



## 6 Ways to Stick to a Holiday Budget

❑ Make it easy to establish and stick to a budget this holiday season.

The holidays are an exciting, fun and joyful time of year. And for many people, the holidays also are expensive.

According to the Motley Fool Company, a financial wellness resource, the average American spent \$882.45 on Christmas gifts, food, decorations, travel, and other holiday-related expenses in 2019. Around 56 percent of gift shoppers set a budget for holiday spending, but only 64 percent stuck to it. In addition, 21.5 percent of respondents went into debt due to holiday shopping.

Who doesn't want to have a super holiday with delicious foods on the table and lots of presents to share with family and friends? While that's tempting, such a bounty should never result in financial peril. These six strategies can make it easy to establish and stick to a budget this holiday season.

1. Budget for everything. When working out holiday spending plans, factor in all of the expenses associated with the holidays — not just the most obvious, like gifts. Costs for gas, parking lot fees, greeting cards, postage, travel expenses, and much more should be included in your final number.

2. Determine how much you can spend. Money for gifts and other holiday expenses should ideally come from your disposable income. Look at your finances in advance of the holiday season and figure out how much extra cash you have for the holidays, and use that figure to



determine how much you should spend. Find ways to make up any deficit by curtailing expenses like dining out or entertainment extras. Many people plan to use credit cards to pay now and worry about the aftermath later. Only use credit cards if you have the money in the bank and can pay off the entire bill when the balance due is in January.

3. Set a spending limit for individuals. Based on your numbers and how much you plan to spend overall, start allocating money to categories, including gift recipients. Come up with a spending range for each person and stick to it.

4. Pay in cash as much as possible. It's easy to know what you're spending when using cash as

opposed to credit. There is some risk with carrying around cash, but that risk may be offset by the benefit of spending only what you can afford to spend.

5. Track all purchases. Save the receipts and keep a running total of expenditures so you can see how your spending is measuring up to your budget. If necessary, scale back on one category if you've tipped the scales in spending on another.

6. Shop sales and deals. High-end stores may have the impressive tag, but their prices can set you back. Instead, look for comparable gifts at discount stores and other retailers. Also, if you must use a credit card, use one that earns you a cash-back bonus for added savings.

A holiday budget is a must to avoid overspending and finding yourself in debt early next year. Gift givers looking for everything from clothing, furniture and home improvement can look to small local businesses.

The importance of shopping locally has been emphasized with increasing urgency in recent years.

Events like Small Business Saturday have brought some much-needed attention to the importance of shopping local, which is even more crucial now as so many small businesses try to survive the pandemic.

Small businesses have experienced unprecedented setbacks due to COVID-19. By supporting small businesses, communities can help them regain stable footing.

# What Would You Like to HEAR This Holiday Season?



The holidays are about spending time with your loved ones and having meaningful conversations with them. That's why we're excited to offer you great discounts on Miracle-Ear® hearing aids during our **Year-End Sales Event!**



Come in to complete a **FREE HEARING EVALUATION\*** and take advantage of our special **YEAR-END SALES EVENT!**

We will evaluate the current status of your hearing with a **FREE Hearing Evaluation\*** and **FREE Video Otoscope Inspection\*** to determine why you may experience problems such as:

- Hearing but not understanding certain words
- Frequently asking people to repeat themselves
- Having difficulty hearing the TV or on the phone



**3-DAY SPECIAL EVENT!**  
December 7th, 8th, & 9th

**CALL TODAY!** Limited appointments available!

<b>Promo Code:</b> NP201606	<b>1908 W 21st St, Clovis, NM 88101</b>
<b>0% Financing Available</b>	<b>888-443-6827</b> miracle-ear.com/Clovisnm
<b>Whitney Carrasco, HIS,</b> Certified Miracle-Ear Hearing Consultant	 <b>Wesley Miller, ACA,</b> BC-HIS Audioprosthologist

**SPECIAL YEAR-END SAVINGS FOR A LIMITED TIME!**

**HEARING IS NOW MORE ESSENTIAL THAN EVER.**

At Miracle-Ear, your well-being is our top priority. We are taking precautions to keep you safe including pre-screening all appointments, social distancing, and spacing appointments in our clean and sanitized office.

**EXCLUSIVE** Miracle-EarMINI™  
**\$795**

**One of our Smallest, Custom Digital Hearing Aids!**

Offer valid on MEMINI™ 1 CIC only. Valid at participating Miracle-Ear locations. Limit one coupon per purchase during event dates only. <Offer applies only when first aid is purchased at regular list price.> May not be combined with other discounts or offers and does not apply to prior sales. See store for details. Cash value 1/20 cent. <Fits up to 35db loss.> Offer expires 12/09/2020

**SPECIAL OFFER**

**FREE**

**Hearing Aid Clean & Check for All Local Residents**

Cleanings and in-office service are always free. See store for details.

**HEAR EVERYTHING THIS HOLIDAY SEASON!**

Hearing aids do not restore natural hearing. Individual experiences vary depending on severity of hearing loss, accuracy of evaluation, proper fit and ability to adapt to amplification. \*Our hearing test and video otoscopic inspection are always free. Hearing test is an audiometric test to determine proper amplification needs only. These are not medical exams or diagnoses nor are they intended to replace a physician's care. If you suspect a medical problem, please seek treatment from your doctor.

©2020 Miracle-Ear, Inc.

16654ROPA/B



“On the first day of Christmas, my true love gave to me, a partridge in a pear tree.”

The familiar lyrics of this tune are sung as part of Christmas caroling and holiday celebrations, reaching a crescendo each time singers belt out “five golden rings.” The song is an English Christmas carol that was written in 1720. While it references plenty of gift-giving, it’s easy to assume the song is about giving Christmas gifts. However, the 12 days in the song actually refer to the birth of Jesus Christ.

The 12 days of Christmas, also known as the Twelvetide, refers to the festive Christian season that celebrates the Nativity of Jesus. In fact, the start of these days occurs on December 25 and extends until the evening of January 5th, the

day before the Epiphany, known as Twelfth Night. Each day corresponds to a remembrance of different religious events or people.

Christmas celebrants can celebrate well into the new year. Commemorating the 12 days of Christmas can include small festivities from December 25 to January 5. On Twelfth Night, historically known for parties, modern-day fanfare can mark the culmination of the Christmas season — with the last of gift-giving occurring on the Epiphany.

Gift-giving, hosting friends and family, attending religious services, participating in charitable events, or opening one’s home to neighbors and those who can use some companionship are all ways to make the 12 days of Christmas more special.



**THE PERFECT GIFT FOR THE PERSON WHO HAS EVERYTHING!**  
*Fine and Rare Imports*

**Dogma**      **575-356-8618**      **Fonseca**  
**Shady XX**      **Liga Privada**  
**Undercrown Suprema**      **Pappy Van Winkle**  
**Brothers of the Leaf (BOTL)**      **Florida Sun Grown (FSG)**

**3213 N Prince St**      **416 S Ave C**  
**Clovis, NM**      **Portales, NM**

**Get Comfy For The Holidays!**

**Clovis Furniture Exchange & Mattresses Too**

**BUY • SELL • TRADE**

**MATTRESSES \$99 ANY SIZE**

**No Credit Needed Financing as low as only \$10 down**

**90 DAYS NO INTEREST**

**575.762.0962 • 115 W Grand Ave • Clovis**  
**Mon-Fri 9:30am-7pm, Saturday 10am-6pm, Sunday 12-5**

# Hosting a Virtual Holiday Celebration

❑ The following tips can help holiday hosts make the most of a virtual holiday experience.

The 2020 holiday season figures to be vastly different than seasons past. The novel coronavirus COVID-19 has transformed daily life in many ways. The public has become accustomed to wearing masks while shopping, limiting the number of people in public venues and keeping their distance from friends and loved ones.

Many events have been reimagined as virtual celebrations because of social distancing protocols. For those with large families or people with inherent risk factors that make them more susceptible to illness, sharing the holidays over video conferencing apps may be the safest way to go in 2020.

The following tips can help holiday hosts make the most of a virtual holiday experience.

### Pick a Bright, Festive Spot

Set up your tablet, smartphone or computer in a bright area with a festive backdrop. You'll want others who join the virtual hangout to be able to see you clearly. A Christmas tree or a decorated fireplace in the background can set the scene.

### Choose the right conferencing app

Certain programs may work better than others depending on your needs. For example, if everyone has the same operating system platform (iOS or Android), you may be able to use an app inherent to that system, which won't require a separate download or login.

Apps also may be chosen depending on how many people can be invited in, as some set limits. Do your homework and conduct a test run prior to the holidays.



### Keep props nearby

If the goal is to open gifts virtually, be sure to have everyone gathered and gifts nearby so no one is scrambling in and out of view.

### Position the camera at eye level

Try to set up the camera so you're not looking up or down. Practice looking straight into the camera instead of at yourself in the minimized window or even others on the screen. This way you'll appear engaged.

### Use mute when not speaking

Muting yourself (and encourag-

ing others to do the same) when you are not speaking will limit the amount of background noise. As the host, serve as the moderator and encourage everyone to speak one at a time. Choose a visual cue to signal when someone has the floor to speak, such as raising a hand or even showing a festive picture.

### Tune into virtual worship

While some places of worship have reopened to some capacity, others may still be offering hybrid services. If your place of worship offers services via YouTube or another video platform, gather around and watch together and

participate just as if you were there in person. Better yet, share the link with other family and friends so they can tune in as well.

### Share dinner together

Set up your camera source so it captures the holiday table. All parties gathering virtually can then sit down to the holiday meal as one and enjoy one of the season's more endearing traditions.

Virtual celebrations may continue through the holiday season. Adapting with some video conferencing tips can ensure everyone enjoys the festivities.

**FURNITURE SOURCE & MATTRESS EXPRESS**  
Your home, your way.

**Comfort and Joy Delivered.**

575-763-5677  
617 N. Prince Street

**Tankersley's**  
WE ARE **OPEN**  
Come on in!

**25% OFF STORE WIDE!** FREE GIFT WRAPPING WITH PURCHASE

Dec. 7th & 8th

306 Main St. Clovis  
Mon-Sat 9:00 - 5:30  
575/762-0362

VISA, MasterCard, DISCOVER, American Express

**Tankersley's**  
The Clothing People!

**KLEINMON II**  
QUEEN EPT SET  
limited stock

**\$599**  
plus tax

**Serta**

**Robert's**  
TV-FURNITURE & APPLIANCE

ROBERT'S TV and APPLIANCE  
420 S AVE C  
575.356.6317  
robertstvandappliance.com



## Why are Christmas Colors Red and Green?

❑ Red and green have become the traditional colors of Christmas, but how did this palette come to evolve?

Many people may not get in the holiday spirit without decorations and all the trimmings. Chances are strong that if you have containers full of items just waiting to see the light of day again this holiday season, those items are red or green or some combination thereof.

Red and green have become the traditional colors of Christmas, just as blue and white symbolizes Chanukah. But how did this color palette come to evolve?

Just like many traditions of Christmas, the red and green scheme has origins that pre-date the Christian celebration. Christmas has borrowed from many of the customs of winter solstice celebrations of ancient

peoples, including the Celts. Ancient Celtic people revered holly plants, believing they brought beauty and good fortune in the middle of winter — a time when the landscape is normally bleak and holly plants thrive and stand out. Celts would regularly bring in sprigs of holly and decorate their homes with the plants, which feature shiny, serrated leaves and bright, red berries, as a way to guarantee a prosperous new year. Holly also came to be associated with the crown of thorns Jesus Christ was forced to wear during his crucifixion.

The custom of using red and green continued into the 14th century. Dr. Spike Bucklow, a research scientist at the University of Cambridge, says red and green also were used to

paint medieval rood screens, which were partitions installed in churches to separate the congregation from the priest and altar. Dr. Bucklow notes that Victorians also extended the association of these colors as a physical boundary to another boundary: the marking of the end of the old year and the beginning of a new one at Christmastime.

While red and green had associations with Christmas in early times through holly and other sources, the connection was perhaps best solidified thanks to a man named Haddon Sundblom. Sundblom was an artist commissioned in 1931 by the Coca-Cola company to create an image of Santa Claus for the company's upcoming holiday ads. Until this

point, versions of Santa were rarely consistent, with his clothing vacillating between green, blue and red. He also wasn't the plump, jolly fellow associated with Christmas as we know him today, but rather thin and elf-like. Sundblom portrayed him as a chubby man wearing red robes, likely as a nod to Coca-Cola's own red logo, even though the company denies the connection. Santa was featured in front of a green background. The ads proved popular and Sundblom's Santa became the preferred depiction. Santa's red robes perfectly complemented the green background and other green components of the holiday, such as Christmas trees and holly, that already had been solidified as Christmas imagery.

Scan the QR Code to Donate Now!



*Thank You*

for helping  
The Salvation Army  
help others this Holiday Season!

Donate today at  
[ClovisRedKettle.org](http://ClovisRedKettle.org)  
[RedKettleNewMexico.org](http://RedKettleNewMexico.org)



**VOLUNTEER TO BE A BELL RINGER!**

Contact Capt. Miguel Ibarra at  
**503-999-1643**

**TAKING LETTERS**  
**TO SANTA!**

**The Eastern New Mexico News**

**will be accepting Letters to Santa now until**

**December 21, 2020.**

All you have to do is write your letter (include name, age and draw a picture for Santa if you like), bring it by, or mail it to our office and keep an eye out for your letter in the newspaper during December 2020.

Bring Letters/Mail  
to Our Office:  
521 Pile Street, Clovis

**The** EASTERN  
NEW MEXICO  
**NEWS**