



# HOLIDAY Gift Guide

- Holiday giving
- Fighting hunger
- Remember our troops
- Shopping local

# Be a hometown shopping hero

By MARILYN KENNEDY MELIA

CTW Features

We humans are social creatures, and nothing celebrates our need for human interaction and goodwill like the holiday season. That's why many shoppers prefer to patronize local stores, where a staffer might greet them by name, and help them select the perfect gift.

For some, that experience is worth paying a few dollars more, even if an online search can turn up a cheaper price on an item.

But while savings may be found if you're only searching for the price tag on a particular item, the bigger picture could sway even the most cost-conscious consumer of the benefits of the "buy local" argument. Here's why:

## Follow the money

Studies consistently show that money spent locally tends to remain in the area, explains Matt Cunningham of non-profit Civic Economics, Evanston, Illinois.

His group's most recent stats show that 52.3 percent of every dollar spent at an independent retailer remains in the local economy, and 15.8 percent of every dollar spent at a local branch of a chain retailer stays local.

Each dollar that stays close to home helps keep you and your neighbors employed and boosts the local tax base, which in turn helps fund schools and community services. And all those factors helps support housing prices, benefiting area homeowners, explains Olivia LaVecchia of the Institute for Local Self Reliance, Washington D.C.

In contrast, when you buy online, your purchase is pulled off the shelf of a warehouse (which might be hundreds of miles away), piled into a truck and shipped, eventually arriving at your front door.

It's difficult to estimate the local impact of the massive increase in online shopping, notes Cunningham, because it depends whether warehouses are located nearby. But even if the delivery route wasn't long, the impact of an online purchase is significantly less than any spending in-store, he adds.

## Count the dollars.

How would one randomly selected group of shoppers spend an average \$175 for all the fixings for Thanksgiving, while another group shopping at the same store spent just \$145?



The answer, says New York University marketing professor Priya Raghuram, is that shoppers who had lower tabs paid in cash, while the other group paid by credit card.

Her study confirms a phenomenon other studies have found, too: When paying by cash, we spend less.

It's all due to the "pain of purchase" Raghuram says. When we count out paper bills to pay the cashier, we are more cognizant of how much things cost. That awareness "hurts," and prompts consumers to keep purchases within a budget.

Moreover, the attention to spending and budgeting tends to last when consumers use cash, according to research by Purdue University professor Richard Feinberg.

## Get close and comfortable

The farther removed consumers are from seeing their actual dollars change hands, the less aware they are of the fact they are even spending money, Raghuram says.

While paying in cash is more painful than using a card, there are now options that remove shoppers even further. For example, online retailers encourage customers to register at the site, and store their shipping and credit card information. Then the pain of even inputting a card number is eliminated, because all the purchase takes is one click to place an order.

So, if you want to enjoy picking out the perfect holiday gifts without incurring a jolt when the bill arrives in January, consider drawing up a budget and stocking your wallet with cash.

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# More than a gift

## How shopping local benefits your gift recipients

By JESSICA ROYER OCKEN

CTW Features

America has become a bit of a “throwaway society,” says Bill Brunelle, co-founder and managing partner at Independent We Stand. “Once something doesn’t work, it goes in the landfill, and you get what you pay for sometimes.” But the holidays are the perfect time to break out of this mode. “When you’re looking for a gift that will make someone feel good, buy something unique, something they don’t have in big boxes or national chains.”

When you take the time to find something special, you’re giving the person some of yourself, says Heidi Butzine, founder of ShopLocal.us and author of “Shop Local: A Practical, Pain-Free Guide to Shopping With a Purpose” (Simplex Publishing, 2012).

Perhaps the gift will represent where you live. “Your gift can remind them of you or provide an escape,” she says. “Gift giving is so individualized. You just need to

stop and think.”

If you’re shopping locally, you don’t have to think alone. “You can go into a local toy store and talk to someone who’s really well trained in child development,” says Kathleen McHugh, president of The American Specialty Toy Retailing Association (ASTRA). Just give them the child’s age, and you can likely walk out with the perfect present.

Plus, you can select from more than just the latest mass-produced toys and games. “It’s not about what the toy does, but what the child does with this toy,” McHugh says.

“If a kid can find a million ways to play with the same toy, you’ve hit the jackpot.”

In the same way, the bookseller in town may suggest local or regional authors you haven’t heard of, the local boutique may have clothing or jewelry by designers you might otherwise miss, and the music store may have cutting-edge tunes by independent artists, plus a great selection of vintage vinyl, these experts say.



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# 5 Gift Ideas to Send to Troops

By LINDSEY ROMAIN  
CTW Features

Holiday time is family time. But overseas deployment puts oceans between military families and their loved ones. That doesn't mean the gift-giving needs to end.

Packages of food and other necessities are more important during the holiday season than any other time of the year.

However, sending packages directly isn't usually the best idea, as they often take many months to arrive, and the soldier's deployment could have ended by then.

Sending it through an organization also assures a more accurate delivery.

This doesn't mean your gifts aren't needed. Many groups package and ship items that anyone can provide. And for the holidays, it's best to send gifts that are both resourceful and meaningful.

## 1. Snack time

Gifting items that can be easily transported in backpacks is important. And what better gift for the holiday than food?

Hearty, boxed foods like macaroni and cheese are encouraged, as are instant drink packages like hot chocolate and tea.

Send instant soups, but not cans of soup, which are too heavy for easy transport.

Treats such as beef jerky, granola bars, gum, dried fruit, cookies and popcorn are recommended.

## 2. Warm tidings

When they're not in uniform, troops need other durable clothing items to help them keep warm during cold nights. Flannel pajamas, socks, mittens and hats are perfect unisex gift ideas.

Other warming gift possibilities: batteries for heaters, blankets and hand warmers.

## 3. Keep it clean

Toiletries are an obvious go-to care-package idea. They're durable, easy to ship and always needed. Large baby wipes, which come in handy for quick cleans, along with the norm: deodorant, toothpaste, shampoo,

conditioner, body wash and razors.

Oft-forgotten necessities such as lip balm, hand sanitizer, hand and foot lotion, tweezers and health-related products like aspirin, cough drops, eye drops and vitamins are needed, too.

## 4. For their entertainment

When they're not saving lives, the troops have leisure time like the rest of us. Electronics to play music, movies and video games are a great way to give troops a route for escapism, as are batteries. Technology such as headphones and earphones are easy to burn through with heavy use, making



these great gifts. Or keep things classic, with gifts like board games, puzzles and cards.

## 5. Home, sweet home

Nothing says Christmas like family, and giving troops a way to connect with theirs is perhaps the greatest gift of all. Stationery items like notepads, pens and envelopes can do just that.

Sending your own card - a thank-you for their service, well wishes, Merry Christmases - lets a soldier know his or her hard work has not gone unnoticed or unappreciated.

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## 6 Effective Ways to Support our Troops

1

### Send expired coupons

The Overseas Coupon Program ([www.ocpnet.org](http://www.ocpnet.org)), is one of the largest and longest-running websites for the coupons-to-military effort. The OCP has excellent, step-by-step information on how to sort and package coupons. Only manufacturer coupons can be used on base.

2

### Send a carepackage

Soldiers' Angels ([soldiersangels.org](http://soldiersangels.org)) provides care packages to soldiers throughout the world. Donate money or items including backpacks, hygiene items, caps, t-shirts, undergarments, socks, new books, candy, gum, mints, crossword puzzles, snacks, and playing cards.

3

### Donate technology

Cell Phones for Soldiers ([www.cellphonesforsoldiers.com](http://www.cellphonesforsoldiers.com)) has provided more than 300 million talking minutes to soldiers. Download user-paid, ready-to-print shipping labels for donations, or find a drop-off site to avoid shipping charges. All makes, and models accepted.

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### Give gift & phone cards

Deliver gift and phone cards directly to soldiers through Exchange ([www.shopmyexchange.com](http://www.shopmyexchange.com)). Cards are available in values from \$10-\$500, and are redeemable at any Exchange, Navy or Marine Corps exchange facility worldwide for most purchases.

5

### Write a letter of thanks

There's no easier way to say thank you than writing a letter to someone stationed overseas. Operation Gratitude ([www.operationgratitude.com](http://www.operationgratitude.com)) offers easy to use guidelines for people of any age to help a soldier feel connected with someone back home.

6

### Aid a celebration

Operation Shower ([operationshower.org](http://operationshower.org)) helps throw baby showers for military families across the country. Brides Across America (<http://www.bridesacrossamerica.com>) accepts wedding dress donations on behalf of more than 2,000 brides annually.

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# The Families That Give Together



By DAWN KLINGENSMITH  
CTW Features

Julie Kim's family, like countless others, used to draw names for a holiday gift exchange. "There was kind of an empty feeling after we'd open the gifts," says Kim, adding that the carefully chosen gifts were often slightly or wildly off-target.

The family stopped drawing names and, in lieu of gifts, played a multigenerational game of Trivial Pursuit, dominoes or Phase 10 (kids' choice), with everyone throwing \$20 into the pot. "The winner donated the money to their favorite charity," Kim says. "It was fun because the grandkid animal lovers wanted to donate to animal shelters,

and grandpa would act all worried that his money was 'going to the dogs.'"

A lot of families volunteer together or make charitable contributions instead of or in addition to exchanging holiday gifts. Here, they share their traditions of giving – and what they get in return.

## Santa Paws

Sara and Dan McGinnis and their three children support their local Humane Society of Missouri year-round, and the kids – one of whom wants to be a veterinarian – do something extra for the shelter animals around the holidays. Sara sets the scene.

The kids use their own money to buy items off the shelter's wish list, and we deliver the gifts to the shelter. In addition, my daughters Anna and Claire participate in the Shelter Buddies Reading Program. The kids read to shy and scared shelter dogs through their cages to help socialize them. At Christmastime, they read classic holiday stories like "The Polar Express," and the shelter is decorated with lights and candy canes.

Our commitment is year-round. I used to work for the Humane Society of Missouri and I've since volunteered, doing everything from laundry to office work to fostering kittens. The kids have been coming with me for volunteer shifts ever since they were in their pumpkin seats (infant carriers). They're not old enough to interact directly with the animals, but on their own time they've sold lemonade to raise money for the shelter and had blanket and towel drives at school. We reinforce our commitment to volunteering and giving when we sit down together and make our resolutions for the coming year.

## Celebrating Soldiers

Tara and Joseph Greer and their four children live near a military base in North Carolina. With 12 years of active duty under Joseph's belt, the couple feels moved to host soldiers that don't have family nearby for Thanksgiving and Christmas dinner. And that's just the beginning, as Tara explains.

We've had as many as six soldiers gathered around our table. We've done this for seven years and they've all been special, but one Christmas stands out in my memory. We'd brought a soldier with us to my hometown in the desert, and we got snowed in! In that time, my cousin and the soldier got to know each other and about six months later they got married.

Along with hosting soldiers, we distribute elf baskets anonymously to the neighbors. The kids go to the dollar store or to Walmart and they each pick a few things they want to put in. We pick out a family

The holidays are a time for giving. Get inspired by these real-life stories of families that make it a tradition to give back in unique ways

*Continued on page 6B*

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# The Families That Give Together

*Continued from page 5B*

to help with toys and clothes, as well as a child from the kids' school. My birthday is on Christmas Eve, so we always go out to eat the night before and leave the server a \$75 tip or a \$100 tip. That's my birthday present from my husband.

The reason we do so much is because, before my grandparents got custody of me, I grew up with nothing. One Christmas, a church donated gifts for us, and my mom went out and sold them. I don't want any child to feel how I felt that morning. And I want my kids growing up knowing how fortunate they are but at the same time, we're no better than anyone else.

You can't save everyone; you can't change everything; but you can make a ripple that makes a difference in a child's life.

## Reindeer Games

Marsha and Steve Marjason of Longview, Texas, are the sort of couple



that takes in strays and house strangers who are down on their luck. They also are generous with their large family, including their five children on down to the newest generation of great-grandchildren. For several years running, Marsha planned

a boisterous game of bingo, with young and old alike competing for gifts. Now, the bonanza goes to an underprivileged family instead, Marsha says.

Bingo was a family tradition I took over from my mother-in-law, but it got out of

hand. Buying 30 gifts for about 30 people cost a lot of money, and the gifts weren't always appreciated. About three years ago, we all decided to adopt a family through Buckner International, and with three generations pitching in, we bought every item on their list – toys, clothing, home decor, even a bicycle. We did that instead of bingo, and it was more rewarding for all of us. None of us minded giving up gifts. The littlest kids had fun shopping and picking things out.

Steve and I have always tended to adopt a family around the holidays, and now it's something our whole family enjoys. It means a lot to us to give back because we've been on the receiving end. Steve works construction, which is slow in wintertime, and one Christmas when our kids were little, someone left gifts and groceries on our porch. I remember they got stick horses and sugared cereals – Cookie Crisp, Cap'n Crunch and Life – and that became their traditional Christmas breakfast for a number of years.

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# How shopping local this holiday season will teach your kids about money

By MARILYN KENNEDY MELIA  
CTW Features

There's a "take your child to work day" intended to give kids a view into the work world. A "take your child to the store day" would help kids learn how to manage the paycheck that comes with a job, experts believe.

"Picture yourself as a child and think about how hard it would be to learn about the concept of monetary transactions without ever being able to see or touch the dollars necessary for a transaction to occur," says David Almonte, member of the American Institute of CPAs National Financial Literacy Commission, Durham, North Carolina.

Today, children witness items arriving seemingly by magic. All it takes is a shout to "Alexa" or a few clicks on a phone.

So, as early as kindergarten age, give your child a few dollars and/or coins, and take her to town to help holiday shop, advises Erica Sandberg, author of "Expecting

"Try giving the dollars necessary for the transaction to your child and have them hand over those dollars to the cashier, then have your child handle any change received back."

David Almonte  
American Institute of CPAs National  
Financial Literacy Commission

toy that you want!" – as they physically complete each of the necessary steps in the transaction."

Those in-store experiences are valuable, but also add

Money" (Kaplan Publishing, 2008).

Keep the message positive: "You have \$5, let's see what gift we can find for Grandma," is better than, "No, no! You can't buy that, it's too expensive."

With the more positive approach, "You are teaching controlled spending," Sandberg says. "Spending is like driving a car, it can be dangerous, but there are good driving skills."

Almonte agree. "Try giving the dollars necessary for the transaction to your child and have them hand over those dollars to the cashier, then have your child handle any change received back," he says. "Communicate the process taking place – 'We need to give the cashier money in exchange for this



a trip to the bank to open up a savings account in your child's name when you're in town, says John Pelletier, director of the Center for Financial Literacy, Champlain College, Burlington, Vermont. "Studies have found that young people who have had a banking relationship score higher on financial literacy tests."

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# Fight hunger during the holidays

By JESSE DARLAND  
CTW Features

The holidays are a time of thankfulness with friends and family, and seemingly every activity winds up being food-focused, from turkey and stuffing to sweet potato pie.

But in this celebratory season, some in communities across the U.S. are not able to gather together. According to a recent USDA study, 12.7 percent (15.8 million) of U.S. households faced food insecurity – not having the resources to adequately feed everyone in the family – at some time during 2015, and that includes the holidays.

So it's no surprise the spirit of giving leads many families to donate food during the holiday season. Whether donating items at the grocery store, organizing a food drive at work or volunteering at a food bank to help with distribution, Americans work to make sure everyone is able to celebrate this season of eating.

"Any one of us could face food insecurity, and it can happen very suddenly," Jessica Slider Whichard says. She is senior manager for communications at the Food Bank of Central and Eastern North Carolina in Raleigh, North Carolina. Circumstances can change with a work layoff, medical emergency or natural disaster. "Once families are in that position, it can be very hard to get back to a place of feeling secure in knowing where the next meal will come from," Whichard says.

Sarah McAleavy, supervisor of food and shelter services



at the Frederick Community Action Agency in Frederick, Maryland, points out that many people in desperate financial circumstances find the one bill they can "play" with is the food bill, unlike other necessities such as mortgage, car or electricity payments. "Those you can't

flex on, but you can flex on food," she says.

That insecurity can have impacts on everyone in a household, not just parents. "We know that without food, children's academic performance goes down," says Haley Buchanan, media and events coordinator for Feeding the Gulf Coast, a food bank that serves southern Mississippi and Alabama and the Florida Panhandle. For adults, lack of food can impact their performance at work as well. When you do not have food, you cannot focus on your work, which means you are not performing as well at your job as you could. "This means you might miss out on opportunities for promotion, further keeping you in the cycle of poverty," Buchanan says.

The food banks we spoke with said there's only one food item needed more than anything else during the holidays: turkey. But before you back up a freezer truck full of birds, remember that storage of perishable items like turkey is a challenge for most small- or medium-sized food banks across the country. Instead, Cathleen Healy-Baiza, executive director of the Sedona Food Bank in Sedona, Arizona, recommends that those thinking of donating send grocery store gift cards or cash donations, which allow a food bank to purchase needed items close to the day of distribution, thus alleviating the cold storage problem.

But turkey isn't the only thing that people eat during the holidays. Food banks often also need side items like yams, green beans or stuffing. "When folks ask me the best things to donate I like to say, 'Whatever you want to

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eat!” Whichard says. “The things that our supporters in the community keep in their own pantries are exactly the kinds of foods that people facing hunger will want to have in theirs.” In other words, think beyond the Christmas dinner. Food banks need items like low-sodium soups, whole grain pasta, easy one-can meals such as ravioli with sauce or protein-rich items like peanut butter – both at the holidays and around the year.

“Most food banks have a website with a shopping list, or call and speak to the director,” Healy-Baiza says. “Needed items are ever changing.”

There are also ways to help your local food bank that go beyond food. Many food banks are also looking for household cleaners, hygiene products, paper towels, trash bags, baby food, diapers and even pet food.

Cash donations are also a good idea, since they allow a food bank to purchase items that are running low,

McAleavy says. “Making small donations throughout the year is more beneficial than giving all at the holidays,” she says. This is especially true during the summer months when food donations tend to decline.

Donating time is an excellent way to offer support, too. “Volunteers more than double our staff and are hugely important in sorting produce and other bulk food items into family-sized portions,” Whichard says.

And don’t forget to share the word, she adds. “We really appreciate when people share with their own networks the work that the Food Bank does, whether that’s on social media, or in conversations with family and friends.”

Food banks tend to offer other programs besides distribution of food. “For example, we deliver to over 55 homebound seniors monthly and weekly,” Healy-Baiza says. “We pack emergency food pack for hungry children from a local elementary school.”

Some food banks offer daily hot meals, job searches, childcare, homework assistance and rent or utility assistance.

Finally, the food banks we spoke to pointed out that those in need aren’t always who you might think.

“Many of the clients we serve are children or seniors,” Buchanan says. “Children cannot go out and get jobs to provide for themselves, and they should not be expected to do so. The seniors we serve have worked all their lives, but then a major health problem befalls them or a family crisis occurs, and where before they were making ends meet, now they are choosing between food and medicine, or food and utilities. For these people, the food bank is here to act as the barrier against extreme poverty and help them lead healthier lives by continuing to get the food and assistance they need.”

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# Love Thy Neighbor

By MATTHEW M. F. MILLER  
CTW Features

When Army Captain Chase Burnett was relocated to Fort Campbell (KY), he and his wife, Ashley, moved to nearby Clarksville, TN, with a two-week-old baby and a toddler in-tow.

"Moving is a big challenge," says Ashley Burnett. "You feel all alone, like you're living in a whole new world. It's not just the not knowing anyone. It's little things, too. What dentist should I go to? Where should I shop? Where do you get your hair done?"

She says it's a challenge military families endure over and over again due to constant relocation and deployments.

"One of the biggest struggles is that when we relocate, 99 percent of the time it's not close to immediate family," Chase Burnett says.

"I think being a military family, you to try live as normal of a life as possible, but the reality is we go through lots of things every day that other people don't go through," Ashley says. "Particularly long periods of time spent apart. With 9-month deployments, it's difficult to give our kids (now ages 4 and 1) as normal of a life as possible, especially when there's only one



parent at home and the other is across world."

Enter Ken and Judy Osborne, a retired couple living next door to the Burnetts.

"In the cluster where we live, everyone around us is military," says Judy Osborne. "When we moved to Clarksville, I became the one person welcoming committee to our cluster."

The friendship between the two families started on the day the moving truck pulled

into Chase and Ashley's driveway. Judy showed up with sandwiches, a loaf of homemade bread, and disposable plates.

"She dropped them off and gave us space – she said she knew we were busy, but she let us know if we needed anything, she and Ken were happy to help," Ashley says. "I didn't realize how big of a part of our lives they would become."

Shortly after moving, the Burnetts were notified Chase was facing a nine-month

deployment to Iraq. It was during this time that Ken and Judy became a surrogate family to the Burnetts.

"It was overwhelming with a new baby in a new place by myself. You kind of feel like you're carrying the weight of the world on your shoulders," Ashley says. "Ken and Judy helped me carry the load. I had people there that care for me and love my kids as if they are their own grandkids."

During Chase's deployment, Judy provided a home cooked meal at least once a week, and she and Ken both helped with household tasks, yard work, and childcare, which enabled Ashley to continue working full-time.

It was a patriotic deed, according to Chase Burnett, because Ken and Judy allowed him to serve his country without having to worry about life back home.

"I can't even put into words the impact Ken and Judy had on our family and my ability to focus on mission," Chase Burnett says. "There were a lot of things I didn't get to do as husband or father before I left, both around the house and with my kids, but having Ken and Judy I had people that could act in my stead. Obviously the smallest act of generosity goes an

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extremely long way.”

Ken Osborne says it’s something everyone should do, whether or not your neighbors are a military family.

“You need to get out of your house and knock on some doors,” he says. “Don’t just go to work, come home, and do the same thing over and over. You have to go out, knock on the door, and see if anyone needs help. Invite them into your life.”

On March 22, 2017, Ken and Judy Osborne were awarded the Blue Star Neighbors Award for the extraordinary generosity and service they provide the Burnetts. The annual award is presented by Blue Star Families, a nonprofit organization founded by a group of military spouses that provides career development, caregiving, and research on military family life to better understand and find solutions for today’s military families.

Blue Star Families CEO, Kathy Roth-

Douquet, says military families often have trouble finding the support they need in large part due to the transient nature of the military. Ashley Burnett agrees, saying people sometimes are afraid to invest in friendships with military families because they know the relationship will be temporary.

Roth-Douquet says the relationships you build with those in your community, military or not, can withstand time when you open up your life.

“A simple formula for creating relationships is people plus people over time, plus goodwill, equals a relationship and, in a larger sense, it creates community.”

For those that feel as though they have no time or nothing to give, any time and any act is a gift.

“We like to say that whatever it is you have to give, someone can be enriched by

receiving,” Roth-Douquet says. “If you are a storyteller, you tell a story. If you have a snowplow, you plow someone’s driveway. If you love to cook, you cook a meal.”

Roth-Douquet also believes that fostering and nurturing community is more important than ever in today’s world.

“I think in so many ways, things that we learn in the military actually help the larger society. We are learning how much community becomes the medium through which people solve problems. We don’t necessarily want service providers to give us services. We don’t want to be the beneficiaries of resources. We want to be a person who gets help from another person.”

She says that when community members interact, it fosters goodwill, and over time that goodwill leads to a bond of trust. This trust helps information and ideas flow, and creates resilient people who are getting the

most out of their lives.


“Everything is a life lesson. As our kids grow older, we’ll be able to use Ken and Judy as an example,” Chase Burnett says. “It shows our kids that it doesn’t have to be your family. Nobody goes through life alone. You rely on those friendships you form around you.”

Ashley agrees.

“I think it’s important for everyone to know – it doesn’t matter who you’re around, taking the time to make relationships with your neighbors takes your quality of life from five to 500. We get fulfillment from this friendship that Ken and Judy will never understand. All of the families in our neighborhood that have relationships with them live a better life just because we know them. No matter who you are or where you come from, you can live a much better life if you reach out to the people around you.”

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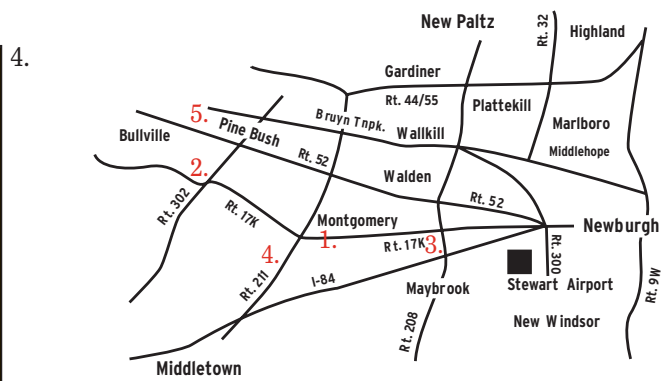
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