Holiday FIRST EDITION 2023

Inside • Shop local businesses • Various gift ideas • Age-based gift tips • Avoid breaking the bank



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Millions of people enjoy shopping for gifts and loved ones each holiday season. The spirit of giving is alive and well each December, and that can extend to giving back to one's own community.

In addition to supporting local charities when making donations during the holiday season, shoppers can patronize small local businesses over big box retailers and national chains. The decision to do so can benefit communities in myriad ways.

• Small businesses inspire young entrepreneurs. The United States
Department of Commerce reports that nearly half of all small business owners in the U.S. in 2018 were 54 or younger. Six percent of those owners were 34 and under.

Young entrepreneurs at the helm of thriving local businesses provide inspiration to the next generation of innovators.

• Thriving small business owners can send a positive message to traditionally underrepresented groups. The National Women's Business Council Annual Report for 2022 indicated women-owned employer firms increased by nearly 17 percent between 2012 and 2019.

Similarly, the U.S. Census Bureau's 2021 Annual Business Survey found that there were more Hispanic-owned and minority-owned businesses in various sectors than a decade earlier.

The success of women- and minorityowned businesses sends a positive message to young entrepreneurs and locals who are part of groups that have traditionally been underrepresented in business. That can help to create a more diverse and inclusive Main Street, the success of which depends heavily on locals' willingness to patronize locally owned businesses. • Shopping local supports many small business owners. Family meals and social gatherings with friends and coworkers are a big part of the holiday season, and it's not uncommon to break bread and share a few drinks during a night on the town.

Choosing to gather at a locally owned restaurant or tavern instead of a chain restaurant can have a ripple effect on an assortment of local businesses. Local restaurants often source their ingredients from local farms. A family meal at such a restaurant benefits both the restaurant owner and the hardworking local suppliers of the food that ends up on the plate.

Local restaurants also are more likely to list locally produced wines and craft beers on their menus than national chains. That adds to the ripple effect of celebrating the holidays at a locally owned restaurant.

(METRO CREATIVE)

Treat a nature lover to a special gift

The natural world is a wonder to behold, with awe-inspiring vistas and wildlife. Spending time in nature has been studied and reported on by a number of medical professionals.

The general takeaway is that enjoying time in the great outdoors has been linked to everything from improved mood to reduced risk of disease. Just a little bit of time in fresh air and sunlight can improve well-being by a significant margin, which is perhaps why nature has inspired so many devotees.

If there is a nature lover in your family, use that interest as inspiration when holiday shopping this year.

Here are several nature-related gift ideas.

BINOCULARS

Bird watchers or other animal observers understand that wild animals can become skittish around people. It's best to view them from afar, and a good set of binoculars makes it easier to do so.

WATERPROOF HIKING BOOTS/SHOES

Taking the road less traveled often means going on foot. Trailblazing is made easier with durable, waterproof footwear that can go from the trail to the mountainside more readily.

MOTION-CAPTURE TRAIL CAMERA

Another way to watch wildlife is to do so from a motion-capture trail camera that can be set up by a nesting area or along a path frequented by local wildlife.

FIRST AID KIT

It's always important to keep safety in mind when enjoying nature. A wellstocked first aid kit is a great way to give the gift of good health and safety.

CAMPING GEAR

When sleeping out under the stars or at a campsite, a tent, ground cover, sleeping bag, backpack, camp stove, and other gear can make the experience all the better.





MOUNTED CAMERA

When the GoPro camera came on the scene many years ago, it revolutionized the way amateur filmmakers could document their adventures.

The GoPro and its model evolutions continue to enable people to capture photos

and videos both on land and underwater. With a head-mounting strap and some additional accessories, adventurers will be unencumbered by the camera.

Similar mounting devices may be available for Android- and Apple-based phones and cameras as well.

(METRO CREATIVE)



Get out and shop locally this holiday season

by Sandra Landen Machaj

CORRESPONDENT

t's that wonderful time of the year again – the holiday season, when we gather with family and friends, and enjoy sharing meals, cookies and other sweet treats and exchanging gifts. It's also a time when children's eyes are full of wonder as they dream of what Santa may leave under their tree.

We begin to bustle around getting ready for the holiday. With preparations taking up much of our time we scurry around as we look forward to the coming days. While there are a variety of holiday preparations, it's often Christmas shopping for those we care about that's one of the most important tasks.

As times have changed, so has the way some people shop for Christmas including some who choose to order gifts online, avoiding the stores, crowds and sometimes, hustle-bustle that comes with the season.

However, there are likely just as many people who enjoy the spirit of Christmas and along with it, shopping in person for their family and friends. For that group, the best gifts are the ones carefully chosen after spending time shopping in local stores.

Whether spending an afternoon, entire day or several days meandering through the villages, towns and cities in the area, enjoying the beauty of the Christmas decorations while purchasing from local businesses is important as it keep communities vibrant.

Before sitting down at the computer to



A cute holiday wreath, like this one, which is available at The Apple Barn Orchard and Winery, could be the perfect addition to someone's Christmas display, or an ideal seasonal gift for a new homeowner.

SANDRA LANDEN MACHAJ Gift Guide

order gifts, consider venturing out. Not only is there a good chance suitable gifts will be found but with it will be a sense of supporting small businesses in local communities.

Here is a list of suggestions to get the shopping trip started.

One of the best ways to kickoff Christmas shopping is by attending one of the local holiday markets held in the area as they feature a wide variety of decorations, handmade crafts and more.

The Apple Barn

The Apple Barn Orchard and Winery is a well-known place to purchase freshly grown fruits in season, but they also shine in the fall and early winter with their the freshly made cider and fruit wines produced on site.

The gift of a meal

As an add-on to a Christmas gift or all on their own, a gift card to a restaurant is a great way to give someone special a meal out while supporting local businesses. They especially come in handy – and likely will be appreciated by the recipient – for use after the busy holiday season.

Here are some local restaurants in the area to consider if shopping for gift cards:

- Chris' USA, 724 Milwaukee Ave., Burlington, 262-763-9968
- East Troy Brewery, 2905 Main St. on the Historic Square, East Troy, 262-642-2670
- Foley's Irish Woods, W3905 Highway 50, Lake Geneva, 262-245-6966
- Gino's East Pizzeria, 300 Wrigley Dr., Lake Geneva, 262-248-2525
- Local Folks Restaurant & Pub, 39601 60th St., (Slades Corner) Burlington, 262-539-3200
- Luisa's Pizza, 6806 317th Ave., Salem, 262-537-4795
- Mars Resort, W4096 Shore Dr., Lake Geneva, 262-245-5689
- Pine Street Café, 141 N. Pine St., Burlington, 262-763-9800.

at right: This glass fish sculpture, available at Caravelle Lighting, would add a splash of color to a room and serve as a unique Christmas gift. top: JellyCat produces some unique stuffed animals such as these, which can be found at Allison Wonderland.

SANDRA LANDEN MACHAJ Gift Guide

They produce a line of freshly made jams and jellies under the label the Farmer's Daughter, which make great gifts for just about anyone.

The Apple Barn's freshly baked items – from cider donuts to freshly baked pies – are a favorite of regular customers. Take a pie home to enjoy immediately or place it in the freezer as a special treat for the holidays.

While they offer a variety of decorative items year-round, Christmas at the Apple Barn is a special event worth a stop while shopping. In addition to the many items normally available, there are holiday decorations, candles and handmade items





by local artisans and crafters.

The event will be held weekends through Dec. 8-10. Friday and Saturday hours are 10 a.m. to 4 p.m. and Sunday is 11 a.m. to 4 p.m.

The Apple Barn Orchard and Winery is at W6384 Sugar Creek Rd, Elkhorn. For more information, call 262-728-3266 or visit applebarnorchardandwinery.com.

Duesterbeck's Brewing Company

Just a short distance from the Apple Barn is Duesterbeck's Brewing Company which is celebrating the start of the Christmas season with their 4th annual Indoor/Outdoor Christmas Market. On Dec. 1 and 2, they will have more than 40 vendors participating in the Christmas Market, which will be spread throughout the brewery. Food trucks will be available on site in addition the brewery's usual offerings. And of course, a variety of beers for the season will be available.

Besides freshly brewed beers, Duesterbeck's will have brewiculture coffee, gifts from vendors and items found in the brewery's gift shop.

Duesterbeck's Brewing Company is at N5543 County Rd. O, Elkhorn. For more information, call 262-729-9771 or visit dbcbrewery.com.









Staller Fstate Winery

A stop at Staller Estate Winery while holiday shopping should be near the top of anyone's list, especially for those seeking gifts for the wine drinkers in their life. All of the wines are produced and bottled onsite by owners Joe and Wendy Staller.

While at the winery also check out the many locally made cheeses they sell. They also offer custom charcuterie trays, a great option to enjoy when entertaining at home or to bring to a holiday party or gathering elsewhere.

Check the gift corner at Staller as well for special items such as hand painted wine glasses and unique wine accessories.

The winery is open 11 a.m. to 6 p.m., Wednesday through Sunday and will be open Dec. 23 as well as Christmas Eve, according to the website.

Staller Estate Winery is at W8896 Highway A, Delavan. For more information, call 608-883-2100 or visit stallerestate.com.

Premier Wine and Spirits

The newest – and perhaps most elegant – place to purchase fine wines, unique spirits and a variety of craft beers for a variety of holiday celebrations is Premier Wine and Spirits.

There is no doubt this new venue has one of, if not the, largest selections of wine, bourbon, whiskey and beer. And for the cigar smokers on a holiday shopping list, pick out a brand or two of choice from the humidor.

While there shopping, take a break in the Speakeasy Lounge and enjoy a classic

cocktail, a relaxing way to end a busy shopping day.

Premier Wine and Spirits is at 32400 Geneva Rd., Salem. For more information, call 262-537-8010 or visit premierwinewi. com.

The Jewelry Center

For that special someone on a Christmas list, the Jewelry Center in downtown Burlington likely has the perfect gift to make the holiday special with added sparkle to boot.

Jewelry can range from a simple bracelet or pair of earrings to pieces featuring semi-precious or precious stones as well as custom-created items. This store offers a wide variety sure to please any gift recipient.

Popular jewelry such as items by Pandora and Alex and Ai offer contemporary choices at moderate prices.

Quality watches are another favorite and meaningful gift including brands such as Movado and Citizen for both men and women on the Christmas list.

Stop in at the Jewelry Center and let their staff help find the perfect gift.

The Jewelry Center is at 348 Pine St., Burlington. For more information, call 262-763-8085 or visit shoptjc.com.

Caravelle Lighting

Caravelle Lighting is the place to go if you are looking for light fixtures, fans and lamps as they carry a large number of major brands with countless styles on display in their store.

For Christmas gifts, they have a variety of small lamps that add a finished look to

a room. Many are in stained glass, which never seems to go out of style. There are also whimsical night lights with Christmas scenes that make a perfect stocking stuffer or special gift.

Caravelle Lighting is at 9307 Highway 12, Richmond, Ill. For more information, call 815-678-4558 or visit caravellelight.

Lyle's TV & Appliance

While Lyle's TV and Appliance offers a variety of items that may make life easier, the latest washer dryer combo by GE Profile washes and dries a load of laundry without transferring it from one machine to another. It's 50% more energy efficient in the dry cycle and the compact size takes less space than most washers and dryers or combo units.

Perhaps it's the perfect gift for the family and is one of several combination units available at Lyle's.

In addition to other appliances and services, they also sell a variety of televisions that make good Christmas gifts. And for the guy who has everything, maybe a new grill would be perfect, even if he does have to wait a few months to be able to use it.

Lyle's TV and Appliance is at 17 S. Washington St., Elkhorn. For more information, call 262-723-3477 or visit lylesty.com.

Allison Wonderland

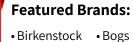
Those looking for a local place to shop for quality toys not found everywhere for kids on their list are encouraged to stop at Allison Wonderland.

left: A great gift for a baker, or to show off while hosting family over the holidays are these Christmas spatulas, available at Duesterbeck's. **middle:** These hand-blown glass ornaments were created by Jason Mack, who also created the tallest glass tree for Yerkes Observatory last year. The ornaments are available at the Geneva Lakes Museum gift shop. **right:** Hand painted wine glasses by artist Sandra Glinner are available in various holiday patterns at The Apple Barn and Staller Estate Winery.









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Gift givers will find quality and a wide variety of unique, interesting, fun toys at one of two Allison stores in the area.

Allison Wonderland first opened as a small toy store in 1972 in Burlington. The goal was to create a store that provided unique toys for children of various ages. The small Burlington store was so successful that they soon opened a second, larger location in Lake Geneva. The original family continues to own it.

Toys that can be found at Allison Wonderland are sure to be enjoyed by children while also bringing back memories of toys many adults enjoyed as a child. The selection includes games, puzzles, arts and crafts, dolls, Brio trains, unique stuffed animals such as those from Jelly Cat. Jelly Cat stuffed toys are made of high-quality materials and are often difficult to find in many toy stores.

Allison Wonderland is at 720 W. Main St., Lake Geneva and the phone number is 262-248-6500. The Burlington store is at 472 W. Pine St. and the phone number is 262-763-9718. For more information, or to shop their selections online and have the gifts delivered, visit www. allisonwonderland.com.

Geneva Lake Museum

A place that might not be generally thought of but worth a visit if looking for a different variety of gifts, is Geneva Lake Museum, which has a gift shop on site.

For the readers on a Christmas list, there are plenty of books to choose from, sharing the history of the area, some of which were written by local residents.

The new glass ornaments created by Jason Mack are handblown and feature custom color mixes. They are available in the shape of a tree, a ball or a pickle. Last year, Mack created the World's Tallest Glass Tree (36 feet) in a display at Yerkes Observatory.

For regular visitors of the museum, or for someone on the list who is a history buff, consider a membership so they can enjoy it throughout the year.

Gaming fans might enjoy some of the new Dungeons and Dragons memorabilia available, which coincides with the museum's new E. Gary Gygax exhibit.

Whether shopping at the museum or elsewhere, don't miss the 5th Annual Parade of Trees at the museum, which are hand decorated by local businesses.

For more information, call 262-248-6060 or visit genevalakemuseum.org.

Hannah's by the Lake

While shopping along Main Street in Lake Geneva, Hannah's is a great option to shop for unique clothing and decorative Lake Geneva memorabilia.

Hannah's opened as a family-owned store in 2008 known as Geneva Jake's, a Life is Good Genuine Neighborhood Store.

It continues to be owned by the same family but has expanded to include a variety of merchandise including jewelry by Alex and Ani and a variety of other brands fitting for any member of the family.

Whether looking for an upbeat Life is Good shirt, jewelry for that special someone, or unique Lake Geneva memorabilia, Hannah's is worth a stop during your holiday shopping travels.

Hannah's By the Lake is at 772 Main St., Lake Geneva. For more information, call 262-249-7894 or visit www. hannahsbythelake.com.

Note that there is a second store at 414 Lake St. in Antioch, Ill. known for its home décor, jewelry and scrapbooking supplies

For more information on the Antioch location, call 847-395-3355 or visit www. hannahs.com.



There are many courses in the area and those with golfers in their life should consider a gift certificate for a future day out on the links as a Christmas gift.

Several clubs also feature indoor simulators, pro shops, lessons and a variety of golf related services.

Abbey Springs Golf Course

1 Country Club Drive Fontana 262-275-8082 abbeysprings.org

Brighton Dale Links

830 248th Ave. Kansasville 262-697-4653 golfbrightondale.com

Browns Lake Golf Course

932 Browns Lake Drive Burlington 262-763-6065 brownslakegc.com

Country Club Estates Golf Course

265 Pottawatomi Drive Fontana 262-275-3705 countryclubestatesgolf.com

Delbrook Golf Course

700 S Second St. Delavan 262-728-3966 delbrookgolfclub.com

Eagle Springs Golf Resort

W352 S10355 Tuohy Road Eagle 262-594-2462 eaglespringsgolfresort.com

Evergreen Golf Club

N6246 Highway 12 Elkhorn 262-741-6200 evergreengolf.com

Geneva National Resort & Club

1221 Geneva National Avenue South Lake Geneva 262-245-7000 destinationan.com

Hawk's View Golf Club

7377 Krueger Road Lake Geneva 262-348-9900 hawksviewgolfclub.com

The Highlands Golf Course at Grand Geneva

7036 Grand Geneva Wav Lake Geneva 262-248-2556 grandgeneva.com/golf

Lake Beulah Country Club

N9430 E. Shore Road Mukwonago 262-363-8147 lakebeulahgolf.com

Maiestic Oaks at Lake Lawn Resort

2400 E. Geneva Street Delavan 262-728-7950 lakelawnresort.com

Nippersink Golf Resort

N1055 Tombeau Road Genoa City 262-279-6311 nippersinkgolfresort.com

Rivermoor Golf Club and Restaurant

30802 Waterford Drive Waterford 262-534-2500 rivermoorgolfclub.com

Spring Valley Country Club

23913 Wilmot Road Salem 262-862-2626 springvalleyccgolf.com

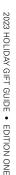
Twin Lakes Country Club

1230 Legion Drive Twin Lakes 262-877-2500 tlccgolf.com

Willow Brook Golf Course

N9035 Highway 89 Whitewater 262-473-3305 willowbrookgolfwhitewater.com







College is the natural next step for many graduating high school students. According to Best Colleges, in 2022 there were 17.9 million students enrolled in degree-granting colleges and universities in the United States.

Many other students began their college careers in the fall 2023 semester, joining the ranks of people working toward their degrees.

Holiday gifts that aim to meet the needs and interests of recipients can ensure presents will be enjoyed and utilized. Modern college students likely can use a few things to simplify life on campus.

LAPTOP OR TABLET

Gone are the days when students primarily utilize pen and paper for school assignments. Students are often introduced to tablets and other digital devices to complete assignments and take notes as early as elementary school.

This reliance on paperless communication continues at the high school and university level. Most, if not all, assignments are posted online and then completed and submitted through various portals or cloud services.

Therefore, college students will require a laptop or high functioning tablet with the right processing speed and memory capacity to handle the demand.

STUDENT CARD FUNDS

Colleges utilize different programs for paying for meal plans and incidentals purchased on campus. This likely involves funds linked to a proprietary card that functions similarly to a debit or credit card.

Savvy gift givers can deposit funds into students' accounts so that they'll have a little extra spending money to put toward books or that mocha latte at the campus coffee shop.

PARKING PASS

Although freshmen may be restricted from bringing cars to campus unless they are commuter students, sophomores and upperclassmen may be able to park in campus lots.

Parking typically is an extra cost for students, meaning friends or relatives can gift the cost of annual parking passes to the college students in their lives.

DORM GEAR

College students who opt to live in campus housing often want to make their dorm rooms a home away from home. They will need to outfit these tight quarters with items that won't take up too much space.

Small pod-type coffee pots, compact microwaves, mini fridges, underbed storage shelving, area rugs, cozy

comforters, and bathroom essentials can make college kids' dorm rooms feel more like home.

EVENT TICKETS

Not every moment should be spent in classrooms or residence halls. College students may want to venture away from campus, and what better way to enjoy the sights and offerings of what nearby venues have to offer than by attending various

Gift-givers can offer tickets to art shows, music festivals, comedy club nights, amusement parks, or other events in college towns.

TRAVEL ASSISTANCE

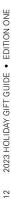
Attending college far from home means that students will take planes, trains or automobiles to return home for holidays and other special events.

Gifting college students airline or train fare, or providing gift cards for gas station fill-ups, means students will be able to afford trips home when needed.

(METRO CREATIVE)

College students can benefit from gifts geared to the college lifestyle, from a parking pass or dorm gear to student card funds and event tickets.

STOCK PHOTO Gift Guide

















seasonal gatherings with friends and colleagues.

Food also can feature prominently throughout Chanukah and on Christmas Day, particularly if a loved one qualifies as a full-fledged foodie.

Many families feature at least one foodie. Foodies always know the best place in town to grab a bite or when a trendy new restaurant will open its doors.

But such individuals also enjoy making meals at home, and the following gift ideas can make this holiday season more flavorful for the family foodie.

TABLETOP FIREPIT

Shoppers who want to impress their food-loving loved one with something truly unique can give a tabletop firepit. Safe for indoor use, tabletop firepits enable s'moresloving foodies to indulge in a traditionally summertime favorite all-year-round.

Tabletop firepits are small enough to be stored on a kitchen countertop or in a cabinet. When in use, the s'mores-friendly accessory is smokeless, removing perhaps the lone disadvantage to making this beloved treat.

SUBSCRIPTION

Monthly subscriptions are a gift that can keep on giving all the way until next holiday season.

Sweets lovers will undoubtedly appreciate receiving a box of fresh chocolates each month, while those with more unique tastes may anxiously await the day their monthly shipment of pickles arrives at their doorstep.

The options are endless, ensuring there's a monthly subscription out there to tickle every foodie's fancy.

SAUCE SAMPLER

Amateur sauciers may find inspiration in a sauce sampler set. Sampler set options abound, so shoppers can find something for foodies who love a spicy sauce, something more sweet or even in between.

Of course, sampler sets also provide a range of sauces, making them ideal for foodies who want something spicy tonight before pivoting to a sweeter dish tomorrow.

Flavored olive oil sampler sets also can be a great gift for cooks who love to experiment with new flavors.

Foodies who love to host their fellow food fanatics will no doubt fall in love with a new charcuterie board and knife

A 2023 report from Kroger revealed that the supermarket chain expected charcuterie boards to remain popular over the course of

That popularity makes sense, as anything from meat to cheese to fruit to crackers has a home on a charcuterie board, making the item especially appealing to foodies who routinely share their homes and love of food with friends and family.

ESPRESSO MAKER

Of course, foodies aren't just about food. Beverages also figure prominently in many foodies' lives.

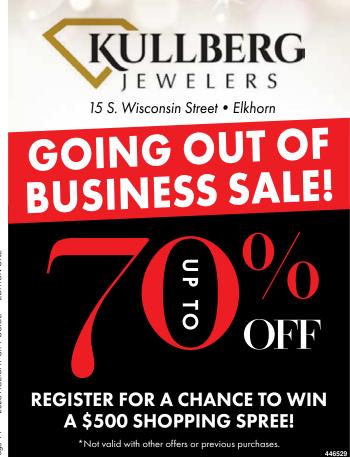
A high-end espresso maker can ground fresh beans and brew multiple cups in no time at all, making it an ideal addition to any foodie's culinary arsenal.

Food is a vital component of the holiday season and can even be incorporated into holiday shopping, especially for the family foodie.



Age-appropriate toys and gifts ensure safety for the youngest people on holiday gift lists and various consumer safety groups offer tips when shopping for kids.

STOCK PHOTO Gift Guide



Age-based tips, toys and gifts

The holiday season involves making holiday gift lists and checking them twice, or even more frequently to ensure that gift-givers find the best fit for recipients. While age may only be a number in certain instances, when it comes to gifting, age should be a consideration — particularly when kids are involved.

The Consumer Product Safety Commission reports that an estimated 86,000 children treated for toy-related injuries each year are younger than five. Toy-related injuries are preventable, and prevention often comes down to choosing age-appropriate toys for kids.

Toys can be choking hazards when small toys or those with small pieces are given to children who are too young to use them safely. Kids are curious and often put items in their mouths. Choking is the fourth-leading cause of unintentional death in children under age five, indicates The Emergency Center. Falls, eye injuries, drowning, and motor accidents are leading causes of gift-related injuries.

Here are some tips on how to select age-appropriate gifts.

READ THE PACKAGING

Most toys and other children's products will come with an age range recommendation.

While some kids may be mature beyond their years, it's best to choose gifts that fall within the recommended range. This is particularly the case for infants, toddlers and any child under the age of five.

AVOID FAD GIFTS

Children often want the latest and greatest gadgets and toys for gifts even if they are not the smartest choices for their ages. Resist the urge to buy something just to be the "cool parent or grandparent," especially if it isn't age-appropriate.

Mermaid tails became popular in recent years, and likely will see increased presence thanks to the homeviewing release of a popular live-action mermaid movie. However, they limit movement and can make swimming more difficult, potentially increasing risk of drowning.

PROVIDE SAFETY GEAR

As children age, they may

be more interested in gifts that appeal to hobbies and abilities. Scooters, bicycles, skates, and other items are popular among older children.

These gifts should only be purchased for those with proven ability, and even then, accompanied with the appropriate safety gear. This can include helmets, knee pads and eye protection.

CAUTION WITH ELECTRONICS

Although children may be able to use devices safely, there are many who advocate for waiting to give young children smartphones and tablets due to the consequences of excessive screen time.

The American Academy of Child and Adolescent Psychiatry says children ages 2 to 5 should limit noneducational screen time to about one hour per weekday and three hours on weekend days.

Children should be encouraged to pursue healthy habits that limit use of screens, so gift-givers can look for gifts that help to this end.

(METRO CREATIVE)



How shoppers can avoid breaking the bank this holiday season

Millions of individuals enjoy holiday shopping for their loved ones each year. Come the holiday season, thoughts of what to get friends and family is foremost on the minds of those who embrace the spirit of giving that is synonymous with this special time of year.

It's easy to overspend come the holiday shopping season. That could be even easier in an era marked by high inflation, which has affected consumers since 2022.

Lingering inflation could require shoppers to be especially vigilant with their shopping budgets this holiday season.

Thankfully, a few simple strategies can help shoppers stay the financial course this holiday season.

TRACK SPENDING WITH A BANKING APP ON YOUR SMARTPHONE

Consumers can now track their spending in real time by downloading their bank and/ or credit card app on their smartphones.

A quick login can help shoppers monitor account balances to determine how much they have spent. If the budget is about to be busted, pull back the reins and cut the

shopping trip short.

ESTABLISH GIFT VALUE LIMITS

No one has been immune to the effects of inflation over the last year-plus. So family members likely won't have a problem establishing spending limits this year.

Work together with relatives to determine a reasonable limit to spend on each gift. For example, a \$50 per gift limit can ensure everyone gets a quality gift without going into debt.

SHOP ON RETAIL HOLIDAYS

Black Friday was once the only game in town regarding retail holidays. But consumers can take advantage of additional discount-heavy shopping days like Small Business Saturday and Cyber Monday to find great deals on a wide range of items.

Take retail holiday savings one step further by penciling in time to comparison shop on these popular days when retailers compete for customers.

LOOK FOR ALMOST-NEW GIFTS

Mobile providers may market the latest model smartphone as upping the ante with new bells and whistles, but chances are last year's model is just as user-friendly at a fraction of the cost.

The same can be said for other gadgets

like wireless headphones and smart TVs. Last year's models may be heavily discounted, particularly online, but just as impressive as their more expensive successors.

KEEP SHIPPING COSTS IN MIND

The sticker price of certain items, particularly large ones, is likely not the whole story regarding how much the item will cost.

Certain items, like trampolines for kids or a new armchair for Dad, will likely cost considerably more than the sticker price alone. Shipping on small items may be free at various online retailers, but that likely won't be the case with larger items. The cost of shipping some heavy items might be as much as one-third the cost of the item itself.

Shoppers should keep that in mind and build potential shipping costs into their holiday budgets.

It's easy to overspend come the holiday season. However, various strategies make it easy to stay within budget when shopping for gifts for family and friends.

(METRO CREATIVE)

A few simple strategies, such as tracking spending and shopping on retail holidays can help shoppers stay the financial course this holiday season.

STOCK PHOTO Gift Guide

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