

NOVEMBER 2011 • a special supplement to
THE CLARENDON ENTERPRISE



- *Managing credit cards*
- *Gift-giving etiquette*
- *Holiday shopping tips*



- *Local Holiday Sales*
- *Shopping with Kids*
- *Buying at Home*

holiday *gift guide*



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*Friday &
Saturday*
**Nov.
25-26**

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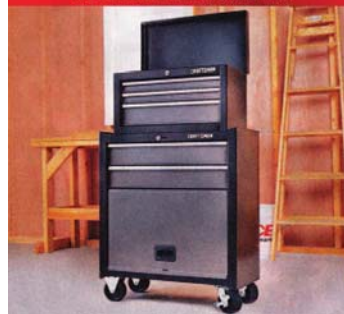
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Big Box NOT NECESSARILY BEST BET

When buying anything from furniture to electronics, consumers are often inclined to turn to their nearby big box store as a first stop in comparison shopping. Although big box retailers do offer competitive prices, they may not be the best option for consumers trying to stay on budget or close to it. Local merchants often offer competitive prices and better overall service than bigger chains.

GOOD THINGS COME IN SMALLER PACKAGES

Price is a major factor in where people shop. Millions of people turn to big box retailers thinking they will get the best prices, but a little research can yield other findings. While some bigger chains may offer doorbuster sales luring customers in, in general, prices on most everyday items are the same or higher than other retailers. All it takes is a comparison of a certain product to show the similarity in pricing.



are under the mistaken impression that big box retailers are the best way to shop due to widespread advertising by these retail giants. This type of shopping, however, could come at the expense of poor customer service or limited selection. It's hard to beat independent retailers on customer service or the availability of a wide selection of distinct items.

SMALLER CROWDS & FEWER HASSLES

Another advantage to shopping smaller retailers or even online is that shoppers don't have to drive long distances, fight crowds, endure long lines, or hunt for parking spots, making for a stress-free shopping experience that's also smart from an environmental standpoint.

Because of a more specialized selection, dedicated product specialists also may be more knowledgeable about the stock and functionality of certain items.

LOCAL GIVES MORE BACK

A September 2009 study in Civic Economics titled "Thinking Outside the

Box: A Report on Independent Merchants and the Local Economy," reviewed financial data from 15 locally owned businesses in New Orleans and compared these stores' impact on the local economy to that of an average SuperTarget(R) store. The study found that only 16 percent of the money spent at a SuperTarget stays in the local economy. In contrast, the local retailers returned more than 32 percent of their revenue to the local economy.

In many cases, local businesses also shop local, equipping their stores and building their Web sites with resources from other local companies. This means more money is being kept in the neighborhood and in the country.

Shopping in smaller stores or independent online retailers also may be preferable to many consumers. The trend is to revitalize "Main Street America" by shopping smaller retailers and Mom & Pop establishments. Some companies actually offer incentives to do so. During the 2010 holiday season, American Express credited a portion of customers' accounts on items purchased at small businesses on the Saturday after Black Friday. There is a new initiative to rename that day "SMALL BUSINESS SATURDAY" in an effort to encourage more consumers to shop small businesses, specialty and boutique retailers.

BETTER SERVICE, LOW PRICES

Many shoppers, particularly younger shoppers with less disposable income,

Customers who normally lean toward bigger retailers may want to experience the benefits of shopping outside the box.

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Kids and gifts:

HOW MUCH IS TOO MUCH?

Despite the many messages from all corners promoting a "more is better" philosophy when it comes to holiday gifts, the truth is far more complex -- especially for children. While most parents work hard to give their kids everything they need and much of what they want, it is often hard to draw the line, prompting many well intentioned moms and dads to ask, "How much is too much?"

In general, the answer lies within each family. Parents should purchase what makes sense to them and what they believe their children will use and appreciate. However, in recent years, child psychologists and experts in child development have returned to these questions as economic conditions have forced many families to scale back, both throughout the year and during the holiday season.

Books such as "The Pampered Child Syndrome" (Jessica Kingsley, 2006) by Maggie Mamen and "Give Me, Get Me, Buy Me" (HCI, 2010) by Donna Corwin and several others on the same topic offer similar conclusions: When children are given too much over the course of their childhoods, they can develop a serious case of entitlement, become unappreciative of what they have and begin to equate love with "stuff." And for younger children, receiving a huge pile of gifts in one sitting can be both overwhelming and overstimulating.

If you have been wondering about these issues, here are some general guidelines for having a fun-filled holiday with just enough stuff.

MAKE A GIFT PLAN

Before setting out on your first shopping expedition, devise a plan that makes sense for your family. If you have younger

children, decide on the number of gifts for each. With older children, you might want to establish a dollar amount rather than a gift amount. Once you've made the plan, stick to it -- no matter what.

DRAW NAMES

Particularly in bigger families, gift-giving can become a financial and emotional burden if everyone buys for everyone. Drawing names not only reduces those burdens, but often results in more meaningful gifts all around.

OPT FOR A SHARED EXPERIENCE

Consider pooling the money you would have spent on individual gifts and putting it toward a special outing, vacation or shared item for your home. Long after the toys have broken and the electronics have stopped working, your children will cherish their memories of a holiday that focused on sharing time together.

COMMUNICATE

If Grandpa Mike or Aunt Emily has a reputation for heaping on the presents at Christmas or Chanukah, let them know ahead of time that one will do, then offer a suggestion that is sure to please your son or daughter. If they insist that they want to do more, consider asking them to make a donation in your child's name to a charitable organization or to purchase a gift for a local child in need.

COLLABORATE

Sometimes one big gift makes a lot more sense. If your child would love a new bike or a trampoline or horseback riding lessons, consider asking extended family members to contribute to that item or to items that go with it, such as a helmet or other gear.

Layaway plans MAKE A COME BACK



Buying items on layaway gives shoppers the ability to pay in installments without any interest. The concept is once again gaining popularity in many stores.



part of the story. For retailers, layaway plans open the doors to millions of new customers who would not be able to make purchases without them. For consumers, paying in installments is increasingly viewed as a sound financial tool for purchasing necessities and managing expenses, particularly during the holiday season.

Overall, layaway plans are heavy on benefits, including:

IF YOU THOUGHT LAYAWAY PLANS HAD GONE the way of eight-track players and floppy disks, think again. The deferred payment or installment plan, once popular with budget-conscious consumers - especially during the holiday season - is making a big comeback.

For people who are unfamiliar with the concept or were born after the 1980s (when installment plans gave way to credit card purchases and other types of financing), layaway is a simple way to purchase merchandise - interest-free - over time. Consumers select the items they want to buy from a retailer offering the plan, make a deposit, which often includes a modest service charge, and pay for the merchandise over a specified period. Once the item has been paid in full, the retailer releases the goods to the consumer. The only potential glitch is if the consumer fails to make payments in full or on time. In that event, the retailer has the option of returning the customer's payments (less service charges) and reselling the items.

While there's no doubt that today's shaky economy has contributed to the revival of layaway plans, economists and representatives of several of the nation's leading retailers and layaway providers - Sears, K-Mart, Burlington Coat Factory, Marshall's, TJ Maxx, Toys R' Us, and Hallmark - insist that the recession is only

No fine print: For the most part, retailers' layaway plans are straightforward and easy to understand.

No credit checks: Credit checks are not required to enter into a layaway contract, making it a great option for people who are trying to rebuild their credit due to foreclosure or past credit card problems.

No need to leave home: Some retailers have launched e-layaway programs, making it possible for consumers to purchase online over time.

There are only a few drawbacks to layaway plans, but they are worth noting:

Missed payments: Making payments - and making them on time - is the key to a successful layaway purchase. The penalty for missing payments is the cancellation of the layaway contract. However, most plans offer a seven-day grace period for missed payments. It is important to know the details of each retailer's plan before signing a contract.

Missed sale prices: For shoppers who count on cashing in on Black Friday sales, layaway might not be an option. Some retailers don't offer Black Friday prices to layaway customers, so it pays to check with the stores you plan to patronize before the holiday shopping season begins.

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**Shop early for Christmas with
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*Even Santa
needs to ensure
the Web sites
he uses for
Christmas
shopping are
secure.*

Secure your identity WHEN SHOPPING ONLINE

There is no denying that shopping online is the quickest and easiest way to zip through a holiday shopping list. With a few clicks and keystrokes, it's possible to have all of your Christmas shopping done in no time. But as many people have found out -- the hard way -- purchasing via the Internet can be risky business, especially during the holiday season when shoppers are pressed for time and make hasty decisions. While identity theft and fraud can occur at any time of the year, the holiday shopping season leaves consumers particularly vulnerable to hackers and identity thieves.

According to the Identity Theft Resource Center, a San Diego-based nonprofit, there are several important steps that consumers should take to ensure that their online transactions are conducted both safely and securely. First and foremost, the ITRC recommends that consumers shop only on sites that use technology that encrypts -- or encodes -- both your personal and financial information before sending it for payment processing. Encrypting sensitive information makes it inaccessible to anyone outside the system, and all of the Web's major retailers secure customer data in this manner. Nevertheless, it's a good idea to ensure that a shopping site is secure, particularly if you have not made purchases there in the past. Any page on a site that asks for personal or financial information will have a URL or Web address beginning with <https://> as opposed to the usual <http://>.

Shopping only on the sites of merchants you know and trust is another critical means of ensuring your online safety. However, if you decide to order from a Web site you have never patronized before, it's a good idea to spend a few minutes investigating the site. For starters, reliable

Internet retailers always include a business address and contact telephone number on their sites, as well as information about site security, their return and refund policies, shipping practices and privacy policy. This information should be easily located on the Web site, often along the bottom of the company's home page. If you can't find this information or suspect that the business might not be legitimate, contact the Better Business Bureau or your state's Attorney General's office to determine if there are outstanding complaints against the company.

Another critical step in securing your personal and financial data is to provide only the information necessary to complete the transaction -- and no more. Social Security numbers are not required to complete an online purchase and consumers should never provide this information. Being asked to reveal sensitive information, such as a Social Security number, on a retail Web site is an automatic red flag indicating that something is not right. Your best bet? Close your browser window and search for another, reputable source for the item you want.

Finally, whenever you shop online, it's best to pay with credit cards, which are protected by the federal Fair Credit Billing Act -- a law that entitles cardholders to dispute charges made to their accounts. Unfortunately, there is no other form of payment that provides this type or level of protection.

The good news? Once you are assured that a site is secure and the retailer is reputable, shop away. Chances are good that you'll not only save time, but money and energy as well.

A QUICK GUIDE TO *gift-giving etiquette*



Deciding on and paying for holiday gifts can be a challenge under the best circumstances. But then there are the inevitable "sticky situations" that can leave even the most experienced gift-givers scratching their heads. In the hopes of dodging major gift gaffes this holiday season, here are eight tips for gracious giving and receiving.

- Review your gift list each year to determine if any relationships have changed and require a shift in your gift-giving plan.
- Don't ask non-family members on your gift list what they would like. This not only spoils the surprise, but puts pressure on recipients to gauge how much you want to spend and requires them to get you something in return.
- Don't feel obligated to match what others spend. Buying gifts based on what others spend is both unnecessary and can lead to excessive expenditures.
- For workplace gifts, adhere to the company's policies and make sure that gifts are given out of appreciation, not expectation.
- Including a gift receipt is a good idea and avoids potentially awkward situations when an item doesn't fit or doesn't work.
- Give holiday tips to those individuals whose service you count on throughout the year, such as hairstylists, babysitters, dog walkers, etc. An easy rule of thumb for holiday season tips is to double the usual tip. For household employees, give one week's pay.
- If someone surprises you with a gift, the best bet is to respond honestly. Let the giver know that you are surprised, touched and appreciative as well as a bit embarrassed that you don't have a gift in return. Then let it go and add his/her name to your gift list for the following year.
- Don't arrive at holiday gatherings empty-handed. A small gift, bottle of wine or contribution to the evening's edibles is the right way to thank your hosts for their invitation.
- Acknowledging gift givers is a must, but formal, written thank

you cards are optional. While handwritten notes are always preferable and greatly appreciated, e-mails are increasingly acceptable – especially for young people.

• Regifting is now considered a (mostly) acceptable practice, as long as it's done thoughtfully, tastefully and within the following guidelines:

- The regifted item should not be homemade or made especially for you.
- The item should be new, unused and in its original packaging, along with its instructions.
- Be sure to remove all previous wrapping and gift tags.
- Don't regift to friends or family members who have a reputation for returning things they don't like. You don't want to be asked for a gift receipt.
- Make certain that the original giver and the new recipient will never cross paths

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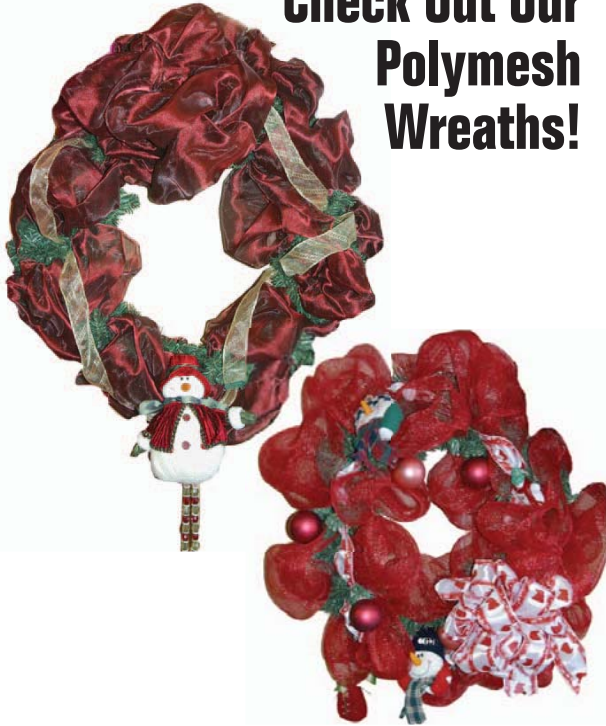
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The Holidays BY THE NUMBERS

Many people, including retailers, have high hopes for the 2011 holiday shopping season. As much of the country and world continues to gut it out through an economic recession, speculation reigns as to just how much consumers will spend this holiday season and whether such purchases will help businesses rebound after another tough year.

- 41 percent of consumers are planning to spend less on holiday and Christmas-related activities, which marks an increase over the percentage of people who planned to scale back for the 2010 season. (Alix Partners)
- Retail sales are expected to rise just 3 percent, which is less than the 4.1 percent gain of last year. (International Council of Shopping Centers)
- Consumers will shop online more and use their mobile devices rather than stepping into malls and other brick-and-mortar stores. (Shopper Trak)

• 12 percent of survey respondents said they will use social media to find and share good holiday deals. (Steelhouse Marketing Consultants)

• Internet sales are estimated to grow by 12 percent in 2011, despite the uncertainty of the economy. (Emarketer)

• Shopping on smartphones and tablets is expected to be significant for this holiday season. (National Retail Federation)

• Purchasing a real Christmas tree can be less expensive for consumers. The average dollars spent on a real tree is about \$37, while the average artificial tree costs roughly \$60. (National Christmas Tree Association)

• Many people plan to shop the day after Christmas. Roughly 20 percent did so in 2010.

(International Council of Shopping Centers)

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Great gifts FOR AUTO AFFICIONADOS

Few passions are as strong as the passion a car lover has for automobiles. Auto aficionados are often walking encyclopedias about all things automotive. When it comes to the holiday season, buying a gift for the car guy or gal in your family might seem easy. After all, any gift related to cars is sure to leave your loved one head over heels.

However, for those holiday shoppers who don't know the difference between an air filter and an air conditioner, perhaps the following suggestions might fare better under the tree this holiday season.

DRIVING LESSONS

Auto racing is one of North America's most popular sports, and many car guys and gals would love to know what it feels like to get behind the wheel of a race car and put the pedal to the metal. That dream can become a reality, and holiday shoppers can help make that happen for a loved one. Racing schools exist for all sorts of racing, be it stock car racing, Formula 1 racing, Indy Cars, and even Kart racing. (Note: Kart racing does not refer to amusement park style go-karts.) Be it novice car aficionados or veterans who spend weekends at work in their garages, racing lessons can make an ideal gift for auto lovers.

GIFT CERTIFICATE for a wash and a detailing

As much as car guys and gals care about what's under the hood, they also care about how their cars' exteriors look. Winter weather can wreak havoc on a vehicle's exterior, so help your favorite auto lover take care of his or her baby this winter with a gift certificate to a nearby car wash and/or auto detailing center. This will ensure the car remains a sight for sore eyes

through the winter. Just be sure to include multiple trips to the car wash and detailing center, as a car often needs a few trips each winter to keep up appearances.

MAGAZINE SUBSCRIPTION

Like most industries, the auto industry is constantly changing. What's popular today might be obsolete tomorrow. Help your favorite auto enthusiast stay abreast of the auto industry's many innovations and updates with a subscription to a favorite auto magazine. Such magazines inspire car lovers to improve their own vehicles while letting them know the latest trends in the auto industry.

ACCESSORIES

No car lover can do without his or her accessories, which can range from practical gifts like a new GPS unit to more specialized items like a paint gun accessory kit. Shoppers who aren't very familiar with cars might not know which accessories to buy. In such instances, a gift certificate to a nearby auto parts store should suffice. This guarantees your loved one will get something for his or her car and eliminate the need to return the gift if he or she already has it.

TOOLS

Auto aficionados love working on their vehicles, and that work can't be done without the right tools. If possible, visit his or her garage or shop and peruse the tool collection. If anything looks especially aged or ragged, replace it with a newer version. Auto lovers are often particular about their tools, so if you're reticent about buying new ones, take your gift recipient to the store and let him or her choose a gift or buy a gift certificate that covers the cost of the tools that look like they need replacing.



Some new tools might make the perfect holiday gift for the auto aficionado in your family.

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Sensible Planning MAKES FOR SMART HOLIDAY SHOPPING

The holiday season is among the most stressful times of year. With long lists of things to do, meals to prepare, family and friends to entertain, and gifts to buy, many people embark on the holiday season with more fear than cheer. And with so many people trying to spend less these days, preparing for the holidays has become that much more challenging. But by planning in advance and establishing a holiday shopping game plan, men and women can save money and maintain their peace of mind.

Start at the bottom line. The best way to avoid overspending during the holidays is to establish a budget -- and then stick to it. Before making any holiday purchases, determine a holiday spending limit that is acceptable to you and your spouse or partner. The figure should include not only the cost of gifts, but expected expenditures for holiday entertainment and entertaining, decorations, travel, and items such as clothing and home improvements.

Know as you go. Know what portion of a holiday budget is for gifts and keep a running total of expenditures as you shop. This way, you will have a sense of where you stand at any given point

in the shopping season and can adjust accordingly.

Be an informed shopper. There are deals galore in the run-up to the holidays and it pays to compare prices and offers before making any purchases. Check newspaper and online ads as well as retailers' Web sites to determine both where and when you can get the best deal.

Make a list and check it twice. Plan your purchases ahead of time to avoid impulse buying. By having a gift in mind for each person on your list, you will save time, money and headaches.

Consider family gifts. If there are a number of families on your gift list, consider giving a single gift --

or gift basket -- that everyone can enjoy. A waffle iron or ice cream maker, for example, is a gift that foodie families will savor for years to come.

Give the gift of your time. Some of the most cherished gifts have no price tag attached. Homemade gift certificates for things like car washing, dishwashing, babysitting, lawn mowing, and closet cleaning are always wonderful and welcome. As the giver, just make sure to make good on your promise.





DOS & DON'TS FOR exchanging gifts with co-workers

When among the masses shopping for holiday gifts, consumers might want to take a close look at the expressions on their fellow shoppers' faces. Note the ones whose eyes are glazed over, who are anxiously biting their bottom lips or seem to be exhibiting recurring facial twitches. These are not individuals on the verge of a nervous breakdown. In fact, many are otherwise well adjusted people in the throes of choosing holiday gifts for their coworkers or bosses.

While there is nothing inherently complicated about choosing tokens of appreciation for one's associates or superiors, the challenge is not just choosing the right token, but in choosing something without the potential to offend or confuse the recipient.

To help make the process go smoothly from purchase to presentation, here are some of the chief do's and don'ts for office gift-giving.

do



- Make sure that you know your company's policy on gift-giving. For example, are there specified or unstated spending limits?
- Be clear about who should be on your gift list. Do you get gifts for everyone in your department or just those individuals with whom you interact most frequently?
- Choose thoughtful and tasteful gifts, whether buying a different item for each person or the same item for all.
- Consider gifts that can be used in the office, such as distinctive office supplies, a photo frame, gadget, calendar, or pen.
- Go for gifts that can be shared either at home or work, such as gourmet food items, books or plants.
- Find out if colleagues have food or plant allergies before selecting gifts in those categories.
- Take the time to package and wrap gifts with care.

don't



- Overspend, especially when purchasing a gift for your boss.
- Give presents to colleagues outside of your "gift circle" in order to make a good impression or curry favor.
- Choose "joke" or "gag" gifts, even for coworkers you think you know well. While the recipient might appreciate the gesture, it could be misinterpreted by others.
- Re-gift or give items that are used or in anything but pristine condition.
- Stray outside the limits of "good taste." In other words, don't even think about gifts that could be considered too personal (including clothing, perfume or jewelry) or are in any way political, religious, racial, or sexual. And unless you are absolutely certain of the recipient's tastes and habits, steer clear of alcoholic beverages of any kind.
- Give gifts that can be misconstrued as having a hidden meaning or agenda, such as flowers (especially roses), cash, lingerie, or personal hygiene products.
- Leave anyone out. Hurt feelings are hard to overcome and can strain otherwise productive working relationships.



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SOME DOS AND DON'TS *for holiday travel*

The holidays are a festive time of year, but they can also prove stressful for the millions of people who travel to visit friends and family or use time off during the holidays to go on vacation. Because so many people travel during the holidays, airports are more crowded than usual and the nation's roadways often experience heavy traffic, especially on the days immediately before and after a holiday.

While there's not much travelers can do to reduce the number of fellow travelers come the holiday season, there are certain dos and don'ts that can make holiday travel much easier.

DO plan ahead. Leaving holiday travel plans until the last minute is a recipe for disaster. Some air travelers feel it's more affordable to book flights in the weeks leading up to the holidays rather than months in advance. While it's possible to find last minute airline deals, it's very possible such deals will put travelers on standby. That's potentially disastrous during a travel season that has frequent flight delays or cancellations due to inclement weather. Book travel plans as early as possible to

avoid the hassles of last minute bookings.

DON'T blame airport staff if things go awry. The holiday season can be stressful for those who have to travel, but it's exceedingly stressful for the men and women who work in the travel industry. Regardless of how inconvenient interrupted travel plans can be, it's never the fault of the person working at the airport. Should travel plans be delayed or cancelled, remain courteous, compassionate and respectful of staff. Doing so is the right thing to do, and it might just garner you some consideration when the time comes to reschedule plans.

DO insure your trip. As mentioned above, flight delays and cancellations are common during the holiday season. Heavy snowfall can wreak havoc on travel plans, even for those people who live in relatively temperate climates. Travelers traveling to or from regions where heavy snowfall is a possibility should always protect themselves against flight cancellations or delays by insuring their trips. Insurance is often inexpensive and can protect travelers if their flight plans go awry. The peace of mind insurance provides can also reduce the stress of holiday travel.

DON'T try to make up for lost time.

While there's little air travelers can do to make up for lost time, those traveling by automobile often try to make up for lost time by driving aggressively. Nothing could be more dangerous, as the roads are often overcrowded and driving conditions during the holidays are rarely ideal. Don't risk disaster with aggressive driving. Instead, call your destination and explain you will be a little late because of delays on the roadway. No matter where you are going, be it a hotel or to a family member's house, they will understand the situation and they will certainly prefer you get there safe and sound, even if that means getting there a little later than originally planned.

DO be an early bird. The early bird gets the worm, and when it comes to holiday travel, the early bird can also significantly reduce the stress of traveling. If traveling by air, get to the airport extra early. This way you won't have to fret when the lines at baggage check or security checkpoints are long. If traveling via automobile, get up early and hit the road before most drivers are even out of bed. It might not be fun to get up so early, but you will likely start your trip off with little to no traffic.



Arriving early at the airport during the holiday season is one way to reduce the stress of travel.

DON'T overdo it. It's tempting to try to see everyone during the holiday season, but most travelers would prefer to stay in one place for more time than to continue traveling from place to place without spending much time at any one place. Traveling too much can lead to exhaustion, which is especially dangerous for those traveling by automobile. If possible, spread out holiday travel as much as you can, and attempt to spend at least two nights sleeping in the same bed before hitting the road again.

GET READY TO ROLL THIS HOLIDAY SEASON



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Giving ON A TIGHT BUDGET

As global economic woes continue, holiday spending remains difficult to predict. In 2010, holiday spending rose more than five percent from the year before, according to MasterCard AdvisorsTM SpendingPulseTM. That increase surprised forecasters, many of whom predicted holiday spending would decline for the fifth straight year.

With the holiday season on the horizon once again, no one truly knows what consumer response will be. But many consumers figure to exercise some restraint this holiday season, sticking to a budget when buying gifts for family and friends. While budgets are good ways to limit spending, a holiday spending budget doesn't mean shoppers can't still put a smile on their loved ones' faces. In fact, with a few tips, holiday shoppers can stick to their budgets and still enjoy a happy holiday season.



Get creative. Holiday gifts don't have to be bought at the local mall or from an online retailer. Gift-givers with unique talents can create their own gifts and save some money along the way. For example, shoppers skilled at woodworking can create a personalized wood carving for a friend or family member. Good at knitting? Knit a scarf, mittens or even a blanket for a loved one who lives in a cold weather region. Such personalized gifts are often especially meaningful to their recipients, who appreciate the time and effort such keepsakes take to create.

Be patient. Nowadays, many families are so spread out geographically that they don't always get together on Christmas Day. If that's the case and you won't be seeing your family until a few days after Christmas, take advantage of the special sales offered in the days after the actual holiday. Items are often heavily discounted, and if you can stay patient, your patience might just pay off with substantial savings.

Establish spending rules with family members before the shopping season begins. In an effort to reduce some of the

financial burden of the holiday season, many families have begun to place spending limits on holiday shopping. This saves everyone money and ensures no one finds themselves with substantial debt come the new year.

Do a gift exchange with family and friends. Many larger families have also begun to do a gift exchange rather than asking members of the family to buy gifts for each and every member of the family. In a gift exchange, each member of the family draws a name out of a hat and then only buys a gift for that specific person. This even has the added benefit of allowing shoppers to buy something a little more expensive for a family member since they aren't obligated to buy gifts for anyone else.

Start early. The earlier you begin your holiday shopping, the more you can spread out your spending. This reduces the financial stress of the season while still allowing shoppers to get something special for everyone on their shopping list.

Holiday spending may or may not increase this holiday season. But savvy shoppers can still make the most of their spending without breaking the bank.

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Finding a perfect gift FOR THE PERSON WHO HAS EVERYTHING

(MS) – Holiday shoppers know all too well about the endless and often exhausting search for the perfect holiday gift. Such a search most often surrounds that one stickler on everyone’s holiday shopping list, the person who seemingly has it all and annually proves puzzling to shop for.

While the popularity of online retailers has helped frazzled shoppers avoid long lines at the mall and crowded parking lots, it’s still hard to find the perfect gift for that enigmatic friend or family member. This holiday season, consider the following tips to make even the most difficult person on your list a cinch to shop for.

DON’T OVERLOOK COLD HARD CASH. Money might seem impersonal, but it carries far less of a stigma this year than it has in years past. As the economy continues

to struggle, few people are in a position to scoff at a few extra dollars come the holiday season. For the person who has everything already, money might just make the perfect gift. If you’re reticent to give cold hard cash, consider a gift card to a favorite retailer or even a prepaid gas card that offers some relief at the increasingly pricey pump.

GET CREATIVE. Creativity is often at the core of the perfect and thoughtful gift. Such was the case when Jera Deal, a mother of three and a school mother for her daughter Julianna’s preschool class, found herself hunting for the ideal gift to give Julianna’s teacher for her wedding. Hoping to go beyond the gifts listed in the registry, Deal decided to turn a playful game she and her family enjoyed while walking in the park into a creative gift idea.

To aid in their children’s alphabet lessons, Jera, her husband, Brad, and their three girls began “letter hunting” on walks in the park, looking for different “letters” in nature (sticks) and architecture (stones). For each letter they found, they would take a photograph, soon collecting the entire alphabet.

While the game initially started as a playful and creative way to help her daughters learn the alphabet, Jera Deal turned that game into an ideal gift for her daughter’s teacher, custom framing the

letters from her now extensive library to spell out the teacher’s new last name.

“It was a gift from the class, so I knew it had to be really special and really unique, and something that she would never forget where it came from,” says Jera.

The gift proved to be just that, and the Deals soon discovered their idea that started as a game with their kids was also a perfect means to giving a thoughtful, unique and creative gift.



Using letters found in both nature and architecture, framed artwork is a creative and thoughtful gift idea for that hard-to-please loved one this holiday season.

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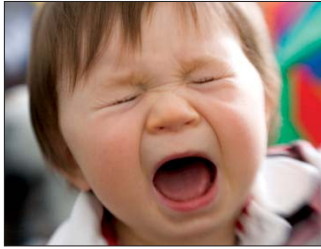
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Survive holiday shopping with KIDS IN TOW

Tackling a holiday gift list -- particularly at the peak of the season -- can be stressful even for enthusiastic shoppers. But bringing kids along for the ride can be enough to inspire the most passionate purchasers to forsake shopping -- at least brick-and-mortar shopping -- forever. While leaving the kids behind may be optimal, here are some surefire strategies for surviving your next consumer outing with little ones in tow.

Prepare in advance. When it comes to shopping with kids, a little preparation goes a long way. If at all possible, choose a destination that offers some form of children's entertainment, such as a play area or interactive display. Before you leave home, let kids know what you will be doing and your expectations of them during the process. While you may need to repeat the information several times during the outing, take a few minutes before leaving to emphasize that gift shopping means buying

things for others.

Bring appropriate toys. Pack a bag with a variety of toys and books that will keep your children occupied whether they are walking or in a stroller. Leave toys that come apart, can't be carried or are intended for outdoor use at home. And don't forget your child's sleep time comfort item. A nap might be your best opportunity to cross a lot of gifts off your list.

Have nutritious snacks and drinks at the ready. Take along some water or milk and snacks such as raisins, fruit and carrots that will both satisfy kids' taste buds and keep them occupied.

Play games. At the start of your shopping adventure, give your children a series of challenges that will keep them busy and engaged. Kids who love to count will enjoy tracking the number of a particular item they spy as you shop and emerging readers will have fun scouting letters and words. Older children can be given more sophisticated challenges, such as tracking and totaling the cost of purchases or figuring out how much items will cost when a discount has been applied.

Let kids contribute. Take some of the sting out of being dragged from store to store by inviting your children to help make some of the day's decisions. Would Aunt Nancy like the blue scarf or the red scarf? Should we have sandwiches or pizza for lunch?

A note about safety: Safety is a big concern when shopping with children in crowded malls or stores. Make sure that older kids know what to do and where to meet if you become separated. If younger children will be walking with you, write your cell phone number on a small piece of paper to be placed in their pockets or attached to the insides of their jackets. And remember, always accompany children into restrooms and keep an eye on them while inside.



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Credit Crunch

MANAGING CREDIT CARDS DURING THE HOLIDAYS

suggestions to ensure your holiday shopping doesn't come back to haunt you when all those bills are due after the New Year.

- **Don't start spending until you have devised a repayment plan.** Particularly during the holidays, consumers tend to spend first and worry about payments later. However, this is a dangerous approach. Before spending a dime, have a plan to pay bills already in place. This helps shoppers avoid going over budget and finding themselves in a nightmare come January when the bills are due. When devising a plan, be as specific as possible, such as setting a February 1 deadline to pay off all credit cards. The more specific you can be, the more likely the plan is going to be successful.

- **Beware of retailer credit cards.** Retailer credit cards entice customers during the holiday season, typically offering 10 percent

back on the first purchase after applying and receiving the card. While this entices many consumers to sign on the dotted line, shoppers should know retail credit cards often come with high interest rates. For shoppers who plan to carry a balance, these interest rates can add up, negating the benefit of that 10 percent discount at the register. If a retail credit card offers a reasonable interest rate or something like 18 months with no interest on more expensive purchases, then it might be worth considering. But for the most part consumers are better off simply paying full price and not signing up for a card they don't need just to save an extra 10 percent.

- **Be careful when using multiple cards.** Using several cards tends to give consumers a false sense of security. Consumers who use multiple credit cards during the holidays often feel this keeps them from piling up a massive balance on one card. However, the best strategy is to simply use

the card that boasts the best interest rate.

- **Know your balance and where you stand.** A holiday shopping spree can quickly grow out of control, but shoppers must know their balances at all times. Exceeding the balance typically results in hefty penalties, and those penalties are something most shoppers simply can't afford during the often costly holiday season. If one card is maxed out, shoppers might want to cease their holiday spending altogether. A financial situation in which a person is carrying a maxed-out credit card is never ideal, and shoppers should not dig themselves a deeper hole by spending more on top of that. Instead, they can work toward paying down the balance and spending less on holiday gifts.

- **Use credit cards when buying online.** One positive way to use credit cards when holiday shopping is to use them when buying gifts online. Credit cards offer consumers more protection against fraudulent purchases than debit cards, so consumers should always use credit cards when shopping online.

The holiday season is a fun time of year, but consumers can quickly spoil their season if they aren't responsible when using credit cards to make their holiday purchases.

The holiday season is synonymous with many things. Among those things is holiday shopping. Some people revel in holiday shopping, while others would just as soon never see a mall again the rest of their lives.

Regardless of where men and women stand on holiday shopping, an essential element to a successful shopping season is managing money wisely. For most consumers, that means using credit cards in a way that won't leave them with a mountain of bills come January. This holiday season, consider the following

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CHRISTMAS COLORING CONTEST ENTRY FORM

PARENT'S NAME: _____
 CHILD'S NAME: _____ AGE: _____
 ADDRESS: _____
 CITY: _____ STATE: _____ ZIP: _____
 DAYTIME PHONE: _____ HOME PHONE: _____

COLORING CONTEST RULES

Mail **ONE** panel with completed entry form to:
 The Clarendon Enterprise, PO Box 1110, Clarendon, TX 79226.

- Children may use crayons, markers, or colored pencils.
- Parents are encouraged to assist with the entry form but not with coloring.
- Children or relatives of newspaper employees are not eligible to win.
- Decision of judges is final. Entries will not be returned and may be published.
- **ALL ENTRIES MUST BE POSTMARKED BY DECEMBER 2, 2011.**

It's a wrap GREEN ALTERNATIVES FOR GIFT PACKAGING

If your holiday halls are decked with stacks of paper bags, mounds of crumpled wrapping paper, an array of random ribbons, and a gaggle of gift tags that are destined for the local landfill, it's time to add a little "green" to your gift-wrapping regimen.

Given that the average household's waste jumps by more than 25 percent between Thanksgiving and New Year's Day and that holiday debris adds an additional one million tons per week to landfills, there is a lot that everyone can do to recycle, reuse and reduce during the holidays. According to Eco-Chick.com, "If every family reused just two feet of holiday ribbon, the 38,000

miles of ribbon saved could tie a bow around the entire planet. If every American family wrapped just 3 presents in re-used materials, it would save enough paper to cover 45,000 football fields. The 2.65 billion Christmas cards sold each year in the U.S. could fill a football field 10 stories high. If we each sent one card less, we'd save 50,000 cubic yards of paper."



Here are some ways to go green and even save green on gift packaging this year:

RECYCLE:
Conventional wrapping

paper typically cannot be recycled since it is often coated in metal foil or is plastic laminated. But if the paper rips and doesn't glitter or shine, it can -- and should -- be placed in the recycle bin along with other paper products. Check with your local recycling provider to find out which types of wrapping paper they accept. The good news is that recyclable wrapping

paper is increasingly available from both online and brick-and-mortar retailers such as Amazon.com, Office Depot and UncommonGoods.com.

REUSE: Before the opening of the gifts begins, set aside a box for collecting reusable boxes, wrapping paper, gift bags, bows, ribbons, and other decorative items. Even if wrapping paper is torn, it can be used for craft projects, packaging filler or to enclose smaller gifts the following year. Gift bags are also great candidates for reuse. If the surface of the bag is marred from removing ribbon or a bow, the spot can be covered with other decorative items or scraps of used wrapping paper.

REDUCE: Recycling and reusing boxes, wrapping paper, ribbon and gift bags is a big step in the right direction. But the best way to avoid waste is to reduce the use of these items in the first place. Rather than wrapping gifts in paper, consider using scarves, old tea towels, cloth napkins, or leftover fabric. If you're crafty, consider creating your own simple fabric sacks that can be easily sewn by hand or machine. If you're not, try painting an old pillowcase and tying it up with fabric ribbon, string or even shoelaces. And don't forget newspaper! The comics make colorful gift wrap any time of year, particularly for kids.

It's time to make some memories!

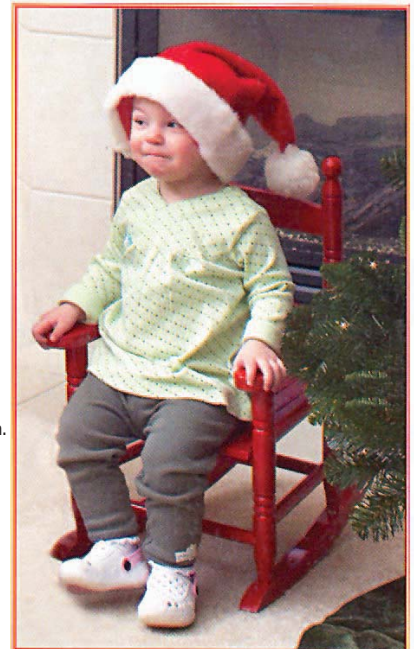
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