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Tips for Choosing the Ideal Gift This Holiday Season

With the holidays approaching, it's time to make a list and check it twice. But after a tough economic year, everyone is trying to get the biggest bang for their buck. So how do you pick the perfect present?

Planning and preparation are the keys. The following tips might also help:

Personality Matters: Take the time to learn what friends are interested in, then use the information to form the foundation for your shopping list. Make the gift meaningful by giving something that enhances the person's life or solves a problem.

Dual Use: Gift ideas that fill more than one purpose are a great way to provide practical yet fun gifts, especially for college students or busy parents. Popular choices this season include MP3 players with built-in microphones, electronic reading devices like the wireless Kindle, Nook and Portable Global Positioning System navigation devices.

A Little Luxury: Upgrade needed items by splurging on an extra-special version of common items. For example, first-time homebuyers may appreciate new linens, but they'll really be impressed with extra touches like high thread count or monograms. Sheets, towels or even tools make perfect housewarming gifts and can be completely customized.

Sentimental Reasons: Get creative with a digital picture frame or commemorate an extra-special pet with a framed photograph. Try creating a custom T-shirt or publishing a bound book of family photos.

Don't forget MyShoppingTown.com for more fabulous deals and even get free shipping on many sites. Plus, you'll be helping to fundraise for non-profit organizations without spending an extra penny. **What a wonderful way to shop and give at the same time!**



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How to Make Your Own 'Bucket List'

In the hit movie *The Bucket List*, two terminally ill patients decide to go out in style after discovering they have only six months to live. To make the most of their remaining time, each patient creates a "bucket list" of things he or she wants to do before kicking the bucket.

You can also make each and every day of your life count by creating your own bucket list.

It's Never Too Late or Too Soon

Remember those long-lost dreams? Drag them out of the closet and into the light of day by giving them another opportunity. Whether it was learning to dance or finishing a college education, time and technology may now provide new opportunities you never expected. Allow yourself the freedom to select whatever tickles your fancy without the obstacles of prior opinions of the naysayers.

Prioritize

Be honest about what you want the most, whether you think it is attainable or not, then share that information with others. You might be surprised how helpful others are when it comes to helping you realize your dreams. Keep your eyes and ears open for opportunity. Sometimes help comes from the most unexpected situations.

Personalize

Make your personal list meaningful. Know why you want each and every item on your list and resist the temptation of doing or trying things that may seem popular but don't truly appeal to you. Sometimes the simple things in life matter the most, so if you want to plant a garden and watch it grow, then do that rather than travel the world.

Ways to Figure Out If a Fixer-Upper Is Worth It

Deciding whether to purchase a fixer-upper or go with a home in need of fewer repairs isn't always simple. The following information can help you calculate the true cost of purchasing a fixer:

Supplies, Labor and Time: Whether you do the job yourself or hire outside labor, repairs and renovations are notorious for costing more than you planned. If the home can't be lived in while repairs are made, the additional cost of covering the mortgage, taxes and insurance while the home is vacant can also substantially add to the total cost.

Long-Term Profit Potential: Repairs and renovations can make your home more valuable, but only if the surrounding area is desirable. Whether investing for long-term appreciation or cash flow, carefully evaluate the desirability of the neighborhood.

Financing: Lenders often have different rates and requirements for properties in need of repair. Find out in advance if you are eligible for special funding, grants or tax incentives, especially when working with affordable housing options or first-time homebuyer programs.

Two Raffle's in December!!!

As a way of saying thank you to everyone who shops thru MyShoppingtown.com and helps fundraise for our partners, we have drawings every now and then to give away free products or services. It's simple to enter!

HOW TO ENTER

1. Visit MyShoppingtown.com, click on of our affiliate links and make a purchase
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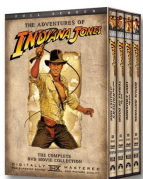
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You will be entered into our current drawing every time you shop and record your purchase. While you do need to make a purchase to be entered in the drawing, the prizes are "Free", with no extra costs such as shipping or anything. All we need is the winners address (U.S. Households only) and we'll mail you the prize at our cost.

Current Drawing:

Expires 12/31/2009 - Two Drawing Prizes!

The Adventures of Indiana Jones
4-Disc DVD set!



Back to the Future
The Complete Trilogy DVD set!



Smart Ways to Insure Your Holiday Rental Car

People who rent a car for the holidays can get the right insurance without paying too much if they follow a few simple steps.

First, renters should call their insurance agents or brokers to clarify what type of coverage they need, taking into account limitations and exclusions as well as special situations that may apply to anticipated travel plans.

For example:

- If you drive an economy car most of the time, be sure to ask about additional coverage if you intend to rent a luxury vehicle while on vacation.
- Make sure that you are covered when crossing state lines or renting a car in another country. If you plan to share the driving, make sure everyone is equally covered before making a final determination about who will get behind the wheel of the rental car.

Renters should consider the pros and cons of all available options before making a final decision about rental car insurance.

While many credit cards claim to provide very affordable, or even free, rental car coverage, there are often major limitations and exclusions that should be fully understood.

Likewise, car rental companies provide insurance that tends to be quite costly, so read the fine print and find out how each plan supplements your own insurance to find the right balance between coverage and cost.

Did you know?

When you visit MyShoppingTown.com before renting a car online, you'll help fundraise at the same time!