

— Holiday Pre-Planning —

December... the twelfth month of the year. The last month of 2008. Has it been a whole year? Yes, and we ask, "Where did the time go?"

It's time for Christmas and Santa is making his list. Time to make our list, too. Thank goodness gas prices have gone down, but you still need to shop with a list. Arrive at the grocery store with cash only. Stock up on sale items. Keep a spending record. Allow yourself a certain amount to spend and do not go beyond that figure. That includes buying Christmas gifts also. Give generously of things that will last. Draw names and set a price for the presents.

Write a letter and put it in with the Christmas cards going out-of-town. Please do not just send a newsy letter on holiday stationary. I hate those things. I like the letter, but I want an actual Christmas card. I love Christmas. But I do think

that we need not over-spend if it's going to take us another whole year to pay for it.

In case gas prices go back up, here are some ways to save on gasoline. Stay out of traffic (as much as possible). Stop-and-go takes a toll on fuel use. If at all possible, plan your trips to avoid peak time congestion. Plan your errands and combine them daily with going to or from work.

Fill up with gas in the morning. I just heard this (cooler gasoline is more compact). You'll get more gas for your dollar if you fill up when it's cool outside.

Don't use the car trunk to store stuff. Added weight lowers fuel economy. To get more from your high-price gas, drive smart. First, keep your speed down. Go-

ing 65mph uses about 15% more fuel than going 55mph. (who goes 55 these days?) But going 75mph may consume 25% more



fuel. Best advice, keep a constant speed and use cruise control if possible. And while out, buying those gifts this Christmas, go where there are as many stores as possible to keep from driving around all

over town.

Remember, make a list and take it with you. That one particular item might just happen to be at the store where you are shopping.

If you plan to do some on-line shopping, start surfing now. Waiting until the last minute can mean larger shipping charges. Try finding a site where you can buy gifts for several people. Buying in bulk can sometimes reduce the cost of shipping.

See if your bank or credit union has a Christmas account. Saving a little each week or month will give you easy access to a certain amount just for holiday spending. By doing a little pre-planning, you can avoid the debt and finance charges that credit cards cause.

Decide how much you are

going to spend on the holidays. That is what I call "extra spending." This includes stocking stuffers, decorations, entertainment, charitable giving, and anything else that is part of your holiday tradition.

With a little pre-planning right now, you will be well on your way to freedom from stress. And perhaps a little less debt-free. Put holiday stress in it's place with exercise (yes, even through the holidays). Deep breathing reduces stress. It also can break the cycle of tension. Don't forget prayer and meditation. Sit in a quiet place and let your thoughts be still. Prayer helps by knowing that you don't have to handle everything on your own.

Traffic jams, rising gas prices, problems at work or home all contribute to the daily stress load. But, reducing the stress in your life can help you thoroughly enjoy this holiday

Take time to be Health Conscious



by B J Armstrong

season.

During this holiday season more than ever, may our thoughts turn to others who may be having troubles of numerous kinds. May our hearts and prayers go out for our country and the leaders of the world. Let us be thankful for our many blessings. May we all be safe and healthy in the coming months.

Wishing each and all of the special gifts this season brings, continue happiness in the coming year of 2009. Merry Christmas!

Kid Stuff... The wise guys tell me that Christmas is kid stuff. Maybe they've got something there. Two thousand years ago, three wise guys chased a star across a continent to bring frankincense and myrrh to a kid born in a manger with an idea in his head. And as the bombs crash all over the world today, the real wise guys know that we've all got to go chasing stars in the hope that we can get back some of that kid stuff from two thousand years ago. - Frank Horne

The Johnny Appleseed Story

by Tonya Brantley
Managing Editor

For ten years B.J. Armstrong has written her *Take Time to be Health Conscious* article for *The People News*. Just recently, she finished writing, illustrating, and publishing her very first book. However, it isn't your typical book, its a children's coloring book explaining the story of Johnny Appleseed.

B.J. Armstrong dedicated her book with gratitude and love to every school-age child that she taught or had the privilege to know.

Ms. Armstrong taught for thirty three years at East Cleveland, Oak Grove, and Waterville elementary schools.

For the past three autumn seasons at the Apple Valley Orchard on Wesse Road, just off Ladd Springs Road in Cleveland, TN, B.J.

Armstrong has worked as the Johnny Appleseed storyteller.

In the acknowledgements of her book, she writes, "It is such an enjoyable time of the year. Being a retired

**Johnny
Appleseed**
by B.J. Armstrong



teacher, it's a joy to see the boys and girls again and get to interact with them. Many thanks goes to the workers and helpers there. Special appreciation and thanks to two of my co-workers,

Vera (Susie) Holmes and Malenda Broersma. We are the Apple Sisters who help out with the school tours."

In the story of Johnny Appleseed, he is remembered for his love of people, animals, and his willingness to go about planting apple trees. He planted them so that boys and girls would have apples to eat and to climb and swing and have fun in the trees.

Johnny's gift to the world was planting apple seeds.

B.J. Armstrong's gift to boys and girls is the joy of learning about this wonderful man named Johnny Appleseed by reading about his story and coloring the beautifully drawn pictures in her book.

For only \$7, you can get your very own copy of Johnny Appleseed by B.J. Armstrong by calling 423-476-5434.

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