



Celebrating

THE HOLIDAYS ON A BUDGET

Compliments of **RE/MAX**

The holidays are almost here, and that means the hustle and bustle is soon to begin. As you start planning your celebrations, you might become overwhelmed as you tally up the costs of dinner parties, gifts and decorations.

You can still make things merry without breaking the bank. Some of the most creative and meaningful gifts and holiday projects are surprisingly inexpensive. Doing the holidays on a budget might require a bit more planning, but it's well worth the end result: saving money – and your sanity.

Here are six ideas for a festive, inexpensive holiday season:

PARTIES

Can't afford the five-course, sit-down dinner for 15 that you're used to hosting? No worries. You can host a variety of events to celebrate without going broke at the grocery store. Consider a potluck dinner and ask guests to bring a favorite side dish or appetizer to share while you cover the main entrée. Also, you could opt for a simple, single-course party such as wine and fondue, desserts or appetizers.

GIFTS

For large gatherings, have a white elephant or Secret Santa gift exchange. Put a cap on the value of the gifts. These games are fun, humorous and easy without the expense and stress of shopping for each guest. Plus, everyone comes away with a present. If money is tight, opt for buying family presents such as a gift card to a favorite restaurant, movie tickets, a family portrait session or a yearlong zoo or museum membership. Also, your family could agree to buy gifts for the children and exchange cookies or heartfelt cards for the adults.

DECORATIONS

Add a festive ambience to your home for a fraction of the cost with homemade decorations, such as children's artwork, popcorn or cranberry garlands, and pinecones and berries from the outdoors. Have old drinking glasses you're not using? Flip them upside down to use as candleholders and embellish them with glitter or ribbons. Use evergreen clippings to decorate your table or mantles. Take all the cards you've received and arrange them in varying positions on a thick ribbon and hang it on a bare wall – a great conversation piece.

TRIMMING THE TREE

Handmade ornaments add a sentimental, unique touch to your tree. Some ideas include: using images from last year's cards, popcorn garlands, miniature toys, glitter-glued knickknacks, origami and ribbons. Shop around for good deals at thrift/dollar stores, garage sales or online. To save money on the tree itself, browse the Web for artificial trees.



CARDS

Postage is an unavoidable cost when you mail out cards, but you can save money by making them with scrapbooking paper or purchasing them at discount stores. Photo postcards are a less expensive option, too, and they're easy to create and order. The best part: You don't have to write an individual message on each one.

SEASONAL ACTIVITIES

Check the newspaper for a list of community events. Many churches, cities or community groups offer free concerts, craft fairs, plays and other fun diversions. The library is a great place to check for events or storytelling. Also, create your own fun at home with a holiday movie night or tree-trimming party.



Get the Most out of Holiday Retail Deals

This holiday season is right around the corner. It's time for family, good cheer and holiday shopping. While many people brave the crowds to capitalize on big savings from major retailers, others prefer to shop via the convenience of their internet connection. Whatever your strategy, this month's information helps you prepare for the holiday shopping season. The first page offers tips and tricks to help you score deals on gifts for everyone on your list. Page two provides valuable information about how to avoid scams and protect your credit and debit card information both in the store and online.



Local condo market soft in November

Home sales in November 2011 dipped 7.1%, due in large part to a drop in condo sales. "Sales of detached homes were down only a marginal 1.8% from the previous November," says Jack Lane, President of the London and St. Thomas Association of REALTORS®. "It was the condo market that was soft. Bear in mind, however, that condo sales for November 2010 were up 16.2% over November 2009, so the bar was set pretty high. Read the full press release on our website at <http://www.theadvantageoftwo.ca>

Compliments of



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Seasons Greetings & Happy New Year

Joyeux Noël et bonne année

Happy Hanukkah

Feliz Navidad



All the best this holiday season to you and your family from The Advantage of Two team.

Oh by the way, we're never to busy for you or your referrals

