

Give from the heart, rather than the pocketbook

I know I've done it. A child, family member or friend has told me about a particular item they've been dreaming about for months but haven't bought for themselves because it was "just too expensive."

It's the holiday season, and I want them to be happy by receiving exactly what they want, so I buy it even though it is very expensive and much more than what I had budgeted.

The holiday season is about giving thanks, about family, about good will towards your fellow men, and unfortunately, about going into the poor house.

The National Retail Federation expects consumers to spend \$435.3 billion this holiday season, which



lynn jenkins

• state treasurer

means each of us will spend an average of \$738.

Twenty-eight percent of us will put those purchases on credit cards. And living in a time when the average credit card debt per household reached a record of \$9,312 in 2004, we need to remember we don't need to give the world to our family and friends. Many times a gift from the heart will make them smile just as much.

It's hard to remember that the holidays aren't about "things" when we are in the grips of the most important season for retailers. Advertisements are bombarding us, credit card companies are increasing credit limits, and holiday lists are growing.

Before you head out to the stores or start shopping on-line, here's some advice:

- Develop a spending plan and shopping list. Decide how much you are going to spend on each person and stick to it. Go over the shopping list twice. If people are on the list that you haven't spoken to or seen in the past year, maybe a card

would be more appropriate than a gift.

- Give thought to the gifts you are planning to purchase. The most thoughtful gifts are not always the most expensive ones. The secret to thoughtful gifts is to be observant all year long to determine something very special for the people on your list. Thoughtful gift-giving helps to decrease impulse buying.

- Compromise. Gift cards are a great compromise. You can spend exactly what you had budgeted and the recipient can purchase exactly what they want. But be aware of the terms and policies of each gift card you purchase. The rules vary per merchant, and many charge service fees that could impact the value of the card. Remember to keep your

receipts. Many merchants can replace cards if they are lost or stolen, provided the original receipt is presented.

- Increase your income during the holiday season. Many businesses are hiring seasonal help. Start a baby-sitting service for all those holiday party-goers or even start a gift wrapping service in your neighborhood. There are many opportunities to earn a little extra cash during this time of year. Take advantage if you can.

- Only use credit cards if you spend an amount you can pay off in the next 30 days. Follow your spending plan and use the cards as you would use cash. If you don't have the cash and won't have it in the next month, assume you cannot

afford to purchase the item.

- Be creative. There are a number of ways to reduce spending during this season. Bake cookies instead of buying them. Take advantage of free gift wrapping at the stores. Draw names at work and home. Instead of buying one gift for everyone, buy one for one person.

I hope your holiday season is full of family, friends, love, laughter and celebration. Remember the best of all gifts during this holiday season is the presence of the people you hold most dear to you all wrapped up in each other.

From my family to yours, have a happy holiday and a prosperous new year!

Lynn Jenkins/Kansas State Treasurer

matters of record

District Traffic

The following fines were paid in the Sherman County District Court:

Oct. 9 — Adrienne J. Sandhouse was fined \$126 for speeding and \$10 for not wear a seat belt.

Erin E. Schneider, fines reinstated \$138 for speeding.

Maria E. Schnell was fined \$114 for improper parking and \$10 not wearing seat belts.

Sara K. Sneath was fined \$114 for improper parking and \$180 for fail-

ure to yield to emergency vehicle.

Oct. 11 — William Ernest Blanton was fined \$295 for over weight limits on wheels and axles.

Oct. 12 — Cheng Y. He was fined \$159 for improper parking.

Oct. 13 — Shane R. Benham was fined \$120 for unlawful acts with vehicle.

Matthew S. Leshner was fined \$168 for speeding.

Ronald M. Maierhoffer was fined \$225 for over weight limits on

wheels and axles.

Lane A. Phelps was fined \$120 for speeding.

Oct. 14 — Phillip A. Barrios was fined \$132 for speeding.

Oct. 15 — Travis M. Bates was fined \$144 for speeding.

Mahaman S. Ganga was fined \$108 for over weight limits on wheels and axles.

Michael D. Wheelhouse was fined \$168 for speeding.

Oct. 16 — Sharon L. Brown was

fined \$240 for speeding.

Michael W. Lindsey was fined \$36 for speeding and \$120 for following another vehicle too closely.

Jaime Miranda-Munoz was fined \$120 for speeding.

Mark D. Yurik was fined \$204 for improper parking.

Oct. 17 — Selena E. Cabera was fined \$138 for speeding.

Shane A. Grantham was fined \$90 for speeding.

Darlene J. Hefner was fined \$144 for speeding.

Bradley T. Mullenix was fined \$150 for speeding.

Michelle R. Scheidenlein was fined \$138 for speeding.

Que D. Vo was fined \$126 for speeding.

Oct. 18 — Bryan Donald Johnson was fined \$138 for speeding.

Oct. 19 — Howard D. Hatfield was fined \$120 for speeding.

Jay S. Merriner was fined \$138

for speeding.

Casey A. Stamereilers was fined \$186 for speeding.

Oct. 20 — Cesar M. Deguzman was fined \$150 for speeding.

Oct. 21 — Elizabeth Scott Macleod was fined \$144 for speeding and dismissed for not having insurance.

Shawna R. Schaffer was fined \$132 for improper parking.

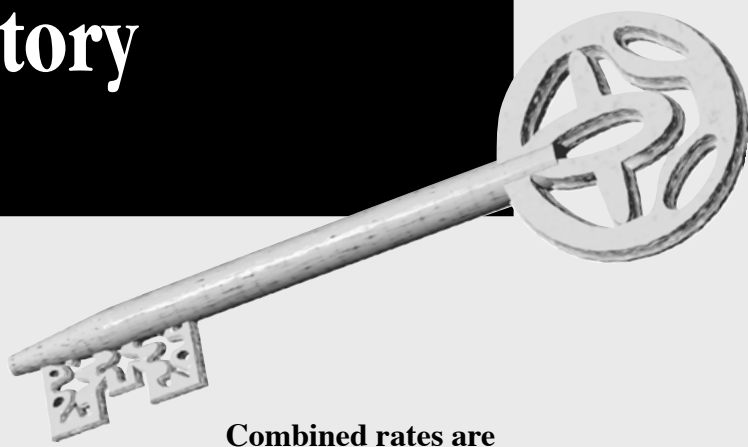
Oct. 22 — Tuesday D. Sminchak was fined \$120 for speeding.

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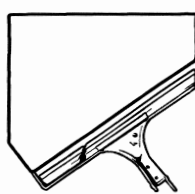
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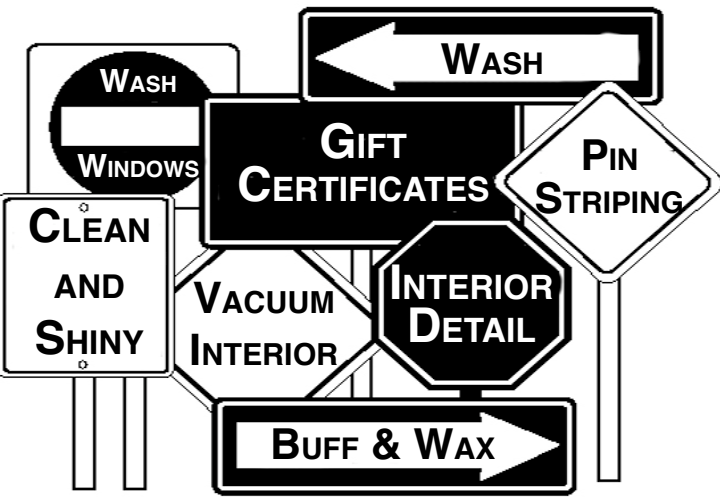
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