



WINTER 2011-12

STORIES

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GIFTS THAT DON'T COST MONEY

Great gifts don't have to cost a lot. You can make gifts with style and flair—all it takes is a little time and creativity.

Think about the other person

For a minute, take your mind off the cost of a gift. Think about the person you want to give a gift to. What is he like? How does she spend her time?

When you take that minute away from worrying about cost, you'll get ideas for things you can do or give that person that will really mean something special.

Think about your talents

Often the best gifts are ones from the heart—like writing a special song or



poem, or creating a talent show for a special occasion.

Use your imagination to develop great ideas for your holiday gifts.

SAVE THE BOOKS!

The book is going the way of the dodo bird! How many people are already reading novels or school lessons off of laptops, PCs, or electronic tablets?

This presents an opportunity for the savvy book collector. Books are going to become more valuable than ever in the collectors' markets. Which ones should you save? Not Harry Potter! Those books sold in the millions. No, the books that will become available are old and exclusive in some way: first editions, limited, signed, and numbered editions, and anything no longer in print.

To learn the value of a book, go to any of the numerous booksellers on the Web and look it up. This includes eBay and Amazon. And remember: Condition is everything.



MONEY TRICKS



Money Trick #2: Don't expect something for nothing

Beware of ads, salespeople, or other sources of financial offers promising anything free. Like non-financial opportunities, if it sounds too good to be true, it probably is.

EARN \$440!
 Develop your skills from home! AJ's is seeking enthusiastic kids to join the Clubhouse Crew! For details, e-mail Corey Pratt at cpratt@cuna.coop before Feb. 6, 2012.