

# DOWNLOAD PDF KIDDING AROUND SAN FRANCISCO A YOUNG PER (KIDDING AROUND)

## Chapter 1 : No Kidding Around

*Kidding Around San Francisco a Young Per (Kidding Around) by Rosemary Zibert, July , John Muir Publications edition, Paperback in English - 1st ed edition.*

Thank you to Parent Financial for supporting Kidding Around Greenville by sponsoring and assisting with! There are an array of other costs besides gifts during this time of year also: The list goes on. So how does a family possibly budget for the holiday season while maintaining peace and sanity at home? Write out exactly what you need to spend money on, like who is on your gifting list, a Christmas tree, holiday meals, plane tickets, etc. If you start savings for the holidays a few months in advance, you could have a head start on putting money where you need it go, especially if you must travel, which can easily eat away a big part of the holiday budget. Also, check out what you spent last year during this time and compare it to what you are planning on this year. It could help you finalize your budget for this season. Once you set your budget, stick to it. Use Points During the course of the year, many of us use credit cards or loyalty cards in order to build up points. Depending on your card and the benefits you may have access to, use points for shopping! Be sure to understand your benefits and determine if items like electronics, plane tickets or even clothes could be covered by points to save you from using your hard-earned money. The biggest expense is the turkey, which you can find on sale by following weekly circulars for grocery stores. A lot of the other ingredients for a traditional Thanksgiving dinner are potato-based or vegetable-based, which are typically inexpensive to buy. Purchasing vegetables in season will help to stay on budget, so look at collards, butternut and winter squash, and kale. Cranberry sauce is very easy to make with raw cranberries, sugar and water and may even be cheaper than the canned version. Pumpkin pie is also on sale this time of year so picking up a couple of those could round out a yummy meal and keep it within reasonable costs. However, eating out on Thanksgiving could break the bank, as the typical markups are over and above what you would spend at home. A dinner out for 10 people could easily be in the hundreds of dollars. All these same ideas can be extended to Christmas festivities as well. Plus, leftovers are a big highlight of holiday dinners! Share the Love As families and friends often do with holiday get-togethers, potlucks are always a great idea for big dinners. Asking people to bring a bottle of wine or their favorite beer is also a great way to cover the costs of the most expensive parts of a big holiday dinner. Bought I personally love a thoughtful gift versus an expensive trinket, especially if it comes from a family member or loved one. There is so much pressure today to find the perfect gift or the have the latest tech gadgets or the designer clothes and many of these items are forgotten and gather dust within months. To help rein in the holiday budget, consider creating homemade gifts for people you love. If you love to paint, give your loved one a special painting. If you can crochet, make a scarf or hat for a gift. Or if you took a great trip with your spouse this year, make a scrapbook of photos and mementos for them. Free Gifts There are tons of great things that you can give to others for free or very little cost. I use a free software program and still have the original blank DVDs from a few years ago so there is essentially no expense but the reaction is worth a million dollars. Other ideas along these lines are offering babysitting or cleaning services or even giving the gift of making a meal for someone you know who just loves your cooking. Helping others can be a memory and shared value that you can give to your kids that will last longer than any Christmas morning. Here is a list of our own of great opportunities in the area to volunteer. Do you have an idea to add to our list of ways to budget your way through the holidays this year? She loves cooking, trying new foods, and checking out all that Greenville has to offer.

## Chapter 2 : Kidding Around San Francisco: A Young Person's Guide to the City by Rosemary Zibert

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