



# LABORDE LEGAL

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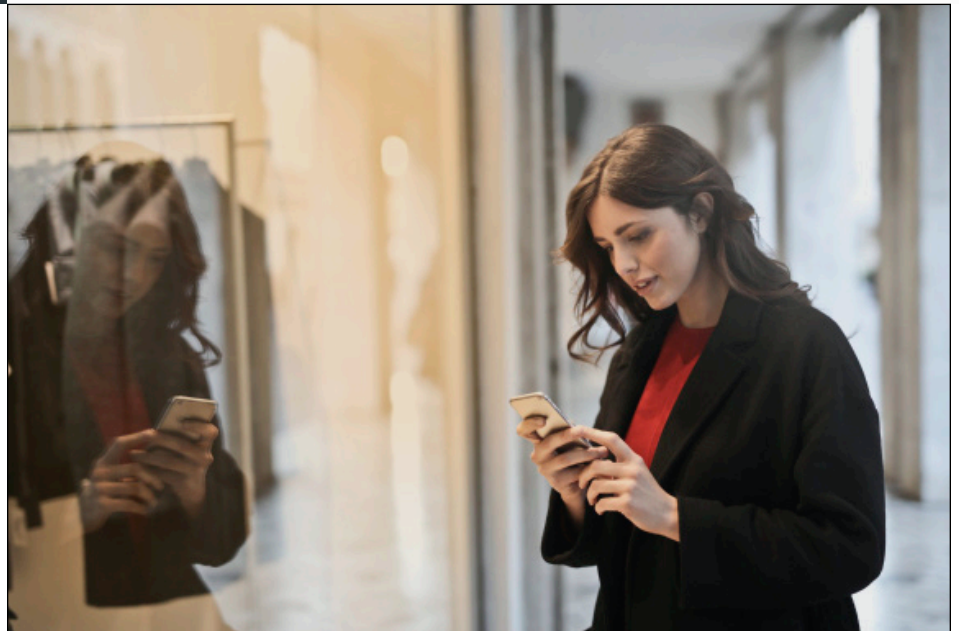
# How to Be a Great (and More Meaningful) Gift Giver

*There you are, unwrapping a beautifully wrapped gift ... What could it be?! And then, the moment of truth ... a pair of socks? "Again?!" you cry out.*

**W**e've all been there—and while receiving terrible gifts can be a rite of passage, it can also be deeply fulfilling to give other people great gifts.

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# You're Over Budget - What's Next?

## If You Are Over Budget

If you are currently spending too much to reach you savings or debt reduction goal, you have

two options: 1) increase your income; and/or (2) cut your expenses.

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Increasing your income may or may not be a practical solution given the nature of your job and the employment opportunities in your area. The ways to do it are obvious. You could seek a raise or better paying job; work extra hours (if they are available and you are paid by the hour); or try to get a second job. A stay-at-home spouse/

partner could return to work. These choices may be undesirable as they can have a negative impact on your health and family life.

Here's one idea that doesn't involve a change in your employment and could give you more money in your paycheck. If you are getting a substantial tax refund each year, you could consider having less deducted from your paycheck. You won't

get the big tax refund, but spreading the income out over the year may be more beneficial to your budget. You may be more likely to save the extra money that comes every payday, than a big sum that comes once a year.

These are the essential expenses your budget should provide for in order of importance:

Housing and food.

Utilities.

A vehicle where public transportation is not available.

Insurance (auto, medical, life if you have dependants, homeowners).

Child support, alimony.

Taxes.

Student loans and tuition.

Savings.

Entertainment.

Consider trimming the following expenses to get to your goal. Some you may decide to eliminate entirely; others you may simply decide to cut back on.



Donations.  
Gifts.  
Eating out.  
Take-out food, coffee, tea,  
and specialty drinks.  
Premium cable channels.  
Travel and vacations.  
Club memberships.  
Gym memberships.  
Buying books, magazines,  
and newspapers.  
Manicures/pedicures/hair  
appointments.  
Spa treatments.  
Housekeeping and  
gardening services.  
Movies at the theater.  
Alcohol and cigarette  
purchases.

### **Tips for Staying Out of Financial Trouble**

To stay out of financial trouble in the future you need to understand your financial weaknesses, and work to stay clear of them.

If overuse of credit cards got you into trouble, try living without them for a while. Use a debit card instead, but use it as a credit card, not with your pin number. Removing cash from your wallet at purchase time makes it

clear how much you are spending, unlike swiping a credit card. Once you believe you can avoid using credit cards for items you would not spend cash on, try using a card for the basics – gas, groceries, and staples. Pay off the balance every month. To rebuild your credit after bankruptcy, be sure to make all payments on time and keep your charges at or below 30 percent of your limit.

If high-risk investments have cost you money, then stick to safe ones like money-market accounts, bank CDs, and short-term bonds.

If luxury purchases are what break your budget, get some new low-cost hobbies. Stay out of the malls, off the online store sites, and out of expensive restaurants.

You can find hundreds of money saving techniques in books and on the Internet. Do a little research and pick a few to try that you think you

can stick with. Keep adding to them. Here are just a few money-saving techniques you can try:

Bring your lunch to work one day a week, then two, then three.

Instead of buying books, use the library. The library may also offer free video rentals.

Perform some small household repairs yourself. Then tackle something larger.

Establish one no-shopping weekend a month, then two.


If the money is not in your budget, don't buy it.

Declare a moratorium (3 months, 6 months, 1 year) on purchases of items you do not need, for example clothes, shoes, jewelry, collectibles, the latest electronics.

Postpone large purchases.

Buy used.

Spend more time with your thriftier friends.

Focus on living rather than acquiring. 

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*Illustrations by pikisuperstar*

Whether it's for your niece's birthday or your co-worker's recent engagement, giving other people gifts can be a tumultuous, anxiety-inducing affair. Not to mention that moment when you realize that your friend or family member is—gasp—unwrapping the gift in front of everyone! So, it's important to know what makes for a truly great gift. Here are some good rules of thumb to help you on your quest for the perfect gift:

Do you know the person? If so, what are their hobbies? Does this person love to take photos? Or do they always have a new music group that they're listening to? Do they like nature? What makes them light up when they talk? Are they an introvert or an extrovert? Do they live in a particularly cold or warm climate? Do they have kids and maybe just need some time off? Make sure you are really thinking of what the person likes (and

not just what you would like), and that you are also taking into account things that the person can actually use!

Does this person usually prefer spending their money on things or experiences? Knowing this can be helpful when determining whether to buy them that new sandwich maker or a relaxing trip to the spa. On a budget? Is there something you excel at but the person you are gifting does not? A handmade item—like a cozy hat that you knitted or a delicious cake that you baked—can make for a truly thoughtful gift! Just ask! Sometimes the easiest way to give someone the perfect gift is to simply ask them (or their friends and family) what they want. This approach may not work for everyone, but it can certainly be helpful! Have an Amazon account? Sometimes we'll see something that we know so-and-so would just love, but there's no reason to buy. Creating a wish list



specifically for gifts that come to mind for other people throughout the year—even if their birthday is nowhere near—can be extremely helpful six months down the line when you are toiling away, wondering what to buy for them. Likewise, it's always good to be on the lookout outside of special occasions for things you think other people would like.

And now, let's brush up on the gifts you should probably never give:

Exercise gear (unless the person lives for the gym, collects exercise equipment, or has specifically hinted that they might want a new dumbbell, gifting exercise gear has the potential to create an extremely awkward situation).

A donation in their name (this is either the one day that's about them or a holiday that

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## Fun Winter Facts to Keep You Warm

**W**inter is here, and as colder temperatures descend upon the nation, it might feel like you'll never be warm again. While we can't keep out the chill, we can certainly help you dominate at your next trivia night. So, pour yourself a steaming mug of hot cocoa and stay warm with some of these

interesting winter facts:

### **Coldest Place on Earth**

Thought it was Antarctica? Think again. While Antarctica is the second coldest place on Earth, the place that takes the #1 most frigid spot is Oymyakon, Russia.

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### Best Cold-Weather Critter

Surprisingly, this cute creature we're accustomed to seeing hopping through grasslands actually has a distant cousin that lives in the Arctic tundra: The Arctic hare.

### Your Brain in Winter

All jokes about getting a brain freeze aside, recent studies show your brain actually functions better in cold

weather. Why? Your body uses more energy to cool itself in hotter temperatures, thus taking away energy your brain needs to function at its best.

### Cold-Weather Crime

In a different kind of "cold case," a recent study showed that crime actually decreased during cold weather. The reason? Inconvenient weather conditions and people staying indoors help deter crime.

### Foods that Fight Cold

Having trouble staying warm? Try snacking on some of these foods that raise your body temperature:

- Bananas
- Oats
- Red meat
- Sweet potatoes
- Butternut squash
- Chili peppers

### Cold-Weather Complex

Frigid temperatures can be inconvenient, but did you know that some people have a cold-weather complex? This phobia is called Cryophobia.

### Snowiest City

Love snow and can't get enough snow days? Aomori City, Japan averages 26 feet of snow per year!

### Winter in the Milky Way

If you think Earth's winters are long and uncomfortable, you might want to rethink that interplanetary move—on Uranus, winter lasts for 21 years! 📖

*Illustrations by pikisuperstar*



# 6 Tips to Keep Your Home Secure When You're on Vacation

Whether you are going away for a long weekend or a long-awaited vacation adventure, take these steps to keep your home safe while you're away:

## Let your neighbors know you will be gone.

Let several of your neighbors know when you are leaving and when you are returning, and ask that they keep an eye



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is made for gift-giving—let the gift receiver be a little materialistic!

A gift card for a shop that you have no idea whether or not they frequent (not only can this end up being a potentially useless gift, but it's also amongst the most low-effort and impersonal of all gifts).

Gag gifts (unless you are participating in what is specifically a gag-gift

exchange, you might as well not give a gift at all).

Pets (need we say more?)  
Self-help books (ouch).

Anything that requires the person on the receiving end to put in an inordinate amount of time or effort in order to reap the benefits of their gift (were you thinking of buying a lovely dinner for two for a couple's anniversary at a restaurant located 30 miles from their

home? You might want to reconsider).

Your kitchen drawer may be filled with at least ten different bottle openers that you've been gifted, but at least now you'll be the best gift giver you can be! And remember, at the end of the day, no one is a mind reader, and it really is the thought that counts. 📌

Illustrations by pikisuperstar



on your house and report any suspicious activity. Ask one trusted neighbor to help make your house look lived-in by taking the garbage cans to/ from the curb on collection day, picking up the newspaper from the driveway, collecting any flyers or packages left at the door, and bringing in your mail. (If you prefer, you can put a temporary stop on your newspaper delivery and ask the post office to hold your mail until you return.)

### **Set lights on a timer.**

Timers are easy to find; easy to set up, for both interior and exterior lights; and inexpensive. Make sure you have timers set to turn on the lights in several rooms, including on the upper floors if you have a multi-story home. Don't wait until the last minute to do this. Set the timers

and do a test-run a day or two before you leave, just to make sure everything is in order.

### **Make some noise.**

Lights are not the only thing you can set on a timer. Consider putting your T.V. on a timer to give the impression that someone is home. A battery-operated radio, set to a moderate volume and placed in a bedroom or bathroom, can have the same effect.

### **Mind the lawn.**

Depending on when you go and how long you will be gone, you might need to arrange to have the lawn mowed while you are away. Set the sprinklers on a timer. If you go away in the winter, arrange for a neighbor, or one of the neighborhood kids, to shovel snow from the driveway and sidewalks, as needed.

### **Take a vacation from social media.**

This may be particularly difficult, but do your best not to share your vacation plans on social media before you leave and not to post photos while you're gone. If you want to update your family or friends on all the fun you're having, send a text or email, with a few photos attached. You can post on social media to your heart's content when you return. (You may even find that you enjoy this break from social media and the joy that comes from putting your phone down and being present in the moment.)

### **Double-check the doors and windows.**

Before you close the door behind you, double-check that all the doors and windows are locked. If possible, have a second person check too. This is also a good time to check that the coffee pot is unplugged, the oven and the stove are turned off, and the thermostat is set at an appropriate temperature. 📌

*Illustrations by pikisuperstar*

