

# Holiday budgeting tips for savvy consumers

(StatePoint) — Sticking to one’s budget is important all year long, but doing so during the holiday season can be especially tricky, when expenses run high and festive cheer makes it difficult to put the brakes on overspending.

To get a better handle on spending this season, consider the following tools and tips.

**Make plans**

Decide exactly what the plans are this season. Will they include traveling? Will they include hosting a dinner party? What does the holiday shopping list look like? Add budget line items for all the associated expenses and put a price cap on each one.

**Add it up**

Seek out tools that help make the logistics of staying within budget simple, such as desktop and printing calculators like Casio’s HR-100TMPlus, a 12-digit printing calculator with a large, easy-to-read display. It is especially well-suited for organized budget planning, as it offers special keys for tax calculations and has two-color printing, enabling shoppers to color code positive entries as black and deductions or purchases as red. For additional information on Casio’s portfolio of calculators, visit Casio.com.

**Take steps to save**

Make more space in the budget during the holiday season with smart strategies. Use free apps to help score deep discounts on favorite retailers. If people are crafty or handy, they should consider DIY-ing certain gift items and greeting cards. Suggest a day of volunteer service at a workplace in lieu of a gift exchange.

**Don’t get impulsive**

When in the store aisles, it’s easy to make impulse purchases, particularly dur-



**BUDGETING TIPS** — To help residents stick to a budget this holiday season, they should use tools such as printing calculators. Casio’s HR-100TMPlus, a 12-digit printing calculator with a large, easy-to-read display, is just an example of a tool especially well-suited for organized budget planning. ©stokkete/stock.Adobe.com

ing the holidays when every foot, spend no more than what was intended to using tech tools and smart strategies.

### Welcome to The Messenger’s 2017 Christmas Gift Guide

As in years past, we are featuring the first batch of letters to Santa Claus from second-graders across Obion County. We will continue to feature these letters, which are printed as they were written, until each one has been shared with our readers, right up until Christmas. We are also forwarding the requests to Santa Claus so he will have plenty of time to consider all hopes and dreams.

In addition, there is a focus on local businesses who are ready to meet your holiday gift and entertainment needs. We hope you enjoy it all.

### VINTAGE ALUES

731-676-4286

*Gently Used Furniture and Home Décor*  
*Vintage Dishes • China • Glassware*

**515 S Poplar St. Kenton, TN 38233 (Hwy 45 South)**

## The surprise from Santa

### she hopes for most

*Steve's Jewelers* MASTER **IJO** JEWELER  
UNION CITY, TN BRILLIANCE YOU DESERVE®

**206 E. Reelfoot Ave. • 885-6333 • Union City, TN**  
stevescustomjewelers.com

### Helping you be home for the holidays for over 30 years!

## Fuller Partners Real Estate, Inc.

317 S. Second St • Union City, TN  
Office: 731.885.8041  
www.fullerpartners.com

### HOLIDAY SAVINGS

Celebrating 45 Great Years!

**5 SEASONS MEN'S SHOP**

**LAY-AWAY with 25% DOWN!**

GIFT CERTIFICATES  
FREE GIFT WRAP

**Open Friday Morning at 8:00 AM**

627 E. Reelfoot Ave. • Union City • 885-2772  
fiveseasonsonline.com • Hours: 9-5:30 Mon - Sat

**ENTIRE STOCK 8:00 - 12 NOON ONLY 25% OFF**

Bonus Specials after 12 Noon Fri. thru Sat.  
(Excludes Designer Fragrance Only)

Five Seasons wants to be your men's clothing store for the holidays!

Experience the Joy of Giving!

**Exclusive Shipment of Vineyard Vines & Southern Tide**

Sportshirts • Knits • Caps  
T's • Sweaters • Belts  
Sleep Pants & More

**BIG & TALL SIZES AVAILABLE UP TO 4X & 56" WAIST**

**New Shipment of Cashmere Overcoats!**

### POWER HOURS

5 SEASONS UNION CITY LOCATION

12-1PM ALL SUITS \$75 OFF (Excludes Solid Black Suits)  
SELECT JACKETS \$50 OFF

1-2PM MOUNTAIN KHAHI SHIRTS 25% OFF

2-3PM TRUE GRIT FROSTY TIP VEST 30% OFF

3-4PM SELECT TEES  
BUY 3 GET 30% OFF

4-5PM VOLUNTEER TRADITIONS 30% OFF (UT Merchandise)

5-6PM JOHNSTON MURPHY & FLORSHEIM SHOES 25% OFF

**MORE IN-STORE SPECIALS THROUGHOUT THE DAY!**

Discounts are given during the listed times and are non-transferrable between the Martin and Union City Locations. Holds and Layaways excluded from sale.

SOUTHERN MARSH • FISH HIPPIE • SILVER • VINEYARD VINES • JOHNSTON & MURPHY • POLO RALPH LAUREN • LUCKY • SOUTHERN TIDE • MICHAEL KORS •

SOUTHERN MARSH • SOUTHERN POINT CO. • SILVER

• PEERLESS • MICHAEL KORS • TOMMY BAHAMA • VINEYARD VINES • JOHNSTON & MURPHY • SOUTHERN MARSH • FISH HIPPIE • SILVER •

## Be Gorgeous

Chocolate Bunny BOUTIQUE

# BLACK FRIDAY SALE!

& small business saturday

# TODAY THRU SATURDAY

TOMS Shoes & Sunglasses • AJ Jewels • Leather & Pearl Jewelry • Mantra Bands • Quay Sunglasses • Lauren James • HOBO Wallets & Purses • Lokai Bracelets • Tyler Candles & Laundry Wash • Lilly & Laura Bracelets • Skosh • Matisse and Chinese Laundry Shoes • Scarves • Love Your Melon Toboggans • Jack Rogers • Hunter Rain Boots • OTBT Shoes

**20% OFF Boots & Shoes** | **20% OFF Jeans**

**FREE** Buy 4 Same Size Tyler Candles, Get 1 Same Size Candle Free!

**201 S. First St. Union City 884-1122**

**Come See Us!! Your Closet Depends On It!!**