

# Girlfriendology Guide to Holiday Girlfriend Advice



## **Great Girlfriend Advice for the Holidays / 2011**

Created by [Girlfriendology.com](http://Girlfriendology.com) and featuring great women writers and their girlfriend advice for having your best holidays ever!

## Happy Holidays Girlfriends!

**Hi! Debba here from Girlfriendology.com. Happy Holidays my Friends!**



The stores are filled with shoppers and sales (hopefully!), the parking lots are packed with busy passengers hoping to get their errands done in time and holiday celebrations for friends and family fill everyone's schedule. Yes! It's officially the hectic holidays and we're here to help!

Every year we all struggle with the same things – expectations of ourselves and of others, To Do lists to rival Santa's naughty and nice list, and feelings that we have to make everything PERFECT for everyone. That's a lot of pressure we place on ourselves and often it can take the spirit of the holidays out of this season of celebration and giving.

**So, what do we girls do when we need advice on how to make things better, faster, cheaper, easier? We look to our girlfriends!**

Just to see what would happen, we sent out a couple emails and posted a blog that asked our **girlfriends to share their BEST Holiday Advice**. We got a wonderful response and were able to fill the following pages with the wisdom of women from across North America about everything from gifts to .....

**And, by the way ... If you're new to Girlfriendology, it's awesome to meet you!**

Girlfriendology is the online community for women based on female friendship. We believe in the power of women when we support each other and believe that we can make the world a better place one friendship at a time!

Check out Girlfriendology.com for great insights from amazing women as well as inspiration on the wonderful relationship between women friend – including the benefits of female

friendship (makes you healthier, happier, less stressed, live longer and feel more beautiful!). Sign up for our weekly newsletter to stay in touch with the great women in this community. Hang out with us on [Facebook.com/Girlfriendology](https://www.facebook.com/Girlfriendology) and follow us on [Twitter.com/Girlfriendology](https://twitter.com/Girlfriendology).

**Thanks girlfriend for being here and for sharing your women's wisdom with your friends and family.** And, PLEASE, feel free to forward this book along to other women. We're all about sharing girlfriend advice with as many women as we can!

## **Happy Holidays Girlfriend!**

Please share your holiday advice and adventures on [Girlfriendology.com](http://Girlfriendology.com) & [Facebook.com/Girlfriendology](https://www.facebook.com/Girlfriendology)!  
[Sign up for our weekly newsletter](#) for the latest scoop on all things girlfriend-ly. :)

Check out our eBooks – [Girlfriendology 101: Simple Steps to More Fulfilling Friendships](#), [30 Days / 30 Ways to be a Better Friend](#) and our free eBook: Girlfriend Advice on [Saving Time and Money](#).

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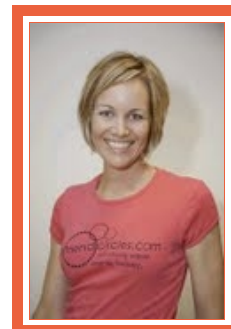
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**Please [share this FREE eBook](#) with your Girlfriends!**

**Happy Holidays! We hope they're Fun & Friend-filled!**

## How to Host a Girlfriend Gratitude Party

by Shasta Nelson, [GirlfriendCircles.com](http://GirlfriendCircles.com)



Families are front-and-center during the holiday season, but there are countless reasons why we sometimes need to surround ourselves with our chosen family—our friends. Some of my best memories are when I've hosted a **GirlFriend Gratitude Party**—a fun and intimate dinner—with three things known to boost our joy: friends, food, and gratitude!

**Focus:** The focus of the evening is a time to love on a handful of friends so you first need to decide how you most want to do that. If you love cooking—plan an elaborate menu that excites you. If you love crafting, then keep the menu simple and spend your time on making nameplates and table décor. Have fun creating a memorable evening in ways that best express you!

**Invite:** Invite only the number of women that fit around your kitchen table and plan a warm & comforting meal as a gift to your friends. Even better if they don't all know each other! Or, if you only know 1-2, then invite them to each bring a girlfriend that they appreciate and turn it into an evening of meeting new friends!

### Gratitude Ideas:

Incorporate some variations of the following ideas through out your evening. They may not all feel natural to you, but the impact that gratitude has is worth any awkwardness!

- After sitting down to the dinner, start by introducing each friend by telling everyone what you love about her and toast her as your friend.
- Include a handwritten note at each place setting about that person—either invite them to read it out loud or simply have it sealed in an envelope as a take-home gift.
- For a blessing for the meal, invite each woman to go around the circle and share one thing they feel grateful for in their lives or read a poem about thanks/gratitude.

- During dinner invite everyone to share a “high/low” which means expressing gratitude for one thing that was a highlight/celebration in the last year and find gratitude in one thing that was hard/difficult. This question ensures an evening with authentic conversation and joy.
- Some years before we sit down for dinner I have everyone list out 30 things they are thankful for (this length of list ensures that we get the obvious ones listed and still have to think hard about all the other aspects of life we appreciate)—during dinner inviting people to share parts of their lists and some of their observations.
- Find a reading or poem about gratitude, contentment, or living in the moment to share to share at the end.

These parties have proven incredibly meaningful to any guests who have been around my table, but also ends up being a hugely grounding activity for me every time. Even the years where I was hurting from job loss or reeling from my divorce—it was a way to give back and express my appreciation for the people who surrounded me. **To invite your friends into contentment during a season that can sometimes be filled with heightened desires, unmet expectations, and family drama—this is a gift they will long remember.**

**Shasta Nelson**, M.Div. (@girlfrndcircles) is a relationship strategist, life coach, and founder of [GirlFriendCircles.com](http://GirlFriendCircles.com), a women's friendship matching site in 35 cities across the U.S. She blogs weekly at *Shasta's Friendship Blog* and for the *Huffington Post*.



## The Faux Diet Queen Shares Holiday Ideas

by The Faux Diet Queen



Anyone who has ever tried to diet during the holidays (by which I mean from the day you buy your first bag of Halloween candy to sometime after Valentine's Day) knows that this can be an especially difficult time of year. I personally know this because I have been on over 7,623 diets during this time.

**Lots of advice has been written for those of us trying to manage our waistline during the holiday season.** With so much "wisdom" out there, I thought it might be helpful for me to share my own unique perspective to help you through the journey without turning into the same shape as the snowmen built by neighborhood children.

First of all, let's address the widely held "fact" that the average American gains about five pounds during the holidays. While this may be true in some sense, it is really a bunch of bologna (but bologna is a subject for a different blog). The problem is that in reality there are people like my friend Sherri who can eat anything they want at any time they want and still end up looking like a slight malnourished toothpick. Then there are people like me. So while Sherri loses a pound or two, I am forced to gain at least 27 in order to balance out the averages. (Yes, math friends, I know. But diet math is not the same as regular math, so please just go with it.)

### **Diet Tricks That Don't Work**

**Eat a Healthy Meal Before a Party so You Don't Go Hungry.** Excuse me one minute while I spray food everywhere because I'm laughing so hard. Does this trick actually work for anyone? All the dieters I know say that this simply means we're eating three meals (the healthy one and the two we'll eat at the party). Because in reality, eating at a holiday shin-dig is not about sustenance. It is about trying new foods, being social, tasting everything, and not insulting the hostess by turning down a single crumb.

**Stay with Your Exercise Routine.** This of course assumes you HAVE an exercise routine. And even if you do, who has time with all the parties you need to attend? No. The only way

this works is if you turn down every invitation to have actual fun and go to the gym instead.

**Bring a Healthy Dish With You.** The theory behind this one is that you know there will be something at the party you can eat guilt-free. The reality is that either your dish sits in the corner, looking lonely and forlorn as people gobble the really good food, or else you snarf the whole thing in an effort to stay away from the good stuff.

### **Diet Tips That Absolutely? Generally? Sometimes? Might Work**

**Bring a Friend with Great Metabolism.** This is one of my favorite tricks. I love going to holiday parties with the aforementioned Sherri. I'll grab something scrumptious looking from a platter, take one nibble, and pass the rest to her. This works really well if a) the treat isn't too yummy (in which case I will repeat the process six or seven dozen times) and b) if she isn't off schmoozing with people. In Sherri's world, conversation and food don't mix. Personally, I don't really understand that, but then again, she's the skinny one.

**Wear Something Slightly Too Tight.** Not so tight that people question your style judgment (or worse—think that you've gained weight). Just tight enough to be A Reminder. I find that Risk of Serious Embarrassment (like buttons suddenly boing-ing off your shirt into a fellow partiers' drink) often outweighs the Need to Eat Everything.

**Lie.** Not to other people, just to yourself. As in, "Wow—look at that incredible looking Artichoke Dip/Cheese Platter/Molten Chocolate Lava Cake. I definitely want to try that. I will just as soon as I catch up with Linda." After you have a wonderful conversation, repeat until the other guests have been considerate enough to finish the artichoke dip/cheese platter/molten chocolate lava cake. This strategy works best if Linda is Very Far Away from the buffet table and if there are lots of other hungry guests willing to do their part to preserve your Weight Loss Plan.

Sigh....I think it is going to be a loooong Holiday Season....Artichoke Dip, anyone?

***The Faux Diet Queen** is a Girlfriend and a Half, trying to find her Skinny Self. She promises to be absolutely truthful in this blog (although she may stretch a point now and then) and to share the good, the bad, and the frustrations of weight-loss.*

## The Perfect Gift & No Stress Included!

By Janet DeVito, [GirlsOnACruise.com](http://GirlsOnACruise.com)



**The Holidays are time of year that are supposed to bring joy and peace on earth.** I grew up thinking that the Holidays were all about spending time with family and creating wonderful memories. Nice thought...but over the years, I have questioned that notion...

*"IF this is supposed to be the season of joy, why am I so stressed out?"*

*"IF this is the season to spend time with loved ones, how come I have no time?"*

A few years ago, I was away on business the first week in December. Between meetings, I remember tears swelling in my eyes at the thought of having to go home and shop for gifts. Time was short and creeping in, and my list of "to Do's" was growing by the minute! That was the day I decided to change the way I looked at gift buying.

I started to think about all the items that each of my children so carefully put on their list and realized that all of these "things" were just that..."things". I tried to remember each thing I bought them last year and wondered "where was that thing now?" The answer... "I don't know, and I wonder if they know!"

**It was a monumental moment as I realized that all the stress that I endured every year was for that one moment** of a smile on my child's face, maybe a month of "Guess what I got" to their friends, and then it was a blur. At that moment the best thought I ever had came to me...

**I had the perfect gift in mind and it solved my Top Three Holiday Gift Requirements...**

- It would be a gift they would remember and talk about for years to come.

- It would be a gift that would bring us the “peace and joy” that we need so much in life.
- It will give us the “special time with loved ones” that is so often lacking.
- It would be a gift that I could buy without spending hours shopping!

I didn't hesitate for a moment. I looked at my husband and said “We are all going on a cruise!” One hour and one phone call later, I had everyones Christmas gift bought ... and I poured myself a glass of wine and relaxed! Not only did I eliminate the stress of the holidays, but I now had something amazing to look forward to ... seven days of peace and joy on a cruise ship, spending time with my family and creating memories that we still laugh about years later.

**It was the perfect gift for my family**, but is equally perfect for anyone on your list. Whether you are gift shopping for your Mom, sister, niece or BFF...what could be better then time and memories? Memories to look forward to making, time spent together, and memories for years to come. Oh, and don't forget that it's just a phone call away! No stress included!

**So do your self a huge favor this Holiday Season ... don't stress, give the gift that lasts forever.**

***JANET DEVITO** is 48 years old, happily married and just plain happy! She always wondered what she would do when her kids were grown. After raising five children, she decided to follow her passion for travel and friends by hosting Girls Getaway Cruises. Definitely not an “empty-nester!” You can find Janet at [www.GirlsOnACruise.com](http://www.GirlsOnACruise.com).*

## Tips to getting the perfect gift... for you!

By Miss Kitty Plum, [PlumsLingerie.com](http://PlumsLingerie.com)



It may be better to give than receive but it can be a tad disappointing when your beloved decides that a home appliance is a suitable Christmas gift.

Alternatively if you do get some pretty desired frillies, beautiful boxed under the tree they can often be the wrong size, style, color, or just completely unwearable. The lesson I think a few of us could learn is “**don’t ask for a surprise when really you want a gold bracelet.**” I feel for the gents, the look of panic when they are in Plums Lingerie looking for the perfect gift but have been given no clue at all, or in quite a few cases they haven’t picked up one of the many subtle hints that began in September.

Some guys find this present buying easy, but even they know they are in the minority. And ladies, if you haven’t already discovered, subtlety doesn’t often work. Ladies bring in their husbands and boyfriends to our boutique hoping to guide them gently by pointing out lingerie and nightwear they like. The men will usually have one of the following reactions.

1. Sit down, pick up a magazine and proceed to miss all the hints that could make his present buying so simple.
2. Follow her around, looking a bit fidgety, wondering what he is doing there and if he can dive out across the road to the outdoor adventure shop.
3. Pay close attention, mentally noting every style, color and designer she likes. (No, not really—you didn’t believe me for a second, did you!)

**On behalf of the bewildered gents out there I implore you make it easy for them.** I know you probably have a million presents to buy and they only have one but for your own sake take a look at my **Tips to Getting the Gift You Want.**

**1. Do a cute letter to Santa.** If you have kids do it around the same time as they do theirs. If you do a selection of things you like it will still be a bit of a surprise.

**2. Use Facebook “Like” buttons.** There are “Like” buttons all over the internet on shopping sites. When you click on them what you like shows up in your news feed. Obviously, this will only work if you both use Facebook.

**3. Use online wish lists.** Again, many website have wish lists that you can complete and email to your other half.

**4. Tell him what shop to go to.** Make sure you have already been in and spoken to the assistants to let them know what you like.

If you are a man reading this and you always know what to buy and get it right every time, I applaud you! If you aren't so fortunate try not to leave it too late — panic will never help you make a good decision.

*Miss Kitty Plum is a dedicated lover of lingerie. She is a professional bra fitter and co-owns [Plums Lingerie](#), a specialist boutique that stocks lingerie for every woman. She also runs Lingeriechat on Twitter every Sunday where lingerie fans get together to chat through everything and anything lingerie related. [www.twitter.com/plumslingerie](http://www.twitter.com/plumslingerie).*

## Must-See Holiday Romances

by Susan Mallery, [Bestselling Author](#)



**The holiday season can be stressful, especially for women.** We're the nurturers, and whether it's reasonable or not, many of us feel that it's our responsibility to make the season magical for the people we love. If we can't afford the latest gotta-have-it toys for our kids, we feel guilty. If we're too busy to cook everything from scratch, we feel like we're not doing it "right." We do the majority of the shopping for husbands, boyfriends, parents, kids, friends... and we do it while working a full-time job. And yet, we feel guilty if we don't find a few spare minutes to decorate eight dozen sugar cookies.

### De-Stress Your Life during the Holiday Season

Hit the brakes, girlfriend! Let go of all that guilt and remember that what makes the holiday season truly joyful is love.

My favorite way to relax, decompress, and get into the holiday spirit is to read holiday-themed romance novels. (You might have guessed that, seeing as I'm a romance writer.) But running a close second is watching holiday-themed romantic movies. When I'm watching holiday romance movies, I don't want any harshness – no Bad Santa cynicism for me. No, what I'm looking for is wide eyed, unvarnished optimism. Sentimental is good. My heart is open, and I'm ready to be moved.

### A Romance Writer's Top 10 Romantic Holiday Movies (in no particular order)

**10. [It's a Wonderful Life](#)** – The scene with Jimmy Stewart and Donna Reed on the phone, trying desperately not to let on that they were overwhelmed by each other remains one of the most romantic movies in movie history. The screen burned with sexual tension in a day when

“sex” was a four-letter word.

9. [Mrs. Miracle](#) – Debbie Macomber writes wonderful Christmas romances, and this 2009 Hallmark TV movie starring Doris Roberts as a nanny who just may be magic, is a lovely screen adaptation.

8. [While You Were Sleeping](#) – The chemistry between Sandra Bullock and Bill Pullman felt so true that their scenes alone felt almost like eavesdropping on a real-life first date. Was I the only one who kept hoping the brother would stay in his coma?

7. [Moonstruck](#) – Cher and Nicolas Cage made for a weird pairing, but somehow it worked. Gets to me every time.

6. [The Shop Around the Corner](#) – Like many modern day moviegoers, I discovered this gem after it was remade as “You’ve Got Mail” starring Meg Ryan and Tom Hanks. The original is better, though both are good. Jimmy Stewart may be kind of scrawny, but the man knew how to make his woman – and the audience – feel the strength of his love.

5. [Elf](#) – I admit it’s stupid, but it’s funny, too, and heartwarming. Buddy the Elf feels every emotion to the extreme, including (maybe especially) love, and it makes for a fun holiday tradition.

4. [Miracle on 34th Street](#) – Cynical single mom and her disbelieving daughter get the best gift ever from Santa – a husband and a father who will love them forever!

3. [The Holiday](#) – Two romances for the price of one. I never would’ve guessed I’d fall for Jack Black, but I did, right along with the lovely and sad Kate Winslet. Jude Law and Cameron Diaz’s story was compelling, too, and the ending was perfect.

2. **Anything on Fa-La-La-La Lifetime** – I love the Lifetime channel so much that it’s

mentioned in almost all of my Fool's Gold romance novels. (Fool's Gold has a man shortage, so the local bar caters to women by playing Lifetime and HGTV on the big screen TVs instead of sports.) If I do happen to get around to baking cookies in December, you can bet I'll have my TV tuned to Lifetime's Christmas movie marathons. I can always count on Fa-La-La-Lifetime for a heartwarming, romantic holiday movie.

1. **[Love, Actually](#)** – I don't think I'm giving away any surprises by sharing one of the last lines of the movie: "Love actually is all around," said by Hugh Grant's character as though the fact were a revelation. There's a lot of cynicism about love in the world, but when you let go of your so called sophistication and really look at the people around you, you'll realize something I have always known to be true: Love exists, and it can last forever.

*New York Times bestselling author **Susan Mallery** knows romance! Susan is the author of the popular **[Fool's Gold romance novels](http://www.foolsgoldca.com)** (<http://www.foolsgoldca.com>), including her latest, **ONLY US: A FOOL'S GOLD HOLIDAY NOVELLA**, an ebook exclusive available for the Kindle, Nook, and wherever ebooks are sold. Read Chapter 1 for free by joining the Members Only area at [www.susanmallery.com](http://www.susanmallery.com). [www.facebook.com/susanmallery](http://www.facebook.com/susanmallery), [www.twitter.com/susanmallery](http://www.twitter.com/susanmallery)*

## HAPPY FAMILY, HAPPY HOLIDAYS!

By Patricia Sands, author "[The Bridge Club](#)"



Jingling bells, decorated homes and shops, holiday carols and songs, Hannukah menorahs, gingerbread houses, Italian pandoro, Polish sweets, British trifle, **I love everything about the December holidays.** Living in Canada where multicultural traditions are shared and celebrated, there's something for everyone. Fun!

**Our family celebrates Christmas and every year I hope for snow, particularly on Christmas Eve.** Great big fluffy flakes, please! For me that is the finishing touch on what is a magical time of year.

As a youngster growing up in northern Ontario I could pretty much count on the snow. These days in Toronto, you just never know if the holidays will be white, green, or a dirty grey. But that's just on the outside. Inside our holidays are bright and festive.

With the sounds of "Peace on earth, goodwill toward men" echoing in so many parts of the world, I always want to believe that it just might come to pass. Peace everywhere in the world. Imagine.

As the saying goes, peace begins with me. And you. Each of us in our own small way helps to make it so. I think of that when I look at my happily blended family of seven adult children, three spouses, one fiancée, one girlfriend, and, so far, six grandchildren. As planning begins for our family Christmas celebrations the logistics can appear daunting. Peace is the ultimate goal.

**While our family expands, holiday demands grow with it.** Parents, step-parents, and in-laws top the list and the logistical challenge begins. In the past, our entire clan spent

Christmas Eve together even though it meant inconvenient travel for some. A few years ago it became obvious we were going to have to make a change. Gasp! Nooooo! We love our traditions! The idea initially went over like a lead balloon but gradually everyone agreed and Christmas Eve was celebrated a week early.

We loved it! There was far less pressure. Traffic was not such a factor. Christmas Day was more relaxed. Somehow we all felt that the spirit of Christmas stayed with us longer than just two days.

**This change also allowed for Christmas Eve to be shared with others**, to join in volunteer programs, or simply have time to take care of last-minute details. It all became easier to handle.

With growing numbers, the issue of gifts became tricky and expensive. Again it was difficult to break with our traditions. Again we were happy we did. As our children became adults and began having their own children, we agreed that Christmas was really about the little ones. Their gifts are placed under the tree and opened early, enjoyed and shared.

**A new tradition has been evolving** over the past few years for the adults. Each one brings a nice gift of an agreed-upon value. We don't do gags, but with other groups you might want to do something crazy or theme-oriented. Whatever works. Wrapped festively (and often hilariously outrageously), the gift arrives in a green garbage bag so no one sees who brought what.

The grandchildren enjoy the task of removing the gifts from these bags and placing them on the living room floor at the appropriate time.

Numbers are drawn and our Christmas Gift Thingy (also known as a Chinese Auction or Yankee Swap and several other names) begins. The rules may be found on the Internet. Here's one link [http://en.wikipedia.org/wiki/White\\_elephant\\_gift\\_exchange](http://en.wikipedia.org/wiki/White_elephant_gift_exchange).

We have three rounds of exchanges before the game ends. These involve much laughter and everyone takes home a cool gift. So far it's working well for us and if we tire of it we'll come up with something new. Flexibility rules!

After the fact we have more laughs and, often, great surprises guessing whom the purchaser was. **Every year I look around the room and feel fortunate to be blessed with such a loving family.** It takes honesty and caring from all to make it so.

We make certain each year that the dollars spent on a gift leave room for everyone to bring donations to the Food Bank. Filling boxes by the front door, the time we have in the following week allows this to be delivered for Christmas sharing. The grandchildren are very involved in the purchasing, packing and delivering. Counting our blessings is a large part of this.

Through the years we have taken turns at our different homes but now we tend to gather at the largest home where the grandchildren can scatter and have some fun on their own. Everyone contributes to the meal and the cleanup.

Christmas Day finds those of us together who don't have different places they need to be. Our numbers vary and often there is room to invite other friends. **No one should be alone on Christmas Day.**

Somehow it all works in a very happy, uncomplicated way. Our daughters have taken over the organizing and I do whatever they suggest. Another advantage of getting older!

**The world is a difficult place for many right now.** We should be thinking about helping each other on a daily basis and the holiday season emphasizes this. Make it a time to do good for others that will carry on through the rest of the year. Pay it forward.

Whatever you celebrate, **my hope for you is a stress-free, love and laughter filled**

**holiday** that accommodates everyone's time, budget, and wishes. Relax and enjoy it, girlfriends!

***Patricia Sands** lives in Toronto, Canada ...well, most of the time. Her debut novel [The Bridge Club](#) was a finalist in the Foreword Reviews 2010 Book of The Year (general fiction) and 2011 Next Generation Indie Book Awards (First Novel). Currently, she is working on her next novel. (Relative to this article, she wants you to know her "real" BFF's bridge club celebrates Christmas in July with the tree, turkey and all the trimmings. Works for them!) Visit her [blog](#), find her on [Facebook](#) and on Twitter [@Patricia\\_Sands](#)*

## Holiday Baking Tradition

by Andi of [udandi](#)



**Every year in early December, my mom, sister and I spend a day in my mom's kitchen baking holiday sweets.** I pack up an old laundry basket with my mixer, baking sheets, baking supplies and holiday plates or packing supplies. Then, we turn on the holiday music and let the fun begin!

**Baking together is a holiday tradition we have held since our childhood** when we would help our mom make cookies for family, coworkers and teachers. We have an old, spiral notebook with notes about the cookies we have made in years past, along with notes about the ease of baking those cookies, recipes that share similar ingredients and popularity of each treat. This notebook is a wonderful treasure – not just for the practical information but for the memories! As a librarian with access to so many cookbooks, I'm always searching for the next great holiday treat that matches our baking interests.

Since my dad's only claim to baking is taste testing, he is given fair warning to stay out of the kitchen for the better part of the day. Although my mom's kitchen is fair big, any with a couple of outlets for mixers, an oven, a sink and a table would work to make a great holiday baking day with sisters or a couple of girlfriends. Even my own small kitchen meets the bill.

At the end of the day after we have cleaned up the kitchen and put away every pot, baking sheet and measuring cup, **we stand back and admire our work** and then package up the treats! We make a plate for our family Christmas gathering, a small package to send home with Gramma (she LOVES cookies), plates for work and mom and sister takes the extras in containers for those last-minute situations that always crop up.

I do not need the temptation of having cookies at my house, so **I take my portion and give to friends.** I bring cellophane bags, pretty red and white ribbon and tags and then wrap the

treats into lovely packages. On my way home, I put on the holiday tunes and drive around to friends' house doing what I've cleverly called Cookie Drop. Since the holiday season is busy, I rarely catch my friends at home, but that is the best part. I leave the pretty package of cookies on their doorstep, take a photo on my phone (I love blending old and new) and send the photo and text letting them know to check the front door when they get home. I love getting the replies of warm holiday wishes and requests for more cookies!

**Baking holiday treats with my girlfriends - my mom and sister - is a long, but rewarding day!**

*Andi has never met a chocolate chip cookie she did not like. By day, she is a Collection Development Librarian (fancy way of saying buys library materials) and in her spare time writes about crafts, recipes, libraries and saving money to remodel and decorate her house at [udandi](#). (And share lunch and friendship on [Lunch It/Punch It](#).) Like every blogger she is on [Twitter](#), [Facebook](#) and [Pinterest](#)*

## How Do You Keep Celebrating All Year Long?

By Michelle Cullum, [A Renaissance Chick](#)



How do you and your girlfriends keep celebrating all year long you ask?

Simple! **Start a Birthday Club.**

Creating a Birthday Club is a great chance to connect or reconnect with friends and acquaintances on a monthly basis. Who doesn't love the excitement of a good party not to mention all that delicious food? Starting a Birthday Club is easier than you think. You just need a set of instructions and women to be members. Are you ready to start?

### Instructions

**1. Invite women to join your Birthday Club.** You will need 12 members total, including yourself. Members represent their birthday month. If you have duplicate months, (2 friends with birthdays in July) choose either the month prior to or after (June or August). Speak with friends and acquaintances about your new club. Host a one-time planning meeting in December inviting potential members to learn more and schedule Birthday Parties!

**2. Collect birthday and contact information** from those members who decide to join at your planning meeting.

**3. Nominate a "point person"** to be in charge of the information, to keep it updated and current along with notifying members about upcoming birthday parties. This person should call and/or email members four days before each party.

**4. Nominate a "cake person"** to be in charge of supplying the birthday girl with her favorite cake or dessert. As a group, decide what this looks like to keep a uniform price for each member.

5. Knowing where and what type of cake to purchase gives an idea what the **Birthday Club dues** should be. Collect dues from each member at your planning meeting for January's birthday. This money goes to the "cake person" for purchases. At January's party, you will collect for February's and so it follows for the rest of the year.

**6. Establish standard gift giving practices** for your monthly party. Set a minimum and maximum dollar amount for gifts. Alternatively, make a rule no gifts other than hand written notes or cards.

**7. Meet once each month keeping the day and time consistent.** As a group, decide what that looks like. Some groups might like to meet during the day and others might prefer evenings. Also, decide the length of each meeting, so everyone can plan accordingly.

**8. Have calendars and pens for each member.** Plan your calendars for 2012. Put birthday girls name and time on corresponding dates each month. Make sure each member has the correct information for the upcoming year.

*Example: Fabulous & Fortyish Club will meet: January 13, 2012 - Sue Smith, February 10, 2012 - Jane Doe, March 9, 2012 - Mia Party, April 13, 2012 - Mary Holiday ...*

9. As the organizer, you will **host the first party at your home** in January. Then January's birthday girl will host February's party, continuing rotating through each member. This ensures the work is spread evenly among all the members.

**10. Enjoy connecting, sharing, and celebrating each month!**

**Follow these 10 easy steps and your Birthday Club will be a huge success.** Instead of being reminded about aging, the Birthday Club puts the fun and joy back into birthdays by changing the meaning.

**Michelle Cullum**, author of ([The Friendship Dance of Women](#)) and founder of [A Renaissance Chick](#) writes to share knowledge, connection and community for woman of today. Her writings share how to improve life with family and friends at home or work. Books, blogs, groups and personal speaking are the venues she implements to provide answers to concerns and issues. A certified Life Coach and Ordained Pastor reflect in her warmth and honesty.

## GUSTO-FILLED, GUILT-FREE HOLIDAYS AT ANY SIZE!

By Stephanie Rainbow Bell, [PlusSizeInnerPeace.com](http://PlusSizeInnerPeace.com)



**There are a lot of conflicts for our attention at this time of year!**

On the one hand we are told to "Eat, Drink and Be Merry" and on the other hand, womens' blogs and magazines are filled with "how to manage the stress of the holidays, how to stay on your diet during the holidays, how to look thin for the holidays!"

It seems to me it makes it a lot harder to be merry if I have to worry about all that junk for the next two months!

As a plus-size woman in particular, I used to find the holidays to be a particularly challenging time! There are many societal beliefs about larger-than-average-size people, and women specifically. For years no matter how hard I tried, I really felt "on show" during the festive season because there was so much extra emphasis on special food and drink and then there was the whole issue of "appropriate" attire for holiday parties. I'd be afraid to eat all the treats (or worse – feel guilty and hate myself when I did anyway) and shopping for a formal outfit for the annual company party that didn't make me look as big as Santa's sleigh was pretty much just torture!

As the CEO/Founder of The Plus Size Inner Peace Network, my mission now is to guide, inspire and teach women to how to **feel beautiful at ANY size!** It IS possible to be at peace with our bodies, minds and spirits, by learning how to transform the shame, guilt and self-loathing that all too often accompanies a larger dress size!

From my point of view, **the holiday season (and every season) is not about adding more guilt and stress** to your probably already over-worked adrenal system! This is the time to

catch up with colleagues, friends and family you may not see very often over cocktails and fancy appetizers! It's a time to put on the silly holiday sweater and jewelry and wear it with pride and confidence!

**There's a ton of research about how fear and stress affects our health, both mentally and physically.**

And there's also a ton of research about how your belief system creates the experiences you have during this lifetime. If 'like-attracts-like' ala "The Secret" and the Law of Attraction (and, btw, full disclosure -- I've been a Law of Attraction Teacher and Coach for many years, even before The Secret"), then doesn't it stand to reason that if you feel happy and content you'll attract more of that? And equally true -- if you feel afraid and worried, you'll also attract more of THAT?

**So my holiday advice is to go for the gusto this holiday season** (and frankly – that's the same advice I have for EVERY season)! This is a time of year to indulge and enjoy the blessings of the season! There's extra food goodies around because people want to share their family recipe and share the love that went into the preparation and the giving! So what if it has sticks of real butter and cups of white sugar?

YES! I am serious! It sounds like blasphemy just writing it much less doing it and encouraging it but I mean it!! Life is for LIVING! (NOTE: Yeah – I know about cholesterol and diabetes and heart issues! But I also know that if I focus on being happy and loving as much as possible – than that will create healthy happy cells in my body!)

Here's another concept to shake up your thinking a bit more! **What if you didn't spend all your days worrying** about "protecting" your longevity because you know you'll have plenty more times on the merry-go-round? What if "dying" isn't something to be feared at all? What if it's just returning to the pure source energy I believe we all came from? What if you have as many opportunities as you want to come back into physical form and do it all again any way

you want?

If you believed all that, then why NOT enjoy THIS time around to its fullest?

**You have the power to change your outlook and attitude and your attitude, outlook and beliefs will create your reality – whether you like it or not.**

What if you really allowed yourself to enjoy ALL the treats you REALLY want? What if with every bite you thought about the love and fun you are having? What if you just enjoyed each taste as a special blessing? And what if you trusted yourself to know when you had had enough?

Interesting idea isn't it??

In my forthcoming book, there's a great quote that I wrote about by Kathrine Brown: “Instead of spending life’s precious energy asking 'Is my butt too big?' Spend it asking '**Is my life too small?**'”

**Do you really want to spend the season worrying about what you are wearing?** Or do you want to spend it seeing how much love you can spread around? This is SUCH a groovy time of year to open your heart even wider so you can give AND receive all the good vibes!

Here's the advice I give to my best friends and my clients: **BE HAPPY! Do whatever brings you joy!** Don't listen to the voices of guilt, shame and blame. Those are the voices of fear! Your heart – your soul – your Divine Essence --- is all about joy, love and peace.

And isn't THAT what this holiday season is REALLY about?

**Here's to Rainbow Blessings of Joy and Good Cheer!!**

Namaste.

CEO and Founder of THE PLUS SIZE INNER PEACE NETWORK.com, **Stephanie Rainbow Bell's** mission is to transform womens' Guilt, Shame, Blame & Self-Loathing about their weight and size and learn to create a powerful new life-transforming mindset in which their true beauty, power and potential are revealed! Stephanie is the author of "BEAUTIFUL AT ANY SIZE – The Plus Size Woman's Guide To Nurturing Confidence & Self Esteem" and is an inspiring speaker, and self empowerment coach. You are invited to connect with Stephanie on Facebook, Twitter and [PlusSizeInnerPeace.com](http://PlusSizeInnerPeace.com).

## Finding Family Amongst Friends

by Robin Feltner, [Supernatural Botanicals](#)



**Growing up with a huge extended family has always been such a treasure to me.** Whether it was frilly Easter dresses complete with ornate Easter hats, or an intimate get together of no less than 50 family members, the holidays were always a time for togetherness, happiness, and ridiculous amounts of tasty holiday food. There was never a doubt that this was the process and order of my life, and that it would always be that way.

As the years went by, our family was afflicted by the natural occurrences of life, as it does; some family members moved away and some family members had passed away, all of which **led to smaller and smaller family get togethers.** But even as our holidays grew more intimate, with less family members, somehow, I never thought our tradition would end - yet it did.

Being a foodie and absolutely loving to entertain, I found my large holiday feasts were only serving the few family members that now show up for our gatherings. If you're not careful, you can find yourself becoming very lonely and reminiscent about holidays of past. You can find yourself not appreciating your "here and now." I'm certainly no exception to that loneliness. Luckily, I found **the perfect way to combat the blues during the holidays.**

**I started volunteering and giving to others in need during the holiday season, and it completely changed my perspective.** When you analyze your life on the whole, it's easy to see how lucky and blessed you truly are. Giving of yourself is more gratifying than words can say. Giving of yourself can be in the form of writing a check, making a meal for someone, or simply offering love and spending time with others.

If there is a shortage of family members due to circumstances of life, there are still options for

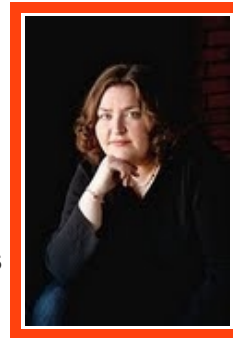
you. **You have friends!** Friends are the next best thing to family, and in some instances, just as good as family. After all, life goes on for other people as well. Others, too, have families whose life circumstances have displaced them.

And the feeling you seek at the holidays amongst your family members, those feelings can be had with friends, if you let it. **Not only should you reach out to friends that are hurting and lonely during the holiday season, but reach out to everyone.** Many people, including myself, would rather suffer in pain than ever inconvenience friends and admit their inner loneliness. Create a pseudo-family around you to provide the feeling of family that you so desperately miss. Ask friends if they have people to share their holidays with. If their family is lonely, too, invite them to your table. Create new memories. Create those feelings of family and love amongst friends, give freely of your time, money, and love, and watch beautiful things flow into your heart and life.

***Robin Feltner** is an entrepreneur, writer, blogger, environmentalist, social media strategist, foodie, interior design lover, reporter, and lover of all things girly. Known for knowing what's hot and who's cool, Robin is a staple on the social scene in Cincinnati. A life-long resident of the Greater Cincinnati area, Robin built her company, [Supernatural Botanicals](http://SupernaturalBotanicals.com), in the city that she calls home. Robin's love for the environment and being Green has prompted her to own a Green, eco-responsible company, and educate others on a Green lifestyle via [SupernaturalBotanicals.com/blog](http://SupernaturalBotanicals.com/blog) and [EcoDailyLiving.com](http://EcoDailyLiving.com). In her free time, you'll find Robin at social media events, cooking with her family, or shopping at local farmers markets.*

## Spend Time with your Friends at the Holidays

by Jacqueline Cromwell, [The NerdFamily Blog](#)



**Ok, first off let us admit the truth.** The holidays, while absolutely wonderful, can be extremely stressful. And when life is crazy and stressful is also when we need to spend time without girlfriends the most! But it seems this is the time of year when we see our girlfriends the least because the last thing we need is one more obligation or event to prepare for. Well, girlfriend time during the holidays doesn't have to be stressful or just another time obligation on your plate. It can be a time of respite, productivity and joy!

**I like to start off the season with a fun and relaxed girls' lunch out!** And to many of us, the start of the Christmas/Hanukkah is Black Friday. I admit that I am one of the crazy people who goes out on Black Friday but I am not there when the stores open. Honestly, I have no interest in shopping with friends on Black Friday because I have a list and I am on a mission. But I still want to have some girl time!

So last year my girlfriend Sue and I decided to start meeting for lunch on Black Friday! I know, you think the restaurants would be crazy but not necessarily. If you go into a place like Chevys, for example, at 11:30 they are just about empty! And this isn't just for the girls who are out shopping! Anyone who wants to take a break from the cleaning, decorating, escape the football or needs to vent about their family Thanksgiving can enjoy a girls' lunch! I am keeping it super stress free by making a Facebook event and opening it to everyone. If they want to come they just show up! **How stress free is that?**

**Another great girlfriend activity is craft night!** Christmas and Hanukkah have tons of little projects and jobs that need to get done but it doesn't have to be boring! About seven years ago my girlfriends and I started having a roving craft night and no other months are as needed in my life as November and December!

**How it works is that whoever hosts just provides some place to work and drinks.** Then as the attender, you bring a snack to share. Some of the most popular are M&M's, crackers and canned chocolate frosting with mini pretzels. You also bring what ever project you have that you are working on. I have addressed Christmas cards, wrapped gifts or organized my coupons. We schedule it after dinner and it usually just lasts about three hours. Always fun and always laid back!

**Want something a little more festive?** A party perhaps? Then consider a soup and salad potluck dinner! This is a laid back menu that allows you to indulge in dessert, which is most women's favorite;). 1 person can make or buy soup, another a bagged salads with some extras to go into it, then another brings a great bread, then 2 bring dessert! The hostess provides the drinks and a place to enjoy. You can even do a fun and low key ornament exchange. My friends and I all buy clearance ornaments after Christmas in order to have super cute ones for the next year's exchanges (and so we don't have to go to shop for them;).

Remember this holiday season that there are many easy and stress free ways to have quality girlfriend time. So go **enjoy the season, your family and your girlfriends!!!**

*Jacqueline Cromwell is just a nerdy mom who has many weird a diverse interests! I stay busy homeschooling my 4 kids, writing my 3 blogs and being a social media consultant! My life philosophy is that I feel that anyone can do anything they want to learn to do. I enjoy sharing my opinions and equipping other do things like save money, school their children and cook! You can find her at [The NerdFamily Blog](#), [NerdFamily Food](#) and [NerdFamily Things](#).*

## Country Style Holiday Saving

By Sherry Martz, [Citychiconafarm.com](http://Citychiconafarm.com)



Out here in farm country where planning is key to save money I'd like to share with you some **things I do to save money not only during the holiday season, but also year round.**

### Shopping

A trip into Cincinnati to shop is planned which saves time, money, and gas. It takes me thirty minutes to an hour to get to a decent shopping area so time is money. Thankfully since I grew up in Fairfield, which is a suburb of Cincinnati, I know the stores and where they're located. So here are my tips:

\* **If I only need one thing** I look at the calendar to remind myself what birthdays or other special occasions are coming up to make my trip worth-while.

\* **I shop year round for birthdays, Christmas, and special occasions.** For those special occasions that pop up I usually have something on hand that I bought during one of my trips and if I was lucky I had a coupon too.

\* If I'm itching to visit a store that's not on my route, not to worry, I pull out that smartphone and Google the store to **see if there's any coupons** if I plan to buy anything. Talk about [saving on the fly!](#) If live around the Cincinnati area and [shop at Krogers](#) don't forget to buy some gift cards for the stores you plan to shop in. You get fuel points to save on a fill up later if you buy gift cards from Krogers. ;)

\* **Never underestimate on-line shopping** especially when they are offering free shipping. Talk about a fuel & time saver!

### Christmas Cards

\* **I keep the address list in Microsoft Excel** of all our friends and family that we send Christmas cards to. That way when it's time to work on the cards I do a mail merge into Microsoft Word & print out the address labels. Talk about a time saver!!

\* This year I'm actually thinking about working with a friend of mine from Send Out Cards. I can give her my address list, pick out a card or customize one that she has, and then she sends them out for me. I love that even more!

### **Holiday cooking & baking**

\* When I've hosted the family Christmas dinner I **had other family members pitch in** so I didn't have to do all the cooking. We supplied the location, main dish, & beverages and they all signed up for the rest. Loved that!

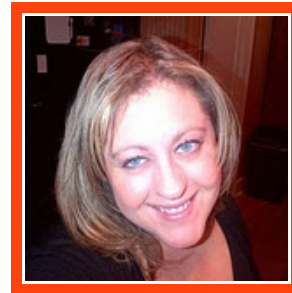
\* When I do my holiday cookie making I always **make more than I need**. The left-overs are frozen for later occasions or if we're just in the mood for some home-made baked goodies. They just need time to thaw! ;)

I hope my tips from the country help you this Holiday season. **Happy Holidays & Happy New Year!**

*Sherry Mertz is a work-at-home Mom with 3 boys and a farming husband. She grew up in the burbs of Cincinnati and now lives on a farm in Indiana that is the perfect place to raise three boys. You can mosey on over to her [blog](#) or visit the farm via [Facebook](#) or via Twitter [@citychiconafarm](#). Her time is taken up by not only Motherly duties, but also the bookkeeping & marketing for their concrete & farm businesses, blogging to share about life on a farm, and a [Bloggy Conference](#) partner. Mosey on over to the farm and say "Hi," and ask her what "pimping the cows" means. ;)*

## Practical Tips for Surviving the Holidays Without a +1

By Michelle Maskaly, [The Adirondack Chick](#)



**Being single during the holidays can be stressful.** There are a ton of family gatherings, romantic jewelry commercials and the overly-hyped New Years kiss.

Here are some **tips for surviving the holiday minus a "plus 1"** and without emptying your entire wine cabinet.

### Manage Your Own Expectations

It's easy to get caught up in all the hype. Before the first invitation for the first holiday party of the season even arrives, take a step back from the situation and be realistic.

The likelihood of meeting someone you truly want to date between now and New Years is not a wager I'd want to make during my next trip to Las Vegas.

Give yourself some positive reinforcement that you will meet the right person, but that it doesn't have to be by the time the clock strikes midnight on Dec. 31st.

### Be Prepared

You already know your Grandmother is going to ask in the middle of a family dinner where your boyfriend is, why you're not married yet or when she is going to be a great-grandmother.

Instead of it triggering a downward spiral that ruins your night, go into the family gathering knowing she is going to ask it. Have a creative one-liner prepared that makes it clear being single is your decision. Reply to her inquiry, and then move on to a different subject, adding there are more important things going on in the world than your love life.

### Know Your Limits

Just because you get invited to an event doesn't mean you have to attend. If you know your friend from high school's party is going to be filled with couples and it's going to make you feel miserable being there, politely decline the invitation.

Putting yourself in a situation where just thinking about it makes you nauseous will just set you up for failure. Your time is too valuable to be doing something that's not fun.

### **Be Selective**

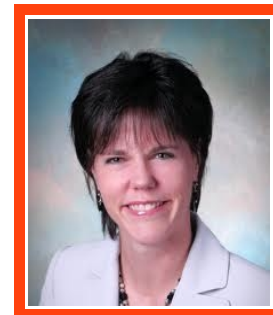
Easier said than done, but surround yourself with friends and family who you are 100 percent comfortable with and make you feel good.

When you have others around you who are not obsessed with romanticizing the holidays, or always talking about their latest random romp in sack, it's easier enjoy the holidays and have fun without worrying about whose hand your holding in line to go skating at Rockefeller Center.

***Michelle Maskaly** is an East Coast-based social media consultant, freelance journalist and lifestyle writer. She is the author of the food, travel and single girl lifestyle website, [The Adirondack Chick](#) and the pet lifestyle website, [My Tail Hurts From Wagging So Much](#). Check her out on Facebook: [Michelle Maskaly](#), [The Adirondack Chick](#) Twitter: [@mmaskaly](#) and [@theadkchick](#)*

## Seven Simple Tips for Stress-Less Gift Giving

by Sandy Fowler, [Heart Filled Holidays](#)



**Holidays are fun, wonderful, magical times of year.** We get to spend time with family and friends. We eat good food, share wonderful stories, and give gifts to show how much we care. And oh, how much we must care to go through all the craziness and all the stress of shopping for everyone on our list.

**First we have to make a list** and - if yours is anything like mine - you'll start to think it got switched with Santa's. It starts off with our relatives; we must buy something for everyone we are related to. Then there are our friends, and we definitely want to get them something. And, of course, there are the people who make our life better all year long; teachers, our hair dresser, the mail carrier, our dog walker, the helpful neighbor, and so many more. By the time we're done our list starts to resemble Santa's big scroll, rolling across the floor.

But we aren't done yet. Now it's time to shop. This may feel like good news or it might make you cringe because, really, shopping is a mixed bag. Some of us love to shop and so this is great fun; but we also have a tendency to spend more than we expected and our fun is ruined when we have to pay the credit card bill. For others of us, the thought of going into a mall ranks right up there with our annual trip to the doctor. So shopping itself causes holiday stress and we'd do anything to get out of it.

Actually, it can all feel rather overwhelming and stressful if you let the shopping rule your season. But the truth is that you can make some simple changes that help you [relieve holiday stress](#) and create a [joyful holiday season](#). Here are seven quick tips for taking control, reigning in the chaos and enjoying your holiday gift giving.

**Get Trim** – Consider cutting your list. As the years go by we bring more people into our life and we get caught up in giving rituals that may not be necessary or enjoyable in later years.

Offer alternatives like getting together for coffee, making a donation to a charity or pooling your resources then shopping together for a needy family. There are tons of alternatives, simply find one that suits you.

**Create ‘Holiday Bucks’** – Set aside money for buying presents. Determine how much you have to spend on each person and write down how many ‘Holiday Bucks’ they get. If you do this and stick with it, this one little step will virtually eliminate any chance of a financial holiday hangover.

**Love Your Leftovers** – Having a designated amount to spend on each person’s gift doesn’t mean you have to use it all. If you find a great deal, or decide to make something, and their gift costs less than their designated ‘Holiday Bucks’ just set aside the extra to use on something else or even set it aside for the next holiday. You do not have to go out and find something else to use up their ‘Holiday Bucks’. That is a huge stressor and one you can eliminate right now.

**Channel Your [Inner Eloise](#)** – Stop worrying about finding the [perfect gift](#)! This is one of the top two stressors in holiday giving. Remember you are trying to show this person you care about them or you appreciate what they do for you. Simply buy something that you think they would enjoy and let it go.

**Be Present** – We all know people who have everything or are impossible to shop for, so don’t shop for them. Give them the gift of time with you. Give them a card with a note or a certificate for an afternoon, an evening or a day doing something you will both enjoy; a present with presence.

**Get Crafty** - If you enjoy getting creative, making things, or baking, then set aside some time to do things you already love. Simply take the fruits of your labors and give them away. Everyone loves to get a homemade gift and it is a wonderful way to have some fun while sharing your love.

**That's a wrap!** – If you hate wrapping presents consider skipping traditional wrapping altogether. Simply place your gift inside of another useful item such as a bag, blanket or container; tote bags, receiving blankets, photo boxes or hat boxes all work great. These are all items that can be used on their own and they can conceal the original present. Just pop it inside, stick a bow on and you're done!

Pick one or two tips and give them a try. Experiment a bit and see what works for you. You'd be surprised how much happier and less stressful your holiday can be with a few simple changes.

***Sandy Fowler** is passionate about helping women de-stress their lives. She teaches, blogs, speaks and hosts the [Heart Filled Holidays radio show](#) - all focused on weeding out stress and creating more joy. Using holidays and special celebrations as a springboard, Sandy helps women create happiness in their lives every day. Get started today with her Free Holiday Help at [www.HeartFilledHolidays.com](http://www.HeartFilledHolidays.com).*

## 10 ways to less stressed and more meaningful Holidays

By Bernice Wood, [Living the Balanced Life](#)



With the holiday season flying at us like a train wide open, it is important that we face this time of year head on, with a plan and with intention. Otherwise, you might end up feeling like that train hit you!

Here are **10 things you can do (or NOT do) to help you as you try to have a peaceful, more meaningful holiday season:**

1. **Stop trying to do it all.** Accept that you CANNOT do it all and make peace with it! Decide what things are most important to you. Maybe you love to decorate but hate to cook. You love to cook but hate shopping. Make decisions and plans based upon the things that are a priority to you and to your family.
2. **Plan ahead** for holiday parties and activities, as much as possible. Don't wait until the last minute to find out your child is supposed to have a \$5 gift for a Sunday School party or that you are supposed to make a dish for the office party TOMORROW!
3. **Don't stress too much about the house!** Do some basic cleaning, and then just relax and enjoy your family! If you simply MUST clean, here are 10 steps to clean your house FAST!
4. **Be sure to set aside some time to do something from the heart.** Maybe that is volunteering at a homeless shelter, making ornaments to take to a local assisted living home, or singing in the community choir. Whatever it is, make sure it is something that YOU care about. Don't do it just to please others, unless that IS part of your whole doing from the heart!
5. For the evenings that you will be busy and pressed for time, consider some **quick meals you can fix in a jiffy.** Keep the makings of a salad handy, or if you need to feed the crew, consider some of these! 10 easy meals for busy nights.
6. **Think long and hard about your gift-giving.** Can you mark some people off your list who you feel unnecessarily obligated to buy for? What about purchasing family gifts,

such as board games or tickets to an event? Consider buying (or making) edible gifts, they are always appreciated! FYI, my daughter and 11 year old grandson have an awesome business for gifts, check out their site, [Saucy Spirits!](#)

7. **Simplify your wrapping process.** Pick a color paper and wrap everything in that. I like to use a red so that I can actually use for birthdays later, but you could also use a gold or silver. I forego the bows as they tend to fall off! Of course, you could use gift bags making it even simpler, but be sure to wrap for children so they experience the joy of unwrapping their gift!
8. **Remember that the holidays are not about things.** Even though we give and receive gifts during this time, it is truly about being with those you love. Your partner, your children, your siblings, your parents. Be sure to make time for just being together. Make the time to enjoy life.
9. **Take care of yourself during this busy time of the year.** With extra parties and activities it will be easy to get run down. Make sure you catch up on sleep and rest when you can. Say NO to some activities. Stay home and take a hot bath. Splurge and give yourself a gift, a massage!
10. Throughout the holiday season, and not just on certain holidays, we are inundated with FOOD. It is difficult to maintain a healthy weight during this season, but not impossible. Be sure to **allow yourself some treats**, but not the whole plate of cookies! Pick and choose wisely. Eat a lighter calorie salad for dinner so you can enjoy a richer dessert. Overeating will just make you feel bloated and lethargic, and you won't like to end results come January!

***Bernice Wood** is the founder of two blogs for women. [Living the Balanced Life](#) teaches you to learn to define what is important in your life and learn to live accordingly. The second blog is [The Successful Woman's Resource Center](#) (soon to be renamed [TheStressedMom.com!](#)) This site is brimming with day-to-day tips and resources to help you navigate your busy life. Bernice also provides life coaching for women who are stressed and overworked, and seeking a change in direction. You can follow Bernice on [Twitter](#) and [Facebook](#).*

## Girlfriend Advice for Black Friday (& Holiday Shopping)

By Melissa Garcia, [Consumer Queen](#)



Now that Halloween is over it's time to switch gears. We have devised a check list of tips to help get you armed and ready. We are hoping that this checklist will help you shop more effectively.

### [Black Friday](#) Tips:

- **Wear Comfortable Clothes and shoes.** Dress in layers you may want to peel down while shopping. Ladies this is the one day out of the year that you do not need to dress to impress!!!
- **Make your list ahead of time , prioritize and get organized.**
- **Don't forget to print any [coupons](#) that can be used and attach them to the store flyers you are shopping.** Check your coupon policy before going to the store as stores may change their policies for special days like [Black Friday](#).
- **Bring Bottled Water and Snacks.**
- **Ladies bring a hair tie,** just wear a rubberband or scrunchie around your wrist to pull your hair up when you get hot from standing in a crowd.
- **Walkie Talkies are great to have.** I have used these in the past and they are great to have. Faster than using your cell phone. Plus sometimes cell phone reception is not reliable.
- **Shop with friends.** Use the buddy system so you can tag team and get the deals you need.
- **Don't forget to price match your ads.** You will definitely save on time and gas. Walmart is a great place to take all of your ads to. If your shopping Walmart don't forget those [coupons](#) that will give you overage to put towards those already low [Black Friday](#) prices to save even more.
- **Go to the store a day early and scout out where your items will be** placed in the store. More often in not stores like Walmart will place items in unusual spots in the

store to help with lines and keep everyone organized. One year the TV I wanted was in health and beauty.

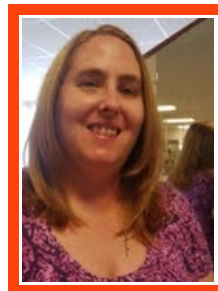
- **Wear contacts instead of glasses.** No need them falling off and breaking.
- **Don't forget your camera,** flip cam or camera phone to catch the deals you are getting as well as those crazy shoppers. You never know when you might have the next viral video for You Tube LOL.
- **Research big ticket items before you go shopping.** Check out online reviews and make sure the product is as good as you thought before you spend the money.
- **Make sure you bring the ads to the store with you.** In case you need to prove a discount or your forgot what store was having a certain sale.
- **Ask for gift receipts** and check to make sure your store does not have a restocking fee.
- **Check to see if those [Black Friday](#) specials are available online** and shop from the convenience of your home.

Don't forget many stores are already having "Doorbuster Sales," so keep checking your local sales ads for weekly specials now!

***MELISSA GARCIA** is a mom of two and a savings specialist who enjoys getting a good deal. She uses her site, [ConsumerQueen.com](http://ConsumerQueen.com), as a ministry to help moms fight the rising cost of the economy by showing them ways to cut costs through couponing, shopping for sales and frugal tips. Melissa shows moms how to save money in some areas so they can spoil themselves in others. With Melissa's money saving tips, you can feel good about indulging in life's riches.*

## Choose to Enjoy the Holidays

By Jennifer Hall, [Just Jennifer](#)



The Holidays are approaching. You're feeling anxious and overwhelmed just thinking about it.

Well **I'm here to tell you to relax.** Truly. It is alright to not let this time of year stress you out. It really shouldn't. Because you can make a choice not to let it.

What you need to do now, before Thanksgiving and Black Friday hit, is get yourself centered and focused on what you want this Holiday season to really be about.

First of all, don't forget to **celebrate Thanksgiving!** It is not merely "Turkey Day."

Thanksgiving is meant to be a Day of Giving Thanks.

**Gratitude is key at this time of year.** Look around you. Look at how much you have, both material and otherwise. To put it in perspective, imagine you didn't have those things. Now, feel the gratitude in your heart for all you have. Give it even more power by verbalizing it, perhaps over Thanksgiving dinner, or even in a blog post or Facebook status. It is so wonderful to put gratitude out there!

**Start feeling grateful now for all the gifts you will receive during the Holidays.** Be grateful for the gifts you are able to give, grateful for the smile you will be putting on someone else's face.

**If one of your stresses at this time of year is money,** please know that it doesn't have to define your Holiday experience. Gift-giving should not be a tit-for-tat competition. Give what you can and receive what is given to you graciously.

There is no need to go into piles of debt trying to "keep up with the Joneses." Anyone who makes you feel this way, isn't being gracious or experiencing this magical time with an open heart.

Not having enough money to throw at store-bought gifts only means you may need to **get a**

**little more creative!** Bake goodies, craft things, give photos, write a Holiday Newsletter. Or talk to your family about only focusing on the children or organize group gifts everyone pitches in on.

Especially in this time of economic struggle, you can be pretty confident that most people are feeling the pinch. **Be open, honest**, yet tactful, and I bet you will find relief from many of your loved ones. You all love each other. You all want to give to one another. You just may need to find different ways to do it.

I also want to give you **permission to choose what kind of Holiday celebrations you have**. Do you want to partake in big family or friend gatherings, or do you want to keep it more simple, focusing more on your own immediate family?

**Think about which traditions mean the most to you**, are non-negotiable, as well as perhaps starting a new tradition. Get the kids involved, tell them stories of your childhood Holiday memories. Take lots of pictures. Slow down and notice Holiday lights decorating homes and businesses. Watch Holiday movies and listen to Holiday music. Soak it all up!

And when you find yourself feeling busy, rushed, harried and you're losing sight of the big picture, take a minute, breathe, remember all that you're grateful for, **give some hugs** and start again tomorrow.

*Jennifer Hall* blogs at [Just Jennifer](#) where she shares all the ups and downs of daily life with 2 school-age children and a Diabetic husband. She is real, funny and grateful. To help keep you grounded on what's really important Jennifer recommends eBook, [Whimsy for Wendys](#). And to help you make personalized gifts she suggests [MyMemories Digital Scrapbooking Suite](#) (use code STMMMS72840 for \$10 off software AND \$10 off in the store).

## Easy But Impressive Vegetarian Recipes for Your Holiday Parties

by Michelle Maskaly, [The Adirondack Chick](#)



With more people going vegetarian everyday for a number of reasons, there's a good chance you will have one attending your holiday gathering this year. But, don't throw out your entire entertaining menu. In fact, just incorporate vegetarian dishes into your meal. Some of your meat-eating guests will likely even enjoy the vegetarian selection. Just be on the lookout for hidden ingredients that you may not be looking for, like chicken broth or gelatin.

**Take your appetizers a step beyond** pigs-in-the-blanket and serve up some veggie-based finger foods that are not only easy to make, but enjoyable for all your guests.

Start off with spinach-based foods like these [Spinach Ball Appetizers](#). They are always a staple at any of my parties, and are usually the first things to disappear. Serve them with hot tomato sauce like you would mini meatballs.

Swap out a meat-filled antipasto for a [Cherry Tomato Salad with Fresh Parmesan Cheese](#). It's flavorful, colorful and so tasty, no one will ever miss the meat.

Whoever created Pillsbury crescents deserves some type of award, because there are a ton of recipes you can use them in. My favorite is these [Parmesan Rosemary Snack Rolls](#). Serve them with a side of sauce if you use them as an appetizer, or just the way they are if you use them with your main meal.

**For someone who doesn't usually cook vegetarian meals, dinner can cause a little anxiety. Relax!**

Cook up a dish that serves a dual purpose -- it can be a main dish for your vegetarian guest, but also as a side dish for the others at the table.

My go-to-dish for this is usually a risotto. It's more impressive than a pasta dish, but easy to make. Try this [Mushroom Risotto with Sun Dried Tomatoes](#). It can even be made in advance and reheated.

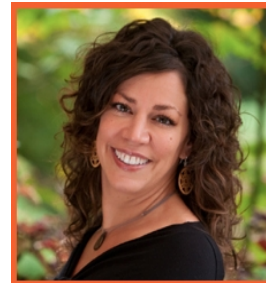
If you're pressed for time, pasta is a good solution, but dress it up a little. Swap regular spaghetti for bowties, or another shaped pasta, and use a sauce other than your basic tomato sauce.

This [Bowtie Macaroni with Adirondack Pomodoro Sauce](#) is a quick and fun dish that will look like you've slaved away in the kitchen for hours.

**Michelle Maskaly** is an East Coast-based social media consultant, freelance journalist and lifestyle writer. She is the author of the food, travel and single girl lifestyle website, [The Adirondack Chick](#) and the pet lifestyle website, [My Tail Hurts From Wagging So Much](#). Check her out on Facebook: [Michelle Maskaly](#), [The Adirondack Chick](#) Twitter: [@mmaskaly](#) and [@theadkchick](#)

## The 5-Element System to Empowerment, De-Stressing, Productivity & Friendship During the Holidays

By Dianne DelReyes, [TheAntiagingArtist.com](http://TheAntiagingArtist.com)



As a practitioner of Chinese Medicine in the field for over 13 years, I can't help but to filter health & lifestyle habits through certain principles. What I've come to realize is that it these principles apply to more than just our personal health.

The systems offer you a new way of observing not only your personal health, but also your relationships, lifestyle, your business, productivity and more.

I want you to see that this is not some "woo-woo" concepts or ideas; these are very practical tools that are seeped in thousands of years of wisdom.

Let me first introduce you to the 5-elements: wood, fire, earth, metal and water. One of the most important things to remember, right off the bat is that these elements, although unique in qualities and nature work as a dynamic whole.

Wood easily burns and makes a fire. Fire produces ash, creating earth. The earth contains mineral from which metal is formed. When metal is heated and cooled, water droplets will be found over the metal as a result of condensation. Thus, metal creates water. Water promotes the growth of trees, which are wood. The cycle continues and gives rise to change and transformation.

Each element intimately affects and represents every area of our lives. Remember, these elements work together as a system... if one element falls out of balance, left unchecked, will eventually start affecting the rest of the elements.

It's only WHEN WE ARE IN BALANCE IN ALL THE AREAS OF OUR LIVES that magic happens, right?

Let's begin with the Wood element! **Wood is the first element in the cycle of the Five Elements.** The season that is associated with the wood element is spring. Wood element and spring represent the beginning of the life's cycle, creation, new beginnings, birth and growth. Wood, is associated the liver and gall bladder organs, and also with movement,

flexibility, vision, coordination, planning, hope and creativity.

### **Your intuition, or inner-knowing.**

A balanced wood element will give us the vision to create and reach our goals. Again, like a tree we learn to use this inner eyesight wisdom to be flexible and move gracefully while staying strongly rooted in our deepest inner knowing.

To keep your wood element in balance, creating clear goals and plans as you navigate the busy holiday season, try to remain flexible like a tree and trust your intuition when making decisions.

## **FIRE ELEMENT**

Fire represents passion, inspiration, heat, and joy Fire is connected with the heart and pericardium, as well as the capacity to love, feel joy, make connections with others, feel passionate and inspire good relationships. It also keeps us motivated and activated toward reaching our goals that we've created with our healthy wood element.

On an emotional level, the fire element corresponds to joy, and isn't this the time of year we strive to find a lot of JOY?

From the heart we not only give love, but we can also receive love.

I am sure there have been times in your life when you've felt and have expressed that your heart is filled with love. On the other hand, you may have also felt heartbroken. Perhaps too, you have felt very protective of your heart.

Our heart's desire is to make personal and intimate connections in our lives. We wish to have personal intimate connections with lovers and partners as well as close personal relationships in our friendships, workplace and community. As it is said in Chinese medicine, the heart houses the spirit, therefore, the fire element also longs for a connection to spirit – whatever that means to you, whether that's God, Buddha, nature, yoga, or meditation.

### **Tip - Keep your heart open –**

If you're feeling your heart closed off to love and joy do something to work on trying to soften it. Try some heart opening breath work. You will really begin to feel your heart soften and

allow love in. ~And please, don't forget to make connections with family, friends and spirit!

## **EARTH - Our Container, Our Center, Our Mother**

The earth element is amongst many things, about being in the service of others.

This concept of being in service can come in many different forms, and there is no "right" way of achieving this. This nurturing quality can be in the form of unconditional love and support for a child or loved one, it can be about creating a nurturing environment in your home or work place, it can be a kind word, a gentle, caring touch, an unexpected smile or simply a look in your eye.

**"While the Fire Element creates connections, the Earth Element Nurtures them."**

A balanced earth element is also represented by our thoughts. Our thoughts transform into form. Have you heard that expression? "Thoughts become form". This can be a very positive outcome or negative, it just depends on the thoughts you choose. Unfortunately, it is all too common that our thoughts get slightly out of control and turn to over-thinking and worry. This is a significant sign that your earth energy is out of balance.

Nourish your relationships: This is the perfect time of year to nurture your relationships. With your healthy fire element, you've made connections, now it's time to nurture them. Don't let your busy life get in the way, continue to spend time with, and love up your family and dear friends.

### **Nourish your thoughts:**

Are you over-thinking, fretting, worrying or riddled with monkey mind chatter? Spend some quiet time in meditation; focus only on your breath. If a thought comes in, let it float away like a cloud in the blue sky.

### **Mind your Metal**

Metal is connected to our lungs and large intestine, and is related to making space, letting go, breath, endurance, self-esteem and respect.

The emotion associated with the metal element is grief, and the process of mourning our losses. Particularly this time of year, grief is such a hard and painful emotion and loss is such

a hard thing to go through. Unfortunately, because it is so incredibly difficult, many of us spend a lot of time suppressing and pushing away these feelings.

What's also important to understand too is that this release is about letting go! Loss comes in so many different forms. It shows up as death, and loss of a loved one, the end of relationships, whether a breakup, divorce or the end of a friendship. It can show up as loss of a job, a pet, a home, or simply loss of how you things were "supposed" to turn out. Learning the art of letting go will set you free. Learning to let go of things that no longer serve you only opens the doors to many other positive opportunities.

**During the Holiday Season, with SO much going on, this is really the ideal time to learn to let go.** Practicing the art of letting go or detachment is a lifelong journey. It may not always be easy, but it certainly can be freeing. There are many things in our lives that we can practice this art with. Sometimes, it's letting go of material objects, relationships, jobs, childhood, or many other things. Sometimes it's simply letting go of the way we think things or our lives "should" be.

When you truly let go of attachment to the way things are or what you think an outcome should be, you open up a new world of possibilities that perhaps you never dreamed possible.

#### **WATER:**

Water is not only related to our kidney and bladder, it is also where we store our essence; it's about our will power, our capacity, actualization and taking action. Water as represented by our planet and the oceans is vast, unknown and mysterious. At times it is calm and serene and at other times it may appear a little violent and scary. Water can be still, quiet and peaceful, it may also be treacherous and unpredictable.

Learning to navigate the waters of the planet and our lives is key to a balanced water element. It helps us know when to simply float and ride the tide, or to swim like heck to avoid drowning.

Excessive fear, insecurity, over-work are all signs of an out of balance water elements.

***Courage is resistance to fear, mastery of fear, not absence of fear.***

*Mark Twain*

Fear can be a very powerful and negative emotion. It can keep us stuck and not living life full out! It keeps us from taking risks that can help us grow as individuals and potentially keeps us from experiencing new and exciting things.

Courage and willpower are the opposite side of fear. A strong will and courage helps us face adversity, get out of our comfort zone and potentially grow bigger than we ever imagined.

It also helps us keep faith in the universe and ourselves even during tough times.

SO I'd like to leave you with this!

**Don't be afraid to take risks, we all have the power within to move mountains.** Start small and then leap forward... Let your courage see you through.

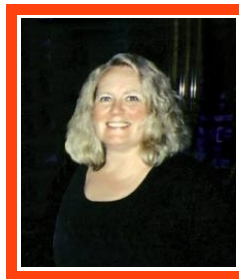
This season and into the new year, make it your resolve to over-come fears that have been keeping you stuck and not living your life FULLOUT!

Peace

*With the goal of reaching women across the globe, **Dianne DelReyes** strives everyday to create new opportunities to teach people how to get the most out of their lives. Focusing on simple nutrition and lifestyle choices, as a Holistic Health and Nutrition Coach, Dianne works to help women discover how to increase their energy, optimize their health, and take control of their well-being through activities and foods that they love. She has a masters degree in Chinese medicine, an active acupuncture practice, founded and maintains [The Anti Aging Artist Program](#) and blog.*

## Things I Love to Cook & Eat ~ Pumpkin Spice Cookies and Muffins

by Rebecca E. Parsons



**I am thinking about my holiday baking.** Each year I create gift baskets for family and friends with goodies I make with love. I take time and care to make sure each basket suits the recipient's favorites as well as any health issues. Some are diabetic. Some are gluten and lactose intolerant. Another is allergic to walnuts. This super easy Pumpkin Spice Muffin and Thick and Chewy Pumpkin Spice Cookie recipe works for all these people. I make a wonderful fruit cake cookie that I love, but it has probably 20 ingredients. So finding a two ingredient cookie/muffin recipe seems almost like cheating. I found the original recipe on [All Recipes dot com](http://AllRecipes.com) but doctored it.

### Thick, Chewy Pumpkin Spice Cookies

This recipe is almost too easy. Just dump the cake mix and pumpkin in a bowl and stir. It is low fat and amazingly yummy!!! Anyone...yes ANYONE...can make these cookies. I did decide that I would like more flavor so I added some pumpkin pie spice to the two ingredients.



### Ingredients

- 1 box Duncan Hines Spice Cake mix
- 1 (15 ounce) can solid pack pumpkin (not pumpkin pie mix)

- 2 tsp. pumpkin pie spice
- Mini Chocolate Chips

### Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease cookie sheets.
2. In a large bowl, stir together the cake mix and pumpkin until well blended. Drop by rounded spoonfuls onto the prepared cookie sheet.
3. Bake for 17 minutes in the preheated oven. Allow cookies to cool on baking sheet for 5 minutes before removing to a wire rack to cool completely.

### Pumpkin Spice Muffins

Same recipe ... great fall muffins!!!



### Ingredients

- 1 box Duncan Hines Spice Cake mix
- 1 (15 ounce) can solid pack pumpkin (not pumpkin pie mix)
- 2 tsp. pumpkin pie spice
- Craisins

### Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease cookie sheets.
2. In a large bowl, stir together the cake mix and pumpkin. Mix just until blended.
3. Fill greased or paper-lined muffin cups two-thirds full. The batter is very thick and does

not settle easily, so drop the muffin pan gently a few times and smooth the tops with a damp spatula.

4. Bake at 350 degrees F for 18-20 minutes or until muffins test done.
5. Remove to a wire rack to cool completely.

**Rebecca E. Parsons**, a Renaissance gal with designers eye and the gift o' gab, is the Chief Creative Force behind [Cre8tive Compass Magazine](#), [Cre8Tiva's Blog](#) and [Artistically Speaking Talk Show](#). A Professional Blogger and Social Media Pioneer and Strategist, Rebecca has been blogging since 1999. She explores the creative lifestyle daily writing about DIY and craft projects, sharing delicious recipes and party ideas and so much more.

## Happy Holiday Networking

by Julie Bauke, [CongruityCareer.com](http://CongruityCareer.com)



Sure, thanks to Cyndi Lauper, we know that “girls just wanna have fun,” and it’s no secret that the holidays are filled with opportunities to have lots of it. What if you took a slightly different approach this year - one that allows you to have fun *and* **get a jump on your 2012 goals?** Of course, this requires that you have, or plan to set 2012 goals. Take a moment and look back over the past year. I bet you’ve wondered at least once where 2011 went. Is that how you want to live 2012?

The holidays are filled with so much activity and inevitably, stress, that we find ourselves thinking about “getting through” the holidays. Yet, **there is not a better time of year to connect, to share, to reflect and to think ahead.** Stick with me, oh-so-already-overwhelmed girlfriend!

We get nowhere alone, whether it is in our careers, our families, our spiritual lives or our communities. So why do we hesitate to share our goals, to ask others about theirs, to dream big, and to take action together? In my experience, we are afraid of looking silly, of being told we can’t, or of falling short. Or, we truly have no idea what we want, and are afraid to admit it, or don’t know how to go about figuring it out. That’s okay. (Remember elementary school? There are no dumb questions.)

**Want to change jobs or careers?** Re-enter the workforce? Develop a new skill? Deepen your knowledge in an area? Take on a community issue or project? If all of those seem daunting to you right now, then start small. Go online and browse through your community college’s catalog and see what catches your eye, attend a city council meeting, or find a new hobby or interest. Who knows where all of this learnin’ may lead?

It is truly amazing what happens when you share your goals, even tiny ones, with others. You

discover a shared interest, spark someone to share hers, get encouragement and support, or maybe even an accountability partner that will not let the month of January pass without your making some progress - and you doing the same for her.

Back to the holidays. What if, at a group event, in your casual conversations about the weather, the family, and the delicious green beans, you work in a question like **“what was the best part of 2011 for you? And what are you looking forward to in 2012?”** Listen, share, and look for opportunities to help him or her get there.

Even better, find some time to think about what you want to accomplish, or just do differently in 2012. Write it down, think about who you know who might share that goal, or who might be a great sounding board or resource. Reach out, set up a time for coffee and put your goal out there. Ask for help, support or input- and yes, it may feel bold or uncomfortable at first, but it will get easier, I promise!

In our work in career strategy, we see that women are wired to network, but don't often do it for themselves, unless they are looking for someone to share a carpool with (yes, that is a form of networking). For some reason, we are much more hesitant than men are to reach out for professional guidance and support.

**Let 2012 be the year you decide to build a better network**, to give *and* to receive in a more open way. Why not get started this holiday season? It might even be more fun than debating homemade cranberry sauce vs. the kind that slides right out of the can.

***Julie Bauke** is a Career Strategist and President of [Congruity Career Consulting](#). Her business focuses on educating and motivating individuals in building the career of their dreams. She has been widely quoted in national publications, been featured on numerous radio shows and is currently the Career Contributor on Chicago's WCIU TV, Cincinnati's Fox19 TV and Cincinnati's Business Courier/ US Bank Business Watch TV. She is the author of [“Stop Peeing On Your Shoes: Avoiding the 7 Mistakes that Screw Up your Job Search”](#) and the host of the podcast [“Get Career Happy with Julie”](#).*

## **BONUS: Frugal Girlfriend Advice from Girlfriendology.com**

Girlfriends (aka: female friendship) lower stress. REALLY! It's a medical fact and we all know it, right? We spend time with our BFFs, and suddenly we're laughing and having fun when we might have even been in a bad mood previously.

**What's a source of much of our stress?** Well, to be honest ('cause it's just us girls talking), finances are a stressful part of our lives – especially at the holidays. As a little BONUS of this Holiday Girlfriend Advice eBook, we've got some frugal tips to help you have a happier and less stressed holiday. Merry Christmas! Happy Hanukkah! Happy New Year, etc. Just let's stay HAPPY!

### **Four Secret Benefits to Spending Less at the Holidays**

**Spending less at Christmas is obviously beneficial.** When you spend less, you have more money available to put in your savings account or to pay off debts. There are, however, lesser known benefits to doing the holidays on the cheap.

1. **No stress:** Driving on icy, snow-covered roads to brave the crowds at your local shopping mall only to spend more than you wanted is stressful. Many worry about finding the perfect gift, getting everything on their long gift list and shipping it all on time. Let's not even talk about the long line at the post office. When you intentionally spend less during the holidays, you can avoid many of these stress inducers.
2. **No January Surprise:** Many Americans go through the holiday season blindly and happily charge whatever they want on their credit cards. The shocker comes in January when they get their monthly statement or, worse, statements. Opening that dreaded envelope and seeing the balance, rapidly compounding interest, late fees, new monthly payment and possibly even an over limit fee can all bring one back to reality fast. The real joy of cutting back and spending less during the holidays is knowing that you won't be paying for them in monthly installments.
3. **Real Focus:** Spending less at the holidays allows you to focus on what is really

important. Namely, spending time with FRIENDS and family, enjoying the simple pleasure of home-cooked meals, volunteering to make the holiday enjoyable for those less fortunate and just enjoying the season. Once you step away from the commercial aspect of the holiday by refusing to spend ridiculous amounts of money, you can really appreciate these “gifts.”

4. **Chance to Relax:** Many people take time off from their jobs over the holidays only to run around like crazy, trying to get everything done. They spend every weekend and off hour running from mall to mall, shopping with abandon. Some even pull all-nighters just to wrap the multitude of presents. This routine can be downright exhausting. Remember that this is your weekend, your vacation time. Sit back and enjoy it. If you only purchase a small, token gift for everyone on your list, you will be able to spend more time with your family and friends and less time with the clerk at your teen’s favorite store. You work hard all year. Why not make taking time to relax a personal gift to yourself.

**Don’t overlook the simplicity and idealism of these benefits.** If everyone took a little time to spend less over the holidays, even if it meant just eliminating one or two gifts, Christmas would be less stressful, more affordable and more enjoyable for all.

**Make this a special holiday, girlfriends.** Make it meaningful and make memories. Those are the real gifts of the season. :)

## Five Myths About An Inexpensive Holiday

**Why not make this the year that you don't rack up the credit cards, spend hours in parking lots and stress yourself over buying everyone the perfect gift.**

What holds people back from setting the goal of having an inexpensive Christmas? What are they concerned about when they toss around the idea? Everyone likes to save money, but, somehow the idea of doing so during Christmastime is enough to make even the bargain shopper pause.

Here are some myths about an inexpensive Christmas and reasons why you should ignore them.

- **People will think you are cheap.** Inexpensive does not have to be a bad thing. In fact, many of your friends and family may even be relieved. They may be trying to spend less and save more, too. The key is to not hit the dollar store. Don't try to buy a bunch of cheap stuff. Rather, you'll want to get the best deals you can and buy good quality no matter the price-range. Whether you reduced your budget to \$20 a person or \$10, buy one nice item.
- **You'll feel guilty.** Well, maybe a little but you shouldn't. The holidays are not about who spends the most money or buys the most extravagant gift. Besides, you will feel great in January when your credit card statement comes and you don't dread opening it. In fact, someone should bottle that feeling of satisfaction you get when you know you don't have a credit card balance any longer.
- **Everyone will think it is ridiculous to cut back so much at this time of year.** The truth is your friends and family who know you will probably admire your strength. In fact, each and every one of them probably had the same idea at least once, got sidetracked and fell short of their goal. They will be impressed by your fortitude. And, who knows, they might even jump on the inexpensive bandwagon next year.
- **You can't buy anything someone would want for cheap.** Actually, limited budgets lend themselves to some of the most creative, appreciated and memorable presents.

If you take a family photo every year, put one in a frame for the grandparents. It makes for a very inexpensive gift that any grandparent would cherish more than that new sweater. Likewise, a hand-made gift from a child is worth much more in the eyes of a parent than any blue box from Tiffany.

- **I won't enjoy Christmas as much if I can't spend a ton of money on gifts.** Well, it's like your mother always said, "You never know until you try." It can take dozens of repetitions before an action becomes a habit. Once you see the results, saving money and not going overboard at Christmas will stick faster than most.

Whatever your hang-ups, beliefs or fears about simplifying Christmas are, they are likely unfounded. Tell yourself that you need to **make the commitment to have an inexpensive holiday this season**. Try it just once Girlfriend! You never know; you may like it.

## Six Tricks To Spending Less Over the Holidays

**Hey girlfriend – worried about your money, savings (or lack thereof)?** Concerned that the holidays are going to be very bad for your finances? It doesn't have to be that way!

**Our girlfriend advice: make a commitment to spend less this Christmas.** That's the easy part. However, sticking to that commitment is the hard part. In fact, everyone has probably considered the idea on more than one occasion but fallen short of the goal. No matter how good your intentions, once the season gets in full swing a frenzied momentum can take over. Before you know it, you have spent well over your planned Spartan budget, are nowhere near finished and are forced to postpone your frugal goals for another year.

Let's jump on this and save you from this fate with six tricks to help you stay on track.

1. **Give the Gift of Time to your Friends and Family.** Really ... who needs another chip and dip bowl, or candle, or maybe even the calories from those yummy cookies? What we all want is time with the amazing friends and family in our lives. Make and give gift certificates for whatever you enjoy together – a special meal, walks, hugs, etc. Or give a certificate for each month – special things you can enjoy together. It will definitely make for a year of memories.
2. **Don't go window shopping at the mall.** Better yet, don't go to the mall at all, if you can help it. Marketing execs are paid the big bucks to make you forget your ambitious plan. In fact, they spend money to learn which techniques will make you spend yours. Online shopping still pressures you into buying what you don't want or need but it is much easier to say no from the comforts of your own living room.
3. **Set a budget.** This is sometimes easier said than done. Be strict with yourself. Take cash out of the bank and put that exact amount you want to spend on each person in a separate envelope. You can have a separate envelope for expenses such as stamps, wrapping paper, holiday cards, shipping costs – just don't forget to budget for them.

4. **Accept the fact that you are not perfect.** Know that there are exceptions to every rule. If you see the ultimate, dream gift for someone (& can afford it), go ahead. Do not make the mistake of thinking that you need to do this for everyone, no matter how much you are tempted. You can explain that this gift is a birthday/Christmas/every-holiday-for-the-rest-of-your-life gift.
5. **Don't feel pressured to get involved with every gift giving arrangement at the office.** Practice saying, "My family is really focused on not buying gifts this year." Most people will understand. If all else fails, announce that you will be baking several dozen cookies or your grandmother's famous fill-in-the-blank and bringing it to the office. Leave a note that reads, "Happy Holidays from the Smith Family" and make sure everyone can see it. Food always does the trick.
6. If you feel weak in the knees and don't think you can stand up to the pressure, turn to **gift cards**. You can purchase them in specific dollar amounts that are within your budget and then tell everyone that you are done shopping.

**Hopefully these tricks will help you avoid overspending this Christmas and finally reach your goal of spending less (much less) money this holiday season.**

## Seven Ways For Students To Give Holiday Gifts Without Spending Money

I remember holiday shopping in college – it required a trip to the GoodWill store! Yes, I admit, I gave used items as holiday gifts – it's all I could afford!

Students are notoriously broke. Most don't have jobs and those that do need the money to help pay for tuition and living expenses. This perpetual state of poverty doesn't have to mean that you can't give generously at Christmas. There is a vast selection of gifts that cost nothing (or close to nothing).

1. **Brag:** Normally, you are discouraged from bragging but its ok with parents. Wrap up your grades or an "A" paper. They miss being part of your day-to-day education and will be thrilled to be included. Reading a paper, whether they understand the subject or not, will make them proud. You can't buy that.
2. **Crop:** If you like to scrapbook, make a page for a friend or loved one. Use materials you already have to save money. You can make a page showing your life at school for a younger sibling who misses you.
3. **Write:** Grandparents are always hard to buy for, whether you have money or not. Why not buy a nice card and then include a handwritten letter. Not a note, but a real letter. Grandparents everywhere love letters, especially from favorite grandchildren away at college. It doesn't cost you anything to spend 20 minutes jotting down details of your week, a few childhood memories and a quick "I miss you".
4. **Bake:** If you enjoy baking, head home and get in the kitchen. Fresh baked goods are always appreciated and do not cost much. The best part is that mom has most of the ingredients on-hand already.
5. **Watch:** Children, that is. If you have older siblings with children, volunteer to babysit. It may seem hokey to you, but they will love the opportunity to get out of the house knowing they have a babysitter they can trust.
6. **Record:** Your friends are just as broke as you and do not expect a gift. You can,

however, burn a CD of your favorite songs for them.

7. **Read:** When all else fails, hunt down cheap magazine subscriptions. Look for inserts in the magazines offering special pricing, search the internet for coupons and check eBay for deals. You can find magazine subscriptions for less than \$10, sometimes as little as \$7 for the year. Keep your eyes open. Everyone loves getting a brand new magazine to read each month and they'll remember who gave it to them.

**The key to remember is that no one expects you to buy them an expensive gift.** They are just happy to see you and spend time with you. Don't stress the gift; you don't need to spend money at Christmas to make your family and friends happy.

p.s. **But sometimes you can find some awesome gifts at GoodWill or thrift stores.** They could be the perfect sweater for your dad (make sure to have it cleaned and remove any yarn knots that show wear!), a frame that you could fill with a great photo or artwork or even really funny things like oversized undies or tacky ties. Be creative and have fun with it. Hopefully your gift recipients will appreciate the effort you made and not worry about the cost of the gift.

## Eight Great Gift Card Options - Cheap-ify your Holidays :)

The holidays are a time of year when everyone gets rushed and overspends, often without even realizing it. To avoid a surprise credit card balance after the holidays, stick to budget. In fact, make shopping easy on your time and budget by purchasing gift cards for everyone on your list. With gift cards, it is easy to stay on budget and, if you set a limit of just \$10 per person, you can have an inexpensive and stress-free holiday. Not every gift card lends itself to a smaller denomination but the following are all great choices.

1. **Best Buy:** If you have a technology lover or a gamer on your list, they will love a Best buy card. True, a \$10 gift card won't buy much but it helps defray the cost of what they really want. ([Electronics on sale](#))
2. **Starbucks:** Seriously, who doesn't love Starbucks? A frugal spender can get four or more cups of joe out of one little gift card. (Or [Coffee for Less](#))
3. **iTunes:** With the popularity of iPods and similar products, every teen and young adult loves these gift cards. They can download several songs of their choice to their device and listen to your gift for years to come. ([Download music](#))
4. **Blockbuster:** Netflix has lured many people away from traditional video rentals but, if you have someone on your list that still prefers their local BlockBuster, you can be sure that they will love a gift card. You could even wrap it with a pack of microwave popcorn. Buy it at the grocery store; it's cheaper. ([Movies on sale](#))
5. **Restaurants:** What's your friend's favorite place to eat? Why not buy them a meal? (And possibly hint that they can invite you to join them!)
6. **Amazon:** The internet powerhouse, Amazon.com, offers gift cards. The really unique feature is how they are delivered. You can email one, download it and print it at home or send it to a friend in a Facebook post. Purchasing a gift card from Amazon (or whatever bookstore is closest to your gift recipient) is a great way to share your love of reading with your loved one. An afternoon spent leisurely wandering a book store and, then, returning home to enjoy your purchase is a great gift.
7. **Phone Card:** If you know that your friend has a pay-as-you-go cell phone plan or

makes frequent overseas calls, you can buy any number of gift cards for those phone services. It is not the most personal gift but it is definitely thoughtful.

8. **Movies:** Your local movie theatre offers gift certificates for both the movie and for the snack counter. With the rise in prices, you may not be able to get a pair of tickets for you niece but you could get one each for her and her sister.

Hopefully, you'll take these gift card ideas and **have your own cheapified holiday.**

## Plan Ahead for the Holidays – You know they're coming!

The last six weeks of the year can be expensive. From Thanksgiving through New Years, we do nothing but cook and eat, visit and travel, spend and shop. It can wreak havoc on an otherwise tight budget. Many savvy spenders budget for the holidays over all 12 months of the year, not just the last one.

**Open a Christmas Club savings account.** Although this term isn't really used anymore the concept still works. Set aside a small amount each pay period into a separate savings account and withdraw it just in time for a holiday gift shopping spree. If shopping all at once isn't your idea of fun, you can set up your budget to allow for the purchase of a gift a month and just save each item until the holidays. In fact, this also gives you the opportunity to take advantage of end of the season sales, essentially stretching your budget a little farther. This may also allow you to buy things you normally wouldn't be able to afford. For example, you can scoop up warm winter blankets and coats for just a few dollars each in February and March. Retailers need to move seasonal merchandise out of the store to make room for spring clothing. Save the blankets until fall and then make a welcome donation to your local homeless shelter.

Storing extra gifts throughout the year usually necessitates **having a gift closet or drawer**. It can be anywhere, just as long as it is away from prying eyes. Be sure to include a stash of wrapping supplies as well. Wrapping paper, ribbon, cards, tape and gift bags all go on sale for next to nothing after Christmas and you can stock up for next year for cheap. Target promotes that they sell items at 50% off the day after a holiday, 75% off after three days and 90% off after seven days. In fact, many shoppers are making purchases for next year when they shop the day after Christmas.

If you normally have a busy party schedule, this plan-ahead method can work, too. Use your gift closet to keep small, generic gifts for all those people that stop by with a "you-shouldn't-have" or hostess gift. Candles, vases and fine stationary products all go on sale and all

appeal to a wide variety of guests. Stop by the Godiva Chocolatier on December 26<sup>th</sup> (early in the day) to purchase boxed chocolates with holiday wrappings and decorations. They sell for half off and, if you are planning on visiting anyone between Christmas and New Year's, make a perfect hostess gift.

Planning for the holidays throughout the year is easy if you have a flexible list and a sharp eye. Watch for sales and plan accordingly.

## Don't Spend on Meaningless Gifts – Holiday Giving from Your Heart

There is nothing wrong with a Fruit-of-the-month club but there are better ways to enjoy Christmas for less. In fact, many will get more satisfaction out of buying that special toy for the Toys for Tots campaign at the office than they ever do from the office secret Santa. Here are a few suggestions on how to return the holidays to a season of simple giving and simple pleasures.

1. **Serve Up Dinner:** This is the most obvious choice and, probably the first one that comes to most people's minds when thinking about how to give of themselves over the holiday season. Plan to take time to volunteer as a family at a shelter. Whether you help to prep the meal the day before or head over on Christmas Day, the shelter team and dinner guests greatly appreciate your time. Unfortunately, for many it may be their only hot meal. The experience will make your family be thankful for their dinner even more and it didn't cost you a dime.
2. **Use a Wish List:** Many people do not realize that charities have a "Wish List." This is perfect for those who want to do holidays on the cheap but still love to shop. Instead of spending money on extravagant gifts for loved ones, ask your favorite animal shelter or children's hospital what *they* want. Set a spending limit and hit the mall. In fact, sometimes actual presents mean more this time of year than cash donations. What lonely dog doesn't deserve a new tennis ball or chew toy on in their (bone-shaped!) stocking?
3. **Make a Loan:** [Kiva.org](http://Kiva.org) is a great organization to share what you have with others in a unique, life-changing way. The concept is extraordinary; you loan a small amount of money to a family in a third world country to help them become self-sufficient. The desired microloans are varied, from a family in Mali who need money to buy seeds and fertilizer to a widow in Tajikistan who needs to buy more products to sell for a profit at the local market. It can be a meaningful gift to know that a loan of as little as \$25 can be life-changing for someone else. And, the best part? When they pay the money back, you can loan it again.

4. **Donate:** Many people give a cash donation to their favorite charity this time of year but, in order to give more and spend less, you need to put a little more thought into it. Why not opt out of buying gifts for family and friends and donate a small amount to each of their favorite charities this holiday? You will spend less and they will love you for it. In fact, it shows you care enough about them to know what causes they believe in.
5. **Commit:** Volunteering your time and donating money in lieu of family gifts is great but charities need help year round. Give yourself a present and commit to volunteering throughout the year. Maybe you could start a new family tradition; have everyone go around the table and talk about their favorite charity. Each of you can announce why you chose it and what you are committed to doing for them in the coming year.

Hopefully, this gives you some great tips on how to give more meaningful gifts from the heart while still spending less and doing Christmas on the cheap.

## Six Simple ways to Simplify the Holidays

**Are you sick of all the hustle and bustle of the holiday season?** Do want to stop all the craziness and just keep it simple? A simplified holiday may be the answer to both slowing down and saving money. Try these suggestions for effortless, unadorned and down-to-earth holidays this year without having to say “Bah Humbug.”

1. **Dinner:** Instead of the fancy, over-the-top family dinner that takes days to prepare, have a potluck with your family. If you as each member bring a simple dish to pass, you just reduced both your cost and your workload without having any effect on the happiness of the day or the quality of the meal.
2. **Presents:** If you have a large family full of aunts, uncles and cousins, streamline your gift-giving by drawing names at Thanksgiving (or assigning them via email). Have each person buy a generic boy or girl gift with a reasonable spending limit. Create a game of picking wrapped gifts, playing hot potato with them or drawing names to see who gets which present. You can do this for everyone or just the adults; either way you have fewer gifts to buy and more money to spend on other things (like paying off credit cards).
3. **Party:** Why go to the trouble and expense of a formal party? Your friends have a ton of holiday functions, from the office to family functions. They will need to get dressed up, hire a sitter and stress over being late. Keep your function ultra-casual. Invite everyone over, with kids, on a Thursday night. Tell them you are wearing jeans and ordering pizza. For less than \$100, you can buy enough pizza and 2-liters to feed all your friends and their children with no stress, little clean up and plenty of holiday cheer.
4. **Cards:** We are all guilty of mailing our holiday cards late. The stamps and cards add to your stretched budget. For many people, just the thought of addressing and commenting in so many cards can be overwhelming. Make it easy on yourself and send e-cards. Or, if that is too informal for you, don't send holiday cards. Buy festive

but generic cards on sale after Christmas and start a tradition of mailing New Year's cards in January. No rush. No stress.

5. **Decorations:** Keep it minimal. Don't drag box upon box of ornaments out of the attic and spend days decorating every square inch of your house. Create a dramatic display on your mantle or put a gorgeous wreath at your door. That's it. No one will accuse you of being Scrooge. They will just admire your unpretentious design.
6. **Cookies:** The average person gains 5 pounds over the holidays. Save yourself the diet headache and don't make any cookies. No need for extra calories or added expenses.

**What else can you think of to create a memorable, yet simplified, holiday for your family this year? Be creative and thrifty. :)**

## Paper or Plastic? The Truth About Holiday Spending and Debt

***“It’s the Holidays.”*** You hear that as a viable excuse every year when someone goes overboard in their spending or buys an extravagant gift that is out of their budget. Somehow unwise purchases are acceptable during the last month of the year. People don’t think; their financial logic goes out the window. We girlfriends put a lot of pressure on ourselves to give the 'perfect gift' – sometimes regardless to the cost. Unfortunately, the repetitive bad decisions will only come back to haunt us. Before you go out and splurge when you really shouldn’t, read these sobering statistics on holiday spending and credit card debt.

- Americans spend \$525 billion over the holiday season
- Online spending has increased 12%
- Holiday spending is back to pre-recession levels
- Savings have increased from 1% to 6% of income in the past several years

Sounds somewhat promising, right? The statistics make it appear that the economy is thriving and shoppers are out spending their hard-earned money in droves. The truth is that, yes, shoppers are out, but they are not spending their money. At least, not money they’ve earned yet. In fact, many Americans have become accustomed to “charging” the entire holiday. Presents for the kids courtesy of Visa. Dinner for the office staff thanks to the generosity of MasterCard. Out of town flight to spend the holidays with the grandparents made possible by American Express. Before you think of those as acceptable solutions to having cash on hand this holiday season, try these next stats on for size.

- The average person spends just under \$1,200 over the holidays – including food, gifts and travel
- At least 23% of that was paid for by credit card
- 6 million people borrow to pay for the holidays each year
- Americans average 13 credit cards per person

- When paying by credit card, people tend to spend 112% more than if paying with cash
- A minimum monthly payment is usually 90% interest, 10% principal
- One third of bankruptcies filed in March are due to overspending at the holidays
- The average American spends 40% more than they earn

Wow. As friends, we really need to help each other be more financially responsible.

**Unfortunately, we have been trained to think that love and friendship at the holidays somehow equates to buying expensive gifts.** The truth is that no one who truly loves and cares about you wants a gift from you that puts you into debt. If everyone was just honest about their credit card bills and concentrated on spending less over the holidays, January would be a lot less stressful all around.

So, what's the solution? It is as simple as ABC. **A**ccept that you can't spend like Oprah. **B**udget for the holidays like you would any other expense. **C**ommit to spending less for the holidays each and every year. If you stick to your guns, you may even inspire a friend or family member to do the same. **Enjoy the holidays without the use of plastic.**

## **Girlfriend Advice on what To Do With All The Money You Saved By Spending Less on the Holidays**

**Yipppeee!! You did it.** You stuck to your guns and your budget. In spite of shiny temptations and marketing tricks, you did the holidays on the cheap and saved yourself a ton of money. **Congratulations!** Now, what do you do with all the money you saved? If you have credit card or other debt, obviously pay that off first. If you live paycheck to paycheck, put it in a savings account for emergencies. Once those needs have been met, the possibilities for the extra money are exciting.

**You could splurge on a family trip to Disney.** Now, this doesn't mean you can waste the money and pay full price. Plan your trip so you can take advantage of off-season prices. Many hotels and airlines charge a premium for travel during school breaks and colder months. Consider bringing non-perishable breakfast bars and snacks to save money on food. Search the internet; there is bound to be a blog dedicated to your vacation site with tons of information on where to get specials. You can also find a plethora of websites offering coupons and deals on everything from car rentals and airfare to hotels and dinner.

**You could be altruistic and donate the money.** Non-profit organizations always need funds, especially in this economy. Toys For Tots is a charity run by the Marines and focused on giving new toys to children who wouldn't otherwise have anything to open on Christmas morning. Your local Humane Society is another good choice. If you feel strongly, you can even use your thrifty savings to equip the Cruelty Investigation unit with much needed cameras, video equipment and first aid kits. Instead of donating the money directly to a charity right away, you can use it as seed money. For example, challenge everyone at your place of employment, school or church to donate to a specific cause and agree to match them, dollar for dollar, up to the amount of your savings.

**Lastly, but not least(ly?!), you could invest the money.** Your IRA or mutual fund can

always use a boost. If you have children or grandchildren, you can set the money aside in a number of education savings plans, like a 529 Plan. You can put the money in traditional savings account, buy bonds or even start a CD ladder. The choices are nearly limitless; just check with your CPA on any potential tax issues.

Your goal of achieving a debt-free holiday was a success; just make sure the money goes to good use. Whether you buy something for yourself or invest in the future, enjoy your reward and know that the holidays really can be done, and done well, on the cheap. ***Congrats girlfriend!***

# Girlfriend Gift Tags

designed by Rebecca E. Parsons [www.creativecompass.com](http://www.creativecompass.com)  
print on cardstock, cut out, punch hole in one corner, add a ribbon, and give a gift of love to your BFF!!!



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