meeting - Arison Insurance
<u>January</u>	<i>e-Newsletter article deadline - 1<sup>st</sup> &amp; 3<sup>rd</sup> Friday of the month</i>
1st	State Bylaws Chair forwards proposed revisions to the Executive Committee
14th	Monthly BPW/RC Meeting - Jefferson Club
19th	Board Meeting - Arison Insurance
<u>February</u>	<i>e-Newsletter article deadline - 1<sup>st</sup> &amp; 3<sup>rd</sup> Friday of the month</i>
	BPW/USA Policy & Action Conference, Washington, D.C. (Date TBA)
11th	Monthly BPW/RC Meeting - Jefferson Club
15th	Deadline for state office nominations
16th	Executive Board Meeting - Arison Insurance
<u>March</u>	<i>e-Newsletter article deadline - 1<sup>st</sup> &amp; 3<sup>rd</sup> Friday of the month</i>
	<b>March is Women's History Month!</b>
11th	Monthly BPW/RC Meeting - Jefferson Club
14th	North Region Meeting
15th	<b>Kentucky Cardinal</b> deadline
16th	Board Meeting - Arison Insurance
<u>April</u>	<i>e-Newsletter article deadline - 1<sup>st</sup> &amp; 3<sup>rd</sup> Friday of the month</i>
1st	<b>Deadline for STATE awards submissions</b>
8th	Monthly BPW/RC Meeting - Jefferson Club
20th	Executive Board Meeting - Arison Insurance
30th	BPW/KY Foundation Scholarship Application deadline
<u>May</u>	<i>e-Newsletter article deadline - 1<sup>st</sup> &amp; 3<sup>rd</sup> Friday of the month</i>
1st	<b>Deadline for Membership and Regional Award Submissions</b> Submit Regional YC information to State YC Chair
13th	Monthly BPW/RC Meeting - Jefferson Club
18th	Board Meeting - Arison Insurance



# December 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 <i>Kentucky Cardinal</i> deadline	2 Leadership BPW Southeast Christian Church 5:30-6:30	3	4  Deadline to make Luncheon Reserva- tion for the monthly meeting on the 10th	5 <i>E-Newsletter</i> Article Submission Deadline	6
7	8	9 <i>E-Newsletter</i> Distribution	10  11:30 Monthly BPW/ RC Meeting @ Jefferson Club	11	12	13
14	15  5:30 BPW/RC Board Meeting Arison Insurance	16	17	18	19 <i>E-Newsletter</i> Article Submission Deadline	20
21	22	23 <i>E-Newsletter</i> Distribution	24	25  Christmas	26	27
28	29	30	31 <i>New Years Eve!</i> 			

# 25 Simple Ways to Save



1. Clean the coils behind or underneath your refrigerator with a tapered appliance brush to keep it running efficiently.

2. Skip pre-rinsing dishes. Our tests have found that it's unnecessary, and you'll save up to 6,500 gallons of water per year.

3. Opt for the cold-water wash cycle and save about \$60 a year.

4. Put your PC to sleep. Save \$25 to \$75 each year by using the system standby or hibernating feature on your computer.



5. Plug electronics into a power strip so that you can turn them all off at once.

6. Don't overload the dryer. Clothes will take longer to dry, and they'll come out wrinkled. When the weather is warm, line dry.

7. Open blinds and shades on cold days. Solar heat gain can raise interior temperature significantly. But close them at night to minimize heat loss.

8. Dust off the slow cooker. You'll use a lot less energy than cooking a meal across several



burners and in the oven.

9. Keep car tires properly inflated. In our tests of a Toyota Camry, fuel efficiency dropped 1.3 mpg when the tires were deflated by 10 psi.



10. See whether your utility company offers rebates to customers who replace old appliances with energy-efficient models. Some states hold periodic "tax holidays" for purchases of energy-efficient appliances.

11. Lower the temperature a degree or two before guests arrive. A house full of people generates a lot of body heat.

12. Clean or replace furnace filters monthly during the heating season. Clogged filters force the blower to work longer, raising your electric bills.



13. String LED lights this holiday season. They last longer. Our tests have shown that they can save up to \$11 per season.

14. Insulate and seal cracks and gaps in your ducts. That can help reduce energy costs by 30 percent.

15. Lower water-heater temperature to 120 degrees from



130 and insulate hot-water pipes to knock up to 5 percent off your energy bills.

16. Weather-strip old windows and doors. It's the surest way to close the gaps around openings, reducing heating and cooling costs by 15 to 30 percent.

17. Control outdoor lights with sensors or timers so that fixtures stay off during the day.

18. Install a high-efficiency showerhead. It will reduce hot water use by up to 50 percent.



19. Upgrade to a low-flow toilet and save 4,000 gallons per year.

20. Drain a bucket's worth of water from your water heater a few times a year to remove sediment, which can decrease efficiency.

21. Move the thermostat to an inside wall away from windows and doors so that drafts don't cause the heating system to cycle on unnecessarily.

22. Add insulation. An estimated 80 percent of older homes are underinsulated. Properly



insulating and sealing your home can cut your heating and cooling bills by 10 percent.

23. Plant a deciduous shade tree on the west and southwest sides of a house to save energy.

24. Zone heat smartly. A portable heater in a room saves money only if you're willing to keep the rest of the house chilly. Wood-burning fireplaces can suck more heat from your home than they put back in.



25. Call a professional energy auditor. They use a blower door or infrared photography to pinpoint where your home is leaking energy. Some utilities provide free audits; you can also find certified professionals in your area through [www.resnet.us](http://www.resnet.us).



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## BPW/RC Legislative Committee

Your BPW/RC Legislative Committee for 2008-2009 consists of co-chairs **Phyllis Hargrave** and **Jamie Patrick**. The Legislative Committee will keep all our members informed on our USA National Legislative Platform as well as Local and State issues.



Here is your connection to Legislative Hotlines:

- BPW/USA Legislative Hotline: See [www.bpwusa.org/custom/getactive/iframe.cfm](http://www.bpwusa.org/custom/getactive/iframe.cfm)
- Kentucky Political News - U.S. Politics Today: [www.uspolitics.einnews.com/kentucky/](http://www.uspolitics.einnews.com/kentucky/)
- Kentucky Legislature Home Page: [www.lrc.ky.gov/home.htm](http://www.lrc.ky.gov/home.htm)
- Louisville Metro Council Home Page: [www.louisvilleky.gov/MetroCouncil/default.htm](http://www.louisvilleky.gov/MetroCouncil/default.htm)

## We Are Going To Frankfort



We're going to Frankfort in February!

We will once again be going to Frankfort in mid-February to lobby legislators on women's issues. We'll let you know the exact date as soon as possi-

ble. This is always a fun and very informative event. It is interesting to talk in person with our legislators. Please plan to join us.

If you have questions, contact Jamie Patrick or Phyllis Hargrave



### BPW Websites - Keep Informed by Checking Us Out Regularly:

BPW River City: [www.bpwrc.org](http://www.bpwrc.org)

BPW of Kentucky: [www.bpw-ky.org](http://www.bpw-ky.org)

BPW USA: [www.bpwusa.org](http://www.bpwusa.org)

## January Speaker: Becky Edmondson



Becky Edmondson is the Director of Development of A Woman's Choice Resource Center and Necole's Place. She served as the Executive Director of AWC from 1989 - 2008. In that time, she helped to oversee the development of the center from a suburban crisis pregnancy counseling center to a multifaceted minis-

try providing abortion alternatives and life support for women and children in Louisville's urban neighborhoods. Throughout, she has relied on the assistance of a network of volunteers and staff, and the support of churches and donors not just in Louisville but across the nation. She believes that God's

people constantly need to be looking for opportunities to serve Him in new and challenging ways, and her life and work continue to embody that belief.

Come and hear Becky speak at our January Luncheon on January 14, 2009.

## Energy Saving Myths

### Energy-saving myths

To help you avoid wasting money on your energy bill this winter, we've compiled a list of some common energy-saving myths:



**Myth: Appliances and electronics don't use energy when turned off.**

Many home appliances and other electrical products continue to draw power even after they're turned off. In fact, the "standby power" accounts for about 8 percent of U.S. household electricity use, according to the Lawrence Berkeley National Laboratory. To identify products in your home that may be drawing standby power and some practical tips for reducing it, read [Is your home wasting watts?](#)

**Myth: Computer screen-savers save energy.**



Screen-savers are not necessary on modern monitors, and some studies show

they actually consume more energy than allowing the monitor to dim when it's not in use, according to the Climate Savers Computing Initiative, a non-profit group started by Google and Intel to help combat climate change.

**Myth: Space heaters will always reduce your energy bill.**

Portable heaters could save you money—if you're willing to keep most of your house much chillier and use the heater in just one room to supplement your regular heating. Otherwise, as we say in our [space heater report](#), you're likely to spend more on electricity for several heaters than you would to run your furnace. What's more, open floor plans can make sealing off just one room to save energy impossible.



**Myth: Washing dishes by hand saves more energy and water than using a dishwasher.**

An efficient dishwasher can use less water than washing dishes by hand, no matter how frugal



you are at the faucet. And don't bother pre-rinsing dishes either. Consumer Reports has found that this added step can waste 20 gallons of heated water a day. All you need to do is scrape off leftover food. Enzyme-based detergents will help make sure the dishes emerge spotless.

**Myth: A wood-burning fireplace is a sure-fire way to save on heating.**

Wood-fireplaces might look romantic and feel cozy, but they actually suck the heat in your home up and out the chimney. Glass doors improve the situation only slightly. Ventless fireplaces can be good heat sources, but they reduce the amount of oxygen in your home and release pollutants into the air. Wood- and pellet-burning stoves provide more heat because they're not tucked away in the wall and less heat escapes up the flue. But unless you get your fuel free, you'll probably end up paying more to heat your home.



**Myth: A shower always saves more energy and water than a bath.**

It depends. According to the California Energy Commission, an average bath uses about 30-50 gallons of heated water. On the other hand, the group says an average four-minute shower with a showerhead manufactured before 1992 uses only about 20 gallons of heated water; the same shower with a newer showerhead uses only about 10 gallons. So, while showers can save more energy and water than baths, whether they always save more will depend on both the showerhead and the duration of the shower.



*Consumer Reports Magazine*





## NEWS RELEASE

CONTACT: Beverly Bromley,  
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BeverlyBromley@jfvs.com

### FOR IMMEDIATE RELEASE

## Nominations For 2009 MOSAIC Awards Accepted Now

(November 2008) Jewish Family & Vocational Service (JFVS) is seeking nominations now for the MOSAIC Awards, which honors new or first-generation immigrants and refugees who are making a significant contribution in their profession and in our community. Professional categories include the fields of medical/health care, education, technology, government, business/commerce, entrepreneurs, social service, sports and the arts. Honorees will receive the MOSAIC Award, an artistic interpretation symbolizing Multicultural Opportunities for Success and Achievement In our Community.

This is the fourth year that JFVS will present the MOSAIC Awards. The 2009 event will be held Tuesday, May 12, at The Henry Clay Ballroom. The night of the ceremony is an evening devoted to celebrating these New Americans and their achievements. Local philanthropists and developers Laura Lee Brown and Steve Wilson will be the Honorary Chairs and Djenita Pasic, CEO of Brainsworks and one of last year's honorees, will be the Event Chair.

Nominations can be made by individuals or organizations. The deadline for submitting a nomination is **January 16, 2009**. A review committee of community leaders will select the honorees, which will be approved by the JFVS Board of Directors. Nomination forms are available by calling Beverly Bromley or on the JFVS web site, [www.jfvs.com](http://www.jfvs.com).

Previous honorees are:

2008 Honorees

*Yaya Diallo*

*Dr. Resad Paya Pasic*

*Djenita Pasic, Esq.*

*Dr. Irene Litvan*

*Dr. Luis Scheker*

*Lior Yaron*

2007 Honorees

*Dr. Timir Banerjee*

*Vincenzo Gabrielle*

*Claudia Peralta-Mudd*

*Dr. Mariusz Ratajczak*

*Wei-Bin Zeng, Ph.D*

2006 Honorees

*Omar Ayyash*

*Dr. Roberto Bolli*

*Elizabeth Kizito Bartlett*

*Yung Nguyen*

*Leonid Yelin*

*The Honorable Romano Mazzoli*

*JFVS is a non-profit comprehensive human services organization founded in 1908, serving the entire community with programs focusing on family, work, education, older adults, immigrants and refugees.*

## 10 Tips for a Financially Stress Free Christmas

When you are a kid, Christmas is probably the best day of the year, maybe even better than your birthday. The anticipation, the holiday traditions, and even time off from school make it a very enjoyable time of the year.

Fast forward 20 to 30 years, and, especially if you have children and other friends and relatives to buy presents for, it can end up being a lot less enjoyable. Even shopping for loved ones can be more of a chore than enjoyable, especially fighting the crowds at the mall or a retail store, or trying to figure out what to give that special someone who seems to have everything.

Even worse, all of the spending around the Christmas season can deplete your savings account and even cause you to go into debt if you are not paying attention. Certainly, when you don't have a game plan for your holiday shopping, it is a lot easier to spend more than you need to or even should, depending on your budget.

### Start planning carefully now

Do you know all of the people you need to buy presents for? What about holiday parties? Do you need to bring a gift for a person or gift exchange, or a bottle of wine to your neighbor's party? This is one I am always forgetting, and it ends up costing me because I have to run to the store at the last minute and try to pick a bottle of wine or something that doesn't look too cheap and I usually spend more than I would really like.

### Make a list

Brainstorm and think of everyone you are planning to spend money on this year, and every oc-

casation that you will buy something to bring. OF COURSE, you won't forget your kids, or your wife or girlfriend, but what about your administrative assistant at work? Does everyone chip in to buy something for the boss? Do you donate money to a charity every year at Christmas time? Write it all down so you don't have any surprises as Christmas gets closer.

After you write the list, let it sit for a couple of days and re-examine it. Did you forget anyone? If so, put them on it. Leaving off just a few people or parties where you need to bring something can cost you money you don't think you will be spending.

### Check it twice- and eliminate what you can

Go through the list and think about who is on it. Did you forget anyone? Can you eliminate anyone? Will your second cousin Bill mind if you doesn't exchange gifts this year? Give him a call and find out. He probably won't because he didn't really like the fruitcake you were sending him every Christmas, even though he said he did!

### Set a budget or spending limit

Even if you don't like the "B" word, you need a budget or an idea of how much you are going to spend on each person or occasion, and how much you are going to spend in total. If you've saved money in a Christmas fund all year long, you may already have an idea of your limit. If not, **can you afford to spend as much as your list is adding up to?** If not, you need to cut back on how much you will spend on each person, or eliminate some of the items on the list.

### Be practical

Do you really need to buy a \$40 bottle of wine to bring to your boss's Christmas party when a \$12 bottle will do just fine? Does your nephew have to have an Ipad or will another brand of MP3 player work just as well and cost a lot less?

### Add a buffer

Whatever you come up with as a holiday spending budget, add at least 10%. So if you are at your budget limit, try to cut back to about 90% of that budget. Leave yourself a buffer to allow yourself a little wiggle room if the right gift comes along for that special person, or if you just can't find something for the amount you planned for someone else.

### Start comparison shopping now- and online too

Believe it or not, there are many good sales and great deals that can be found both before and after the shopping season really kicks off on [Black Friday](#). I have been doing more and more online shopping over the last few years and I really like [finding great deals on the Internet](#) and getting them shipped to my house.

### Jump on the good deals when you see them

When you see a gift idea for someone at a great price, go ahead and get it. The more gifts you buy now, especially at a good price, the less you will have to buy as Christmas grows near and the malls and retail stores become really crowded.

### Be flexible

Don't worry if you don't spend as much as you planned on someone, or if you spent \$20 extra on your younger child than your older one. Unless you got the younger child a whole

lot more presents than the older too, they will never notice. If you have to spend a little more, and it doesn't break your budget, do it without worrying- your goal is to make someone happy.

### Relax!

The Christmas season is about giving freely of yourself, spending the holidays with those you love, and relaxing. Hopefully these tips help you enjoy the holiday shopping season a little more this year, with a little less stress and frustration when it comes to holiday shopping.

Provided by  
[www.ThinkYourWaytoWealth.com](http://www.ThinkYourWaytoWealth.com)



### "Set a budget or spending limit

*Even if you don't like the "B" word, you need a budget or an idea of how much you are going to spend on each person or occasion, and how much you are going to spend in total."*

## A VERY SPECIAL THANKS TO OUR CORPORATE SPONSORS:



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