

Stocking stuffers your kids will love

(NAPS)—As the holiday season draws near, the search for the perfect stocking stuffers begins. The holiday stocking is a great place for small-sized surprises before the paper-ripping frenzy of gift-opening begins. Here are a few ideas for stocking stuffers that are sure to entice a few happy squeals:

- A video of your kids' favorite movie is a safe bet for all ages. Kids love watching movies at home anytime, and it's a wonderful way to entertain them occasionally for an hour or two on a rainy day.

- An educational and fun stocking stuffer is a book or magazine. For younger kids, a book with many colorful pictures will grab their interest and encourage reading. Older kids will enjoy a magazine for their age group; a subscription to their favorite makes a gift that lasts all year.

- Girls will love hair accessories; jeweled barrettes are especially well-liked.

- Why not give a practical-yet-fun gift? Fruity-scented L'Oréal Kids Shampoo keeps hair clean and tangle-free, and the fish-shaped bottles float in the tub, making bath time fun.

- Bean-bag toys are extremely popular, and appeal to all ages (even adults!).

- Giving the gift of music encourages creativity—kids can sing,



dance, or be inspired to take up an instrument. An audio tape or CD is always a great idea.

- An addition to a kid's collection makes a nice stocking stuffer—a different version of a toy car for their race track, a sports collector's card, a limited-edition doll, or a computer or video game will be welcomed.

- To combine a wonderful gift with an opportunity to spend time together, give them tickets to a play, show, or event in your area. Homemade coupons they can redeem for special activities, such as "pizza-movie-ice cream nights," can also be fun treats that give kids the chance to "plan" the activities for a change.



SEASONAL ARRANGEMENTS—Marie Gantt, manager of Holly Florist and Gifts in downtown Mount Holly, is surrounded by colorful Christmas wreaths and other holiday decorations. Wreaths and other Christmas items have already been marked down and Mrs. Gantt says holiday flower arrangements can be ordered at the downtown shop and go "anywhere in the world."

Lighting Up The Holidays

(NAPS)—Too time pressed to pick out that special gift? Then you will appreciate the ease, convenience and magic of a Perfumes Isabell gift. Created by master floral designer and celebrity event planner Robert Isabell, Perfumes Isabell offers a complete line of fragrant giftables for the body, bath and home—each alive with the scent of fresh flowers to transform every day into a magical experience.

By simply calling Perfumes Isabell, in just two business days, your gifts will be delivered to any destination in a beautiful shipping box, featuring striking images of delicate red anemone flowers...eliminating the need for gift wrap entirely!

- Add drama to holiday festivities, with fragrant Holiday Lights votives (\$22 for four and \$35 for nine) infused with the warm and inviting scent of plum blossoms, spice and fresh jasmine.

- Excellent as a stocking stuffer, and nicely priced for the office grab bag, the Holiday Blossoms (\$15) fragrant candle is an affordable, elegant gift that everyone will cherish.

- A great gift for those who love to entertain, Dinner Lights votives emit the subtle scent of fresh garden herbs to complement food beautifully—never competing with the meal (\$22 for a set of four).

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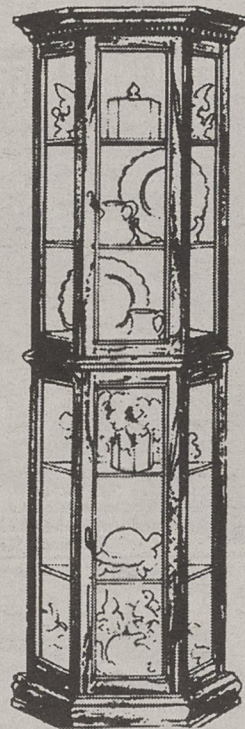
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Managing your green to stay out of the red

(NAPS)—More green and less red can mean more enjoyment for families during the holiday season. This does not only refer to the decorations, but also to spending wisely. Thanks to a new pamphlet that provides holiday spending tips, many families can avoid much of the stress and strain of seasonal expenses. The pamphlet, *Managing Your Holiday Spending* is now available free from the American Financial Services Association's Educational Foundation (AFSAEF).

Among the helpful items contained in the pamphlet is a holiday spending budget to assist consumers in identifying how much

they have to spend for each gift recipient on their shopping list, as well as for miscellaneous seasonal expenses such as decorations, wrapping paper, cards and candles. The budget guide then encourages consumers to estimate how much each holiday item will actually cost, compare it with the budgeted amount and make adjustments to their spending plans as necessary. Also included in the pamphlet are money management tips to maximize funds available for covering holiday expenses.

"People tend to overspend during the holidays because they don't

budget sufficient funds, succumb to impulse buying or wait until the last minute to do their gift shopping," said AFSAEF President M. Susie Irvine. "They may also try to meet too many gift giving expectations, especially those of children wanting toys that carry high price tags."

Consumers may receive one free copy of the pamphlet by sending a stamped, self-addressed envelope to the AFSA Education Foundation, 919 18th Street, NW, Dept. C, Washington, D.C. 20006-5503. For bulk rates call the Foundation at 202-296-5544.

Founded in 1990, AFSAEF develops consumer education materials and sponsors research on consumer finance issues.

Spice up your holiday with fragrant, live plants and other holiday gifts from the Daniel Stowe Botanical Garden Gift Shop!

- ★ Dwarf Alberta spruce, eucalyptus, rosemary, Christmas ornaments, gardening books, magic stones, gazing balls, bird feeders, toys, puppets, children's books, suncatchers, everlasting wreaths, candles, jewelry, gardening supplies, wind chimes, weather sticks, butterfly houses, greeting cards



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